

DECLARE RATES FOR THE MONTH OF FEBRUARY 2025

ANNOUNCEMENT DATE : 04 MAR 2022 | 3 - RAMADAN - 1446

GENERAL GBP POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
MUDARIB PROFIT SHARING RATIO				90 %
DEPOSITOR'S SHARE IN PROFIT				10 %
FAYSAL ISLAMIC GBP SAVING ACCOUNTS				
BARKAT GBP SAVING ACCOUNT	49,999	MONTHLY	350	0.3537 %
BARKAT GBP SAVING ACCOUNT	199,999	MONTHLY	350	1.7687 %
BARKAT GBP SAVING ACCOUNT	10,000,000,000,000	MONTHLY	350	1.7687 %
BARKAT GBP 6 MONTH SAVING A/C	49,999	HALF YEARLY	353	0.3537 %
BARKAT GBP 6 MONTH SAVING A/C	199,999	HALF YEARLY	353	1.7687 %
BARKAT GBP 6 MONTH SAVING A/C	10,000,000,000,000	HALF YEARLY	353	1.7687 %

GENERAL GBP POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (GBP) - 12 MONTHS BIIC (Maturity)				
BARKAT GBP BIIC 1 YEAR	49,999	MATURITY	394	-
BARKAT GBP BIIC 1 YEAR	10,000,000,000,000	MATURITY	394	0.3537 %

GENERAL GBP POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (GBP) - 3 MONTHS BIIC (Maturity)				
BARKAT GBP BIIC 3 MONTH	49,999	MATURITY	392	0.3537 %
BARKAT GBP BIIC 3 MONTH	10,000,000,000,000	MATURITY	392	-

NOTE:

- Mudarib Share applicable for each category of Deposits
- In case of any upward revision in PSR announcement from previous month is made, the depositor(s) shall be allowed to withdraw their investments without any deduction / forfeiture of profits /penalties etc
- All such Barkat Investment Certificate deposit amounts (LCY & FCY) that are to be automatically renewed, each time the Certificate reaches its maturity date, shall be automatically renewed for a like term at the weightages prevalent on date of renewal
- In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic - Muntazim BIC or Barkat Investment Certificate shall apply
- The Customer acknowledges that nothing in these Terms and Conditions (As per account opening form)shall be construed as being a warranty or a representation by the Bank of any guaranteed profits in respect of funds mobilized on the basis of Mudarabah. The Customer is aware that all deposits in the Mudarabah pool are exposed to potential losses arising out of a loss incurred in respect of assets in the Mudarabah pool. Any losses incurred by the Mudarabah pool during a Profit allocation period shall be borne solely by the Customer. The Bank shall only be responsible for losses if they occur due to Mudarib's negligence and willful misconduct. If however, the Bank has also invested its own funds in the Mudarabah pool as Shareek then such losses shall be shared between the Customer and the Bank proportionately in accordance with their shareholding invested by the Customer and the Bank
- Zakat and Taxes apply as per existing law
- Product with no "Profit Type" were not launched at the time of weightages circulation. For current status of these products please contact your respective / nearest Faysal Bank Limited branch
- "-": No deposits corresponding to these slabs