

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		Asaan Digital Current Account PKR (701)		IMPORTANT: Read this document carefully if you are considering opening a new account. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	
Product Type		Islamic Current Account		This information is accurate as of the date below. Products/Services and/or its fees may change from time to time after notice by the Bank.	
Islamic Mode		Qard			
Currency Type		Local Currency			
Currency		PKR			
Minimum Balance		0			
for Account		0			
Account Maintenance Fee		0			
Is Profit Paid on account. Subject to the applicable tax		No			
Last month's declared Profit Rate. (%) per year. (As of February 2025 declared rates. For updated rates please contact your branch or visit FBL website).		N/A			
Profit Payment Frequency		N/A			
Provide example (Profit is calculated on PKR 1,000) Per		N/A			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction		0			
Intra-city		0			
Own ATM withdrawal		35			
Other Bank ATM		0			
ADC/Digital		0			
Complete Subscription Charges		Rs. 2000/- + FED/ Provincial Sales Tax			
SMS Alerts (Membership Fee)		Monthly option			
Annual option		Rs. 200/- + FED/ Provincial Sales Tax			
Debit Cards (Per annum)		UnionPay Classic		NA	
UnionPay Gold		NA			
PayPak-UPI Golootlo		0			
Mastercard Classic		0			
Mastercard Gold		3000			
Mastercard Platinum		NA			
Mastercard World		NA			
Business Debit Card Standard		NA			
Business Debit Card World		NA			
International Transactions		International Transaction (FCY)		N/A	
Cheque Book		Issuance		First Chq Book (10 leaves) - Free Subsequently, Rs. 20/- per leaf	
Stop payment		0			
For one cheque		600/- per instruction plus postage /SWIFT charges			
More than one cheque		600/- per instruction plus postage /SWIFT charges			
Loose cheque		0			
Remittance Local		Banker's Cheque/ Pay Order		350	
Demand Draft		Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-			
Remittance Foreign		Foreign Demand Draft		N/A	
Remittance Foreign (Inward Remittances)		(Inward Remittances)		Nil if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges	
Telegraphic Transfer Outward (Foreign Currency)		Telegraphic Transfer Outward (FCY)		NA	
Statement of Account		Annual		-	
Half Yearly		-			
Duplicate		0			
Fund Transfer		ADC/Digital Channels		Free	
Others		N/A			
Digital Banking		Internet Banking subscription		0	
Mobile Banking subscription		0			
Normal		Nil			
Clearing - Outward		Intercity		Rs. 350/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities.	
Same Day		0			
Closure of Account		Customer request		-	
*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name				Customer Signature	
Account Number				Monday, March 17, 2025	
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)		Signature Verified	

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		Asaan Digital Savings Account PKR (702)		IMPORTANT: Read this document carefully if you are considering opening a new account. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	
Product Type		Islamic Saving Account		This information is accurate as of the date below. Products/Services and/or its fees may change from time to time after notice by the Bank.	
Islamic Mode		Mudaraba			
Currency Type		Local Currency			
Currency		PKR			
Minimum Balance		0			
for Account		0			
Account Maintenance Fee		0			
Is Profit Paid on account. Subject to the applicable tax		Yes			
Last month's declared Profit Rate. (%) per year. (As of February 2025 declared rates. For updated rates please contact your branch or visit FBL website).		8.00%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per		6.67			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction		Intra-city		0	
		Own ATM withdrawal		0	
		Other Bank ATM		35	
		ADC/Digital		0	
SMS Alerts (Membership Fee)		Complete Subscription Charges		0	
		Annual option		Rs. 1,750/- + FED/ Provincial Sales Tax	
		Monthly option		Rs. 175/- + FED/ Provincial Sales Tax	
Debit Cards (Per annum)		UnionPay Classic		NA	
		UnionPay Gold		NA	
		PayPak-UPI Golootlo		0	
		Mastercard Classic		0	
		Mastercard Gold		3000	
		Mastercard Platinum		NA	
		Mastercard World		NA	
		Business Debit Card Standard		NA	
		Business Debit Card World		NA	
International Transactions		International Transaction (FCY)		N/A	
Cheque Book		Issuance		First Chq Book (10 leaves) - Free Subsequently, Rs. 20/- per leaf	
		Stop payment		0	
		For one cheque		600/- per instruction plus postage /SWIFT charges	
		More than one cheque		600/- per instruction plus postage /SWIFT charges	
		Loose cheque		0	
Remittance Local		Banker's Cheque/ Pay Order		350	
		Demand Draft		Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-	
Remittance Foreign		Foreign Demand Draft		N/A	
Remittance Foreign (Inward Remittances)		(Inward Remittances)		Nil if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges	
Telegraphic Transfer Outward (Foreign Currency)		Telegraphic Transfer Outward (FCY)		NA	
Statement of Account		Annual		-	
		Half Yearly		-	
		Duplicate		0	
Fund Transfer		ADC/Digital Channels		Free	
		Others		N/A	
Digital Banking		Internet Banking subscription		0	
		Mobile Banking subscription		0	
		Normal		Nil	
Clearing - Outward		Intercity		Rs. 350/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities.	
		Same Day		0	
Closure of Account		Customer request		-	
*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name				Customer Signature	
Account Number					
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)		Signature Verified	
				Tuesday, March 18, 2025	