		IMPORTANT: Pond this document carefully if you are considering organized a new account. Very many the second		
Digital Cu Accou PKR (7	ınt	IMPORTANT: Read this document carefully if you are considering opening a new account. You may also use thi document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.		
	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 Bar		
	Qard	This information is accurate as of the date below. Froducts/services and/of its fees may change from time to time after notice by the ban		
	Local Currency	You Must Know		
	PKR	Requirements to open an account: To open the account you will need to satisfy some identification		
open keep	0	requirements as per regulatory instructions and Bank's internal policies. These may include providing documen and information to verify your identity. Such information may be required on a periodic basis. For more details		
ee	0	please consult our branch representative or call us at our 24/7 help center +92 21 111 06 06 06.		
t. Subject to the applicable tax	No	Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be		
Profit Rate. (%) per year. (As of tes. For updated rates please contact ebsite).	N/A	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		
псу	N/A	in case of a security lapse at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/SM! Mail/Email to ask for customer's confidential details and other sensitive information related to bank accounts		
is calculated on PKR 1,000) Per	N/A	Customers must be aware of this fact that sharing such information with anyone might cause financial fraud.		
hment/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.		
ra-city rn ATM withdrawal	0	Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant		
ner Bank ATM	35	communication. You can contact/ visit your parent branch for record updation or you may call at our 24/7 help		
C/Digital	0	center by dialing +92 21 111 06 06 06 from the number registered with your account.		
mplete Subscription Charges	0	What happens if you do not use this account for a long period? If your account remains inoperative for 12		
nual option	Rs. 2000/- + FED/	months, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any debit/withdrawal transaction. To reactivate your account, you must visit your parent branch with an original		
	Provincial Sales Tax	valid identity document. Non-Resident Pakistani customers may request their respective parent branches from		
nthly option	Rs. 200/- + FED/ Provincial Sales Tax	their registered email address. Account will be reactivated subject to the fulfilment of all regulatory		
onPay Classic	NA NA	requirements. Debit transactions/withdrawals shall not be allowed until the account is activated. However,		
onPay Gold Pak-UPI Golootlo	NA 0	transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government		
stercard Classic	0	duties or levies and instruction issued under any law or from the court will not be subject to debit or withdraw		
stercard Gold	3000	restriction.		
stercard Platinum	7000	Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have no		
stercard World	17000	been operated during the period of last ten years, except deposits in the name of a minor or a Government or court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditio		
siness Debit Card Standard siness Debit Card World	8000 17000	as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further		
ernational 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.		
iance	First Chq Book (10 leaves) - Free	Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated		
p payment	Subsequently, Rs. 20/- per leaf	subsequent to the account closure.  Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to		
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		
re than one cheque	600/- per instruction plus postage /SWIFT charges	blocked by the Bank subsequent to serving one-month prior notice.		
se cheque nker's Cheque/ Pay Order	0 350	<b>-</b>		
mand Draft	Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-	How can you get assistance or make a complaint? Contact Information: Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal		
eign Demand Draft	N/A	Karachi. Pakistan.		
ward 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	Helpline: +92 21 111 06 06 06  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		
egraphic Transfer Outward (FCY)	NA			
nual	-	]		
f Yearly	-	41		
olicate C/Digital Channels	0 Free	41		
ners	N/A	1		
ernet Banking subscription	0	]		
bile Banking subscription	0	41		
ercity	Nil  Rs. 350/- per Instrument  There will be no intercity  charges between  Islamabad and Rawalpindi as these are twin cities.			
ne Day	0	]		
stomer request	-			
	(counts)	J		
in equivalent to be charged in case of FCY ac	I ACKNOWLEDGE RECEIVING AND UND	DERSTAND THIS KEY FACT STATEMENT		
		Customer Signature		
		Tuesday, March 18, 20		
		11		
	(Single/Joint/Either or Survivor)	Signature Verified		
		lent to be charged in case of FCY accounts)  I ACKNOWLEDGE RECEIVING AND UN		

Retail		Deposit Product - Key Fact Sheet faysalbank				
Select Product Here	Digital Cu	urrent IMPORTANT: Read this document carefully if you are considering opening a new account. You				
Select Product Here	Account		document to compare banks for comparison.	different accounts offered by other banks. You have the right to receive KFS from other		
	USD (707)		I			
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 Currency Type		Qard Foreign Currency		You Must Know		
Currency		Foreign Currency USD	Requirements to oper	an account: To open the account you will need to satisfy some identification		
Minimum Balance		0		gulatory instructions and Bank's internal policies. These may include providing documents		
for Account Account Maintenan	To keep ice Fee	0		ify your identity. Such information may be required on a periodic basis. For more details nch representative or call us at our 24/7 help center +92 21 111 06 06 06.		
Is Profit Paid on acc	ount. Subject to the applicable tax	No		phoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be		
				utmost prudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies,		
	ed Profit Rate. (%) per year. (As of	21/2		cheque": Whoever dishonestly issues a cheque towards repayment of financing or tion which is dishonored on presentation, shall be punished with imprisonment which		
February 2025 declared rates. For updated rates please contact your branch or visit FBL website).		N/A	may extend to three ye	ears or with fine, or both.		
				tody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking to the personal information, etc. is your responsibility. Bank cannot be held responsible		
				ose at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/		
Profit Payment Frequency		N/A		customer's confidential details and other sensitive information related to bank accounts.		
	rofit is calculated on PKR 1,000) Per	N/A		vare of this fact that sharing such information with anyone might cause financial fraud.  First be cautious of phishing emails asking the customer to click on link and for instance,		
Premature/ Early Ei	Intra-city	N/A 0		of his/ her bank account.		
Cash Transaction	Own ATM withdrawal	N/A		ays keep profiles/records updated with the Bank to avoid missing any significant		
	Other Bank ATM	35		an contact/visit your parent branch for record updation or you may call at our 24/7 help !! 111 06 06 06 from the number registered with your account.		
	ADC/Digital Complete Subscription Charges	0		do not use this account for a long period? If your account remains inoperative for 12		
SMS Alerts	Annual option	Rs. 2000/- + FED/		ked as dormant. If your account becomes dormant, you will not be able to perform any		
(Membership Fee)	-	Provincial Sales Tax		saction. To reactivate your account, you must visit your parent branch with an original nt. Non-Resident Pakistani customers may request their respective parent branches from		
	Monthly option	Rs. 200/- + FED/ Provincial Sales Tax	· ·	address. Account will be reactivated subject to the fulfilment of all regulatory		
	UnionPay Classic UnionPay Gold	NA NA	requirements.Debit tra	ansactions/withdrawals shall not be allowed until the account is activated. However,		
	PayPak-UPI Golootlo	N/A		s under the recovery of loans and markup etc., any permissible bank charges, government		
Debit Cards (Per	Mastercard Classic	N/A	restriction.	struction issued under any law or from the court will not be subject to debit or withdrawal		
annum)	Mastercard Gold Mastercard Platinum	N/A N/A		n terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not		
	Mastercard World	N/A		the period of last ten years, except deposits in the name of a minor or a Government or a		
	Business Debit Card Standard	N/A N/A		ndered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions w. The surrendered deposits can be claimed through the respective banks. For further		
	Business Debit Card World	N/A		ntact your parent branch. You will have to fulfil all required regulatory requirements that		
International	International Transaction (FCY)	N/A	the Bank might require			
Transactions	international transaction (FeT)	.,,,,	_	n order to close your account, please visit your branch along with your original valid account closure. The Bank shall perform mandatory requirements for account closure.		
		First Chq Book (10 leaves) - Free		or facilities linked with your account shall automatically be cancelled/ deactivated		
	Issuance	Subsequently, Rs. 20/- per leaf	subsequent to the acco			
Cheque Book	Stop payment For one cheque	0 600/- per instruction plus postage /SWIFT charges		ment: Once your submitted ID document has reached its expiry, you shall be requested to document. In case a new valid ID is not submitted by the customer, the account shall be		
	More than one cheque	600/- per instruction plus postage /SWIFT charges		ubsequent to serving one-month prior notice.		
	Loose cheque	0				
Remittance Local	Banker's Cheque/ Pay Order	N/A	How can you get assis Contact Information:	tance or make a complaint?		
Remittance Local	Demand Draft	N/A		omplaint Management Unit: 6th Floor, (East Wing) Faysal House, ST- 02, Shahrah-e-Faisal,		
Remittance	Foreign Demand Draft	1850	Karachi. Pakistan.			
Foreign	Toreign bemand brant	1830	Helpline: +92 21 111 0 Email: customercare@			
Remittance		Nil if proceeds are credited to an	Website: www.faysalb			
Foreign	(Invested Descriptions on )	account with FBL.		with our response, you may contact:		
(Inward	(Inward Remittances)	Other wise applicable Pay Order/ Demand Draft charges plus	_	istan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi iohtasib.gov.pk Website: www.bankingmohtasib.gov.pk		
Remittances)		postal and/or SWIFT charges	Email: imo@bankingin	iontasib.gov.pk website. www.bankingmontasib.gov.pk		
-		Rs. 5,500/- Service	ı <b>I</b>			
		Charges				
Telegraphic		0.5% charges on FCY amount withdrawn via	ı <b>I</b>			
Transfer Outward	Telegraphic Transfer Outward (FCY)	FTT/FDD/Conversion/				
(Foreign Currency)		Transfer/Inward Clearing, within 15 days of FCY				
		cash deposit	ı <b>I</b>			
Statement of	Annual	-				
Account	Half Yearly Duplicate	- 0				
Frank Transfer	ADC/Digital Channels	N/A				
Fund Transfer	Others	N/A	ı <b>I</b>			
Digital Banking	Internet Banking subscription  Mobile Banking subscription	0	1			
Clearing - Outward	Normal	Nil	1			
		Rs. 350/- per Instrument				
	Intercity	There will be no intercity charges between				
•		Islamabad and Rawalpindi				
		as these are twin cities.				
-	Same Day	0				
Closure of Account		-	ı <b>L</b>			
*Above charges are in Pl	KR (PKR equivalent to be charged in case of FCY acc	L ACKNOWLEDGE RECEIVING AND UND	FRSTAND THIS VEVEAC	STATEMENT		
Customer Name		ACKNOWLEDGE RECEIVING AND UND				
			Customer Signature	Tuesday, \$4, 114, 40, 2005		
Account Number  Mobile Number				Tuesday, March 18, 2025		
Email Address			Signature Verified			
Account Mode of Operation		(Single/Joint/Either or Survivor)				

## Retail **Deposit Product - Key Fact Sheet** faysalbank 🚳 PORTANT: Read this document carefully if you are considering opening a new account. You may also use thi Select Product Here: **Digital Savings Account** cument to compare different accounts offered by other banks. You have the right to receive KFS from other nks for comparison. PKR (708) Product Type nis information is accurate as of the date below. Products/Services and/or its fees may change from time to time after notice by the Banl Islamic Mode Mudaraba You Must Know urrency Type Local Currency urrency Requirements to open an account: To open the account you will need to satisfy some identification Minimum Balance To open 0 requirements as per regulatory instructions and Bank's internal policies. These may include providing documents for Account To keep 0 and information to verify your identity. Such information may be required on a periodic basis. For more details Account Maintenance Fee 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 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, Tier 1 (1-9,999,999)-8.00 % Tier 2 (10.000.000- 49.999.999)-0.00% "Dishonestly issuing a cheque": Whoever dishonestly issues a cheque towards repayment of financing or Last month's declared Profit Rate. (%) per year. (As of Tier 3 (50,000,000 - 99,999,999)-0.00% fulfilment of an obligation which is dishonored on presentation, shall be punished with imprisonment which February 2025 declared rates. For updated rates please contact Tier 4 (100.000.000 - 499.999.999)-0.00% may extend to three years or with fine, or both. Tier 5 (500,000,000 to 999,999,999)-0.00% Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking Tier 6 (1,000,000,000 & above)-0.00% isernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ Profit Payment Frequency Monthly Mail/ Email to ask for customer's confidential details and other sensitive information related to bank accounts. Customers must be aware of this fact that sharing such information with anyone might cause financial fraud. Provide example (Profit is calculated on PKR 1,000) Per 6.67 - 6.67 Similarly, customers must be cautious of phishing emails asking the customer to click on link and for instance, Premature/ Early Encashment/Withdrawal Fee N/A change the password of his/ her bank account. Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant Own ATM withdrawal communication. You can contact/ visit your parent branch for record updation or you may call at our 24/7 help Other Bank ATM 35 center by dialing +92 21 111 06 06 06 from the number registered with your account. ADC/Digital 0 What happens if you do not use this account for a long period? If your account remains inoperative for 12 Complete Subscription Charges 0 **SMS Alerts** nonths, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any Rs. 1,750/- + FED/ Annual option (Membership Fee) Provincial Sales Tax debit/withdrawal transaction. To reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani customers may request their respective parent branches from Rs. 175/- + FED/ Provincial Sales Tax Monthly option their registered email address. Account will be reactivated subject to the fulfilment of all regulatory UnionPay Classic NA requirements.Debit transactions/withdrawals shall not be allowed until the account is activated. However, UnionPay Gold NA transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government duties or levies and instruction issued under any law or from the court will not be subject to debit or withdrawal Mastercard Classic **Debit Cards (Per** Ω Mastercard Gold 3000 annum) Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not Mastercard Platinum 7000 been operated during the period of last ten years, except deposits in the name of a minor or a Government or a 17000 Mastercard World court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions **Business Debit Card Standard** as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further **Business Debit Card World** 17000 information, please contact your parent branch. You will have to fulfil all required regulatory requirements that the Bank might require to proceed further. International International Transaction (FCY) N/A Transactions 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. Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated First Chg Book (10 leaves) - Free ubsequent to the account closure. Subsequently, Rs. 20/- per leaf Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to Stop payment Cheque Book 600/- per instruction plus postage /SWIFT charges ubmit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be For one cheque More than one cheque 600/- per instruction plus postage /SWIFT charges blocked by the Bank subsequent to serving one-month prior notice. Loose cheque Banker's Cheque/ Pay Order 350 low can you get assistance or make a complaint? Remittance Local Debit to account 0.12% of transaction amt Or Rs. 200/- min Contact Information max upto Rs. 2000/-Faysal Bank Limited Complaint Management Unit: 6th Floor, (East Wing) Faysal House, ST-02, Shahrah-e-Faisal, Karachi. Pakistan. Remittance Foreign Demand Draft N/A Helpline: +92 21 111 06 06 06 Foreign Fmail: customercare@favsalbank.com Nil if proceeds are credited to an Website: www.faysalbank.com account with FBL. If you are not satisfied with our response, you may contact: Foreign Other wise applicable Pay Order/ Inward Remittances) Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi (Inward Demand Draft charges plus Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk Remittances) postal and/or SWIFT charges Telegraphic Transfer Outward Telegraphic Transfer Outward (FCY) Foreign Currency) Statement of Half Yearly Account Duplicate ADC/Digital Channels **Fund Transfer** N/A Internet Banking subscription Digital Banking Mobile Banking subscription Rs. 350/- per Instrument Clearing - Outward Intercity charges between as these are twin cities. Closure of Account Customer request Above charges are in PKR (PKR equivalent to be charged in case of FCY acc ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT Customer Name Customer Signature Account Number Tuesday, March 18, 2025 Mobile Number Signature Verified (Single/Joint/Either or Survivo Account Mode of

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Kiyani Road, Karachi (Inward Demand Draft charges plus Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk Remittances) postal and/or SWIFT charges Rs. 5,500/- Service Charges 0.5% charges on FCY Telegraphic amount withdrawn via Transfer Outward Telegraphic Transfer Outward (FCY) FTT/FDD/Conversion/ Foreign Currency) Transfer/Inward Clearing, within 15 days of FCY cash deposit Annual Statement of Half Yearly Account Duplicate ADC/Digital Channels N/A **Fund Transfer** Others N/A nternet Banking subscription Digital Banking Mobile Banking subscription Rs. 350/- per Instrument Clearing - Outward Intercity charges between as these are twin cities. Closure of Account Customer request Above charges are in PKR (PKR equivalent to be charged in case of FCY acc ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT Customer Name Customer Signature Account Number Tuesday, March 18, 2025 Mobile Number Signature Verified (Single/Joint/Either or Survivo Account Mode of