

DECLARE RATES MDR DEPOSIT FOR THE MONTH OF FEBRUARY 2025

ANNOUNCEMENT DATE : 04 MAR 2025 | 3 - RAMADAN - 1446

GENERAL PKR POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
MUDARIB PROFIT SHARING RATIO				50 %
DEPOSITOR'S SHARE IN PROFIT				50 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT AASAN SAVING ACCOUNT	10,000,000,000,000	MONTHLY	382	8.00 %
BARKAT PAYCHEQ PLUS	10,000,000,000,000	HALF YEARLY	399	8.00 %
AMAL ASAAN SAVING ACCOUNT	10,000,000,000,000	MONTHLY	489	8.00 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC - OTHER SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISLAMI SAVING ACCT PKR	10,000,000,000,000	MONTHLY	413	8.00 %
FAYSAL ISLAMI MANZIL ACCOUNT	10,000,000,000,000	MONTHLY	420	8.00 %
FAYSAL ISLAMI ZAMIN ACCOUNT	10,000,000,000,000	MONTHLY	421	8.00 %
FAYSAL ISLAMI AMAL WOMEN ACT S	10,000,000,000,000	MONTHLY	443	8.00 %
FAYSAL ISL BLUE SAVING ACT-PKR	10,000,000,000,000	MONTHLY	466	8.00 %
ISL MUBARAK SAFAR SAV ACCT	10,000,000,000,000	MONTHLY	487	8.00 %
KHUSHAAL KISAAN SAVING ACCT	10,000,000,000,000	MONTHLY	524	8.00 %
ASAAN DIGITAL SAVING ACCOUNT P	10,000,000,000,000	MONTHLY	702	8.00 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY				
ISLAMIC MUNTAZIM PLUS SAVING 6	9,999,999	HALF YEARLY	437	8.00 %
ISLAMIC MUNTAZIM PLUS SAVING 6	24,999,999	HALF YEARLY	437	8.00 %
ISLAMIC MUNTAZIM PLUS SAVING 6	10,000,000,000,000	HALF YEARLY	437	8.00 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC SAVINGS ACCOUNTS - INDIVIDUAL - MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT SAVING ACCT INDIVIDUAL	9,999,999	MONTHLY	307	8.00 %
BARKAT SAVING ACCT INDIVIDUAL	49,999,999	MONTHLY	307	8.00 %
BARKAT SAVING ACCT INDIVIDUAL	99,999,999	MONTHLY	307	8.00 %
BARKAT SAVING ACCT INDIVIDUAL	499,999,999	MONTHLY	307	8.00 %
BARKAT SAVING ACCT INDIVIDUAL	999,999,999	MONTHLY	307	8.00 %
BARKAT SAVING ACCT INDIVIDUAL	10,000,000,000,000	MONTHLY	307	—
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC SAVINGS ACCOUNTS - PENSIONER - MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT SAVING (PENSIONER ACCT)	9,999,999	MONTHLY	555	8.00 %
BARKAT SAVING (PENSIONER ACCT)	49,999,999	MONTHLY	555	8.00 %
BARKAT SAVING (PENSIONER ACCT)	99,999,999	MONTHLY	555	—
BARKAT SAVING (PENSIONER ACCT)	499,999,999	MONTHLY	555	—
BARKAT SAVING (PENSIONER ACCT)	999,999,999	MONTHLY	555	—
BARKAT SAVING (PENSIONER ACCT)	10,000,000,000,000	MONTHLY	555	—
MDR ELIGIBLE SAVING DEPOSITS - DIGITAL SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
DIGITAL SAVING ACCOUNT PKR	9,999,999	MONTHLY	708	8.00 %
DIGITAL SAVING ACCOUNT PKR	49,999,999	MONTHLY	708	—
DIGITAL SAVING ACCOUNT PKR	99,999,999	MONTHLY	708	—
DIGITAL SAVING ACCOUNT PKR	499,999,999	MONTHLY	708	—
DIGITAL SAVING ACCOUNT PKR	999,999,999	MONTHLY	708	—
DIGITAL SAVING ACCOUNT PKR	10,000,000,000,000	MONTHLY	708	—

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DEPOSITOR'S SHARE IN PROFIT				50 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT LIFE PLUS	499,999	MONTHLY	386	8.00 %
BARKAT LIFE PLUS	9,999,999	MONTHLY	386	8.00 %
BARKAT LIFE PLUS	49,999,999	MONTHLY	386	8.00 %
BARKAT LIFE PLUS	10,000,000,000,000	MONTHLY	386	8.00 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM PLUS SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
ISLAMIC MUNTAZIM PLUS SAVING M	9,999,999	MONTHLY	436	8.00 %
ISLAMIC MUNTAZIM PLUS SAVING M	24,999,999	MONTHLY	436	8.00 %
ISLAMIC MUNTAZIM PLUS SAVING M	10,000,000,000,000	MONTHLY	436	8.00 %
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT MUNTAZIM SAVING ACCOUNT	9,999,999	HALF YEARLY	387	8.00 %
BARKAT MUNTAZIM SAVING ACCOUNT	24,999,999	HALF YEARLY	387	8.00 %
BARKAT MUNTAZIM SAVING ACCOUNT	99,999,999	HALF YEARLY	387	8.00 %
BARKAT MUNTAZIM SAVING ACCOUNT	499,999,999	HALF YEARLY	387	—
BARKAT MUNTAZIM SAVING ACCOUNT	10,000,000,000,000	HALF YEARLY	387	—
MDR ELIGIBLE SAVING DEPOSITS - FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT MUNTAZIM MONTHLY SAVING	9,999,999	MONTHLY	390	8.00 %
BARKAT MUNTAZIM MONTHLY SAVING	24,999,999	MONTHLY	390	8.00 %
BARKAT MUNTAZIM MONTHLY SAVING	99,999,999	MONTHLY	390	8.00 %
BARKAT MUNTAZIM MONTHLY SAVING	499,999,999	MONTHLY	390	8.00 %
BARKAT MUNTAZIM MONTHLY SAVING	10,000,000,000,000	MONTHLY	390	—

NOTE:

1. Mudarib Share applicable for each category of Deposits
2. 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
3. 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
4. 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
5. 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
6. Zakat and Taxes apply as per existing law
7. 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
8. "-": No deposits corresponding to these slabs