Retail		Deposit Product - Key Fa	ct Sheet	faysalbank 🚳
Select Product Here	Asaan D Current A PKR (7	ccount		ent carefully if you are considering opening a new account. You may also use this it accounts offered by other banks. You have the right to receive KFS from other
Product Type Islamic Mode	ſ	Islamic Current Account Qard	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.
Currency Type		Local Currency		You Must Know
Currency		PKR	Requirements to open an acco	ount: To open the account you will need to satisfy some identification
Minimum Balance		0		rinstructions and Bank's internal policies. These may include providing documents
for Account Account Maintenan	To keep ce Fee	0		identity. Such information may be required on a periodic basis. For more details
	count. Subject to the applicable tax	No		esentative or call us at our 24/7 help center +92 21 111 06 06 06. of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be
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	writing cheques with utmost p "Dishonestly issuing a cheque" fulfilment of an obligation whi may extend to three years or v Safe Custody: Safe custody of usernames, passwords; other p	rudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies, : Whoever dishonestly issues a cheque towards repayment of financing or ch is dishonored on presentation, shall be punished with imprisonment which with fine, or both. access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking bersonal information, etc. is your responsibility. Bank cannot be held responsible
Profit Payment Frequency		N/A	Mail/ Email to ask for custome	e customer's end. The State Bank of Pakistan or Faysal Bank will never Call/SMS/ r's confidential details and other sensitive information related to bank accounts.
	rofit is calculated on PKR 1,000) Per	N/A		his fact that sharing such information with anyone might cause financial fraud. autious of phishing emails asking the customer to click on link and for instance,
	ncashment/Withdrawal Fee	N/A 0	change the password of his/ he	
	Own ATM withdrawal	0		profiles/records updated with the Bank to avoid missing any significant
	Other Bank ATM	35		act/visit your parent branch for record updation or you may call at our 24/7 help
	ADC/Digital	0	, .	6 06 06 from the number registered with your account.
SMS Alerts	Complete Subscription Charges	0		se this account for a long period? If your account remains inoperative for 12 ormant. If your account becomes dormant, you will not be able to perform any
	Annual option	Rs. 2000/- + FED/ Provincial Sales Tax		To reactivate your account, you must visit your parent branch with an original
	Monthly option	Rs. 200/- + FED/ Provincial Sales Tax	valid identity document. Non-l	Resident Pakistani customers may request their respective parent branches from
	UnionPay Classic	NA		Account will be reactivated subject to the fulfilment of all regulatory
	UnionPay Gold	NA		ns/withdrawals shall not be allowed until the account is activated. However,
	PayPak-UPI Golootlo	0		the recovery of loans and markup etc., any permissible bank charges, government issued under any law or from the court will not be subject to debit or withdrawal
Debit Cards (Per	Mastercard Classic Mastercard Gold	0 3000	restriction.	
annum)	Mastercard Platinum	NA	Unclaimed Deposits: In terms	of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not
	Mastercard World	NA		od of last ten years, except deposits in the name of a minor or a Government or a
	Business Debit Card Standard	NA		o State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions
	Business Debit Card World	NA		urrendered deposits can be claimed through the respective banks. For further ur parent branch. You will have to fulfil all required regulatory requirements that
International Transactions	International Transaction (FCY)	N/A	the Bank might require to proc Closing this account: In order identity document for account	eed further. to close your account, please visit your branch along with your original valid closure. The Bank shall perform mandatory requirements for account closure.
	Issuance	First Chq Book (10 leaves) - Free Subsequently, Rs. 20/- per leaf	subsequent to the account clo	ties linked with your account shall automatically be cancelled/ deactivated sure.
Cheque Book	Stop payment	0		nce your submitted ID document has reached its expiry, you shall be requested to
	For one cheque More than one cheque	600/- per instruction plus postage /SWIFT charges 600/- per instruction plus postage /SWIFT charges		nt. In case a new valid ID is not submitted by the customer, the account shall be
	Loose cheque		blocked by the Bank subseque	nt to serving one-month prior notice.
	Banker's Cheque/ Pay Order	350	How can you get assistance or	make a complaint?
Remittance Local	Demand Draft	Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-	Contact Information: Faysal Bank Limited Complaint	- Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal,
Remittance Foreign	Foreign Demand Draft	N/A	Karachi. Pakistan. Helpline: +92 21 111 06 06 06	
Remittance Foreign (Inward Remittances)	(Inward Remittances)	Nii if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges		1
Telegraphic Transfer Outward (Foreign Currency)	Telegraphic Transfer Outward (FCY)	NA		
Statement of	Annual	-		
Account	Half Yearly Duplicate	- 0		
Fund Transfer	ADC/Digital Channels	Free		
	Others	N/A		
Digital Banking	Internet Banking subscription Mobile Banking subscription	0 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 Pi	KR (PKR equivalent to be charged in case of FCY ac	counts)	I	
		I ACKNOWLEDGE RECEIVING AND UND	ERSTAND THIS KEY FACT STATE	/ENT
Customer Name			Customer Signature	
customer manie	1		Customer Signature	
				Monday March 17, 2025
Account Number Mobile Number				Monday, March 17, 2025
Account Number Mobile Number Email Address			Signature Verified	Monday, March 17, 2025
Account Number Mobile Number		(Single/Joint/Either or Survivor)	Signature Verified	Monday, March 17, 2025

Retail		Deposit Product - Key Fa	act Sheet faysalbank	
Select Product Here	e: 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 Mode		Islamic Saving Account Mudaraba	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	
Currency Type		Local Currency	You Must Know	
Currency Minimum Balance	To open	PKR 0	Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and Bank's internal policies. These may include providing document	
for Account	To keep	0	and information to verify your identity. Such information may be required on a periodic basis. For more details	
Account Maintenan		0 Yes	please consult our branch representative or call us at our 24/7 help center +92 21 111 06 06 06.	
Is Profit Paid on account. Subject to the applicable tax 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%	Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies, "Dishonestly issuing a cheque": Whoever dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishonored on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both. Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible	
Profit Payment Frequency		Monthly	in case of a security lapse at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ Mail/ Email to ask for customer's confidential details and other sensitive information related to bank accounts.	
Provide example (P	Profit is calculated on PKR 1,000) Per	6.67	Customers must be aware of this fact that sharing such information with anyone might cause financial fraud.	
	ncashment/Withdrawal Fee	N/A	Similarly, customers must be cautious of phishing emails asking the customer to click on link and for instance, change the password of his/ her bank account.	
Cash Transaction	Intra-city Own ATM withdrawal	0	Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant	
Cash fransaction	Other Bank ATM	35	communication. You can contact/ visit your parent branch for record updation or you may call at our 24/7 help	
SMS Alerts (Membership Fee)	ADC/Digital	0	center by dialing +92 21 111 06 06 06 from the number registered with your account.	
	Complete Subscription Charges	0 Pc 1750/ + 550/	What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any	
	Annual option	Rs. 1,750/- + FED/ Provincial Sales Tax	debit/withdrawal transaction. To reactivate your account, you must visit your parent branch with an original	
	Monthly option	Rs. 175/- + FED/ Provincial Sales Tax	valid identity document. Non-Resident Pakistani customers may request their respective parent branches from	
	UnionPay Classic	NA	their registered email address. Account will be reactivated subject to the fulfilment of all regulatory requirements.Debit transactions/withdrawals shall not be allowed until the account is activated. However,	
	UnionPay Gold	NA	requirements.Debit transactions/withdrawais shall not be allowed until the account is activated. However, transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government	
D.1.1.2.1.1.	PayPak-UPI Golootlo Mastercard Classic	0	duties or levies and instruction issued under any law or from the court will not be subject to debit or withdrawal	
Debit Cards (Per annum)	Mastercard Gold	3000	restriction.	
annunny	Mastercard Platinum	NA	Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a	
	Mastercard World Business Debit Card Standard	NA NA	court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions	
	Business Debit Card World	NA	as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further	
International Transactions	International Transaction (FCY)	N/A	information, please contact your parent branch. You will have to fulfil all required regulatory requirements that the Bank might require to proceed further. Closing this account : In order to close your account, please visit your branch along with your original valid identity document for account closure. The Bank shall perform mandatory requirements for account closure.	
	Issuance	First Chq Book (10 leaves) - Free Subsequently, Rs. 20/- per leaf	Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated subsequent to the account closure.	
Cheque Book	Stop payment	0	Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to	
Cheque Book	For one cheque	600/- per instruction plus postage /SWIFT charges	submit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be	
	More than one cheque Loose cheque	600/- per instruction plus postage /SWIFT charges	blocked by the Bank subsequent to serving one-month prior notice.	
	Banker's Cheque/ Pay Order	350	How can you get assistance or make a complaint?	
Remittance Local	Demand Draft	Debit to account 0.12% of transaction amt Or Rs. 200/- n max upto Rs. 2000/-	Contact Information: Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal,	
Remittance Foreign	Foreign Demand Draft	N/A	Karachi. Pakistan. Helpline: +92 21 111 06 06 06	
Remittance Foreign (Inward Remittances)	(Inward Remittances)	Nii if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges	Email: customercare@faysalbank.com Website: www.faysalbank.com If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk	
Telegraphic Transfer Outward (Foreign Currency)	Telegraphic Transfer Outward (FCY)	NA		
Statement of	Annual	-		
Account	Half Yearly Duplicate	- 0		
Fund Transfer	ADC/Digital Channels	Free		
	Others Internet Banking subscription	N/A 0		
Digital Banking	Mobile Banking subscription	0		
	Normal	Nil		
Clearing - Outward		Rs. 350/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities.		
1	Same Day	0		
Closure of Account	Customer request	-		
*Above charges are in Pl	KR (PKR equivalent to be charged in case of FCY ac			
		I ACKNOWLEDGE RECEIVING AND UND	DERSTAND THIS KEY FACT STATEMENT	
Customer Name			Customer Signature	
			Tuesday, March 18, 202	
Account Number				
Mobile Number				
		(Single/Joint/Either or Survivor)	Signature Verified	