

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		Digital Current Account PKR (706)		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		To open		0	
for Account		To keep		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		Intra-city		0	
		Own ATM withdrawal		0	
		Other Bank ATM		35	
SMS Alerts (Membership Fee)		ADC/Digital		0	
		Complete Subscription Charges		0	
		Annual option		Rs. 2000/- + FED/ Provincial Sales Tax	
		Monthly 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		7000	
		Mastercard World		17000	
		Business Debit Card Standard		8000	
		Business Debit Card World		17000	
International Transactions		International Transaction (FCY)		N/A	
Cheque Book		Issuance		First Chq Book (10 leaves) - Free	
		Stop payment		Subsequently, Rs. 20/- per leaf	
		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	

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		Digital Current Account USD (707)		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		Foreign Currency			
Currency		USD			
Minimum Balance for Account		To open To keep		0 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		Intra-city Own ATM withdrawal Other Bank ATM		0 N/A 35	
SMS Alerts (Membership Fee)		ADC/Digital Complete Subscription Charges Annual option		0 0 Rs. 2000/- + FED/ Provincial Sales Tax	
Debit Cards (Per annum)		Monthly option UnionPay Classic UnionPay Gold PayPak-UPI Golootlo Mastercard Classic Mastercard Gold Mastercard Platinum Mastercard World Business Debit Card Standard Business Debit Card World		Rs. 200/- + FED/ Provincial Sales Tax NA NA N/A N/A N/A N/A N/A N/A N/A	
International Transactions		International Transaction (FCY)		N/A	
Cheque Book		Issuance Stop payment For one cheque More than one cheque Loose cheque		First Chq Book (10 leaves) - Free Subsequently, Rs. 20/- per leaf 0 600/- per instruction plus postage /SWIFT charges 600/- per instruction plus postage /SWIFT charges 0	
Remittance Local		Banker's Cheque/ Pay Order Demand Draft		N/A N/A	
Remittance Foreign		Foreign Demand Draft		1850	
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)		Rs. 5,500/- Service Charges 0.5% charges on FCY amount withdrawn via FTT/FDD/Conversion/ Transfer/Inward Clearing, within 15 days of FCY cash deposit	
Statement of Account		Annual Half Yearly Duplicate		- - 0	
Fund Transfer		ADC/Digital Channels Others		N/A N/A	
Digital Banking		Internet Banking subscription Mobile Banking subscription Normal		0 0 Nil	
Clearing - Outward		Intercity Same Day		Rs. 350/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities. 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	

Retail	Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here: Digital Savings Account PKR (708)			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	
Islamic Mode			Mudaraba	
Currency Type			Local Currency	
Currency			PKR	
Minimum Balance			To open 0	
for Account			To keep 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).			Tier 1 (1-9,999,999)-8.00 % Tier 2 (10,000,000- 49,999,999)-0.00% Tier 3 (50,000,000 - 99,999,999)-0.00% Tier 4 (100,000,000 - 499,999,999)-0.00% Tier 5 (500,000,000 to 999,999,999)-0.00% Tier 6 (1,000,000,000 & above)-0.00%	
Profit Payment Frequency			Monthly	
Provide example (Profit is calculated on PKR 1,000) Per			6.67 - 6.67	
Premature/ Early Encashment/Withdrawal Fee			N/A	
Cash Transaction	Intra-city		0	
	Own ATM withdrawal		0	
	Other Bank ATM		35	
SMS Alerts (Membership Fee)	ADC/Digital		0	
	Complete Subscription Charges		0	
	Annual option		Rs. 1,750/- + FED/ Provincial Sales Tax	
Debit Cards (Per annum)	Monthly option		Rs. 175/- + FED/ Provincial Sales Tax	
	UnionPay Classic		NA	
	UnionPay Gold		NA	
	PayPak-UPI Golootlo		0	
	Mastercard Classic		0	
	Mastercard Gold		3000	
	Mastercard Platinum		7000	
	Mastercard World		17000	
International Transactions	Business Debit Card Standard		8000	
	Business Debit Card World		17000	
Cheque Book	International Transaction (FCY)		N/A	
	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	
Remittance Local	Loose cheque		0	
	Banker's Cheque/ Pay Order		350	
Remittance Foreign	Demand Draft		Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-	
	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)		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	
Clearing - Outward	Normal		Nil	
	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		Tuesday, March 18, 2025
Account Number				
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:		Digital Savings Account USD (709)		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		Foreign Currency			
Currency		USD			
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).		Tier 1 (0 to USD 49, 999)- 0.0785 % Tier 2 (USD 50,000 to USD 199,999)-0.0000% Tier 3 (USD 200,000 & above)- 0.0000%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per		0.07 - 0.07			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction		0			
Own ATM withdrawal		N/A			
Other Bank ATM		N/A			
ADC/Digital		0			
Complete Subscription Charges		0			
SMS Alerts (Membership Fee)		Rs. 1,750/- + FED/ Provincial Sales Tax			
Monthly option		Rs. 175/- + FED/ Provincial Sales Tax			
UnionPay Classic		NA			
UnionPay Gold		NA			
PayPak-UPI Golootlo		N/A			
Mastercard Classic		N/A			
Mastercard Gold		N/A			
Mastercard Platinum		N/A			
Mastercard World		N/A			
Business Debit Card Standard		N/A			
Business Debit Card World		N/A			
International Transactions		N/A			
International Transaction (FCY)		N/A			
Cheque Book		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			
Banker's Cheque/ Pay Order		N/A			
Remittance Local		N/A			
Demand Draft		N/A			
Remittance Foreign		1850			
Foreign Demand Draft		1850			
Remittance Foreign (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)		Rs. 5,500/- Service Charges 0.5% charges on FCY amount withdrawn via FTT/FDD/Conversion/ Transfer/Inward Clearing, within 15 days of FCY cash deposit			
Statement of Account		Annual Half Yearly Duplicate			
Fund Transfer		ADC/Digital Channels Others			
Digital Banking		Internet Banking subscription Mobile Banking subscription			
Clearing - Outward		Normal Intercity Same Day			
Closure of Account		Customer request			
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		Tuesday, March 18, 2025	
Account Number		Signature Verified			
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)			