

Frequently Asked Questions

How do I avoid my VISA DEBIT Card from being captured by the ATM?

If you fail to enter your correct PIN in 3 repeated attempts, the ATM machine will deactivate the card for your security.

In case your VISA DEBIT Card is captured, please follow the instructions on the ATM screen and for further assistance please contact Summit Bank Contact Center on 0800-24365.

How do I Change my VISA DEBIT Card PIN?

- Visit the nearest Summit Bank ATM, insert your VISA DEBIT Card, select the PIN Change option and follow the instructions.
- Alternatively, you can also call Summit Bank Contact Center on 0800-24365 and speak to a contact center officer to have your VISA DEBIT Card PIN changed.

What if the VISA DEBIT Card PIN is Out of Service?

In the unlikely event that a particular VISA DEBIT Card is out of service, a message would be indicated on the screen. Various factors could cause this condition, which include telecom problems, hardware breakdown, power shutdowns, etc. If you encounter an out of service ATM please proceed to the nearest available ATM for service or call the Summit Bank Contact Center on 0800-24365.

What should I do in case my VISA DEBIT Card is lost or stolen?

In case you lose your VISA DEBIT Card or it is stolen, immediately call the Summit Bank Contact Center on 0800-24365 and report the matter.

How many transactions can I avail in a day for cash withdrawal?

You can make multiple transactions and withdraw a maximum of Rs. 100,000/- or 60% of your investment account balance in NAFA Funds (whichever is lower) in one day (Subject to revision from time to time).

Can I use my VISA DEBIT Card at any other ATM besides Summit Bank?

Yes. You can use your VISA DEBIT Card at all ATMs displaying the "1 LINK" or MNET logo, across Pakistan. Summit Bank Limited is a member of the "1 LINK" or MNET consortium and hence provides access to all "1 LINK" and MNET ATMs. Please note that transactions on any other bank ATMs may carry a minimal transaction charge which is mentioned in our schedule of charges.

From where & how many POS purchases can I make in a day?

You can make POS purchases at any POS terminal within Pakistan for any type of purchases including Fuel, Dine-in, Hospital, Travelling and Shopping, upto a maximum of Rs 250,000 or 60% of your investment account balance in NAFA Funds (whichever is lower) in one day (subject to revision from time to time).

Transaction Fee:

For Cash Withdrawal		For Balance Enquiry	
Summit Bank ATM	Nil	Summit Bank ATM	Rs.0/-
1 Link / MNET ATM	Rs. 15/-	1 Link / MNET ATM	Rs.10/-

The fee will be deducted from the Unit Holder's account through redemption of equivalent value of units.