

Regarding: Important Changes to terms and conditions of Current and Saving accounts

We have revised the Terms and Conditions for our Current and Savings accounts. The changes are intended to simplify the content, in order to make it easier to understand the associated terms of governance.

This letter, therefore, is a formal notice of 60 days notifying you of the change and the new Terms and Conditions will come into effect from 1st July 2019, a copy of which can be found on our website www.pnbint.com.

In case any of these amendments are not acceptable to you, you can opt to close your account without any closure charges. Alternatively, you can choose to make other banking arrangements with any other provider. In case you choose to move to another provider, please provide us with your full banking details for remitting the balance of your account(s) held with us. Alternatively, we can issue a pay order in your favour, upon request.

You can call on 08008499229 to get further details or email on customersupport@pnbint.com or visit your branch.

We appreciate your support as a Punjab National Bank (International) Ltd customer and we will continue to provide you the excellent service you expect from us.

It has been a pleasure to serve you in the past, and we look forward to doing business with you in the future.