

DECLARE RATES FOR THE MONTH OF FEBRUARY 2025

ANNOUNCEMENT DATE : 04 MAR 202 | 3 - RAMADAN - 1446

GENERAL USD POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
MUDARIB PROFIT SHARING RATIO				90 %
DEPOSITOR'S SHARE IN PROFIT				10 %
FAYSAL ISLAMIC - OTHER USD SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
FCY MARGIN ACCT-CURR REMUNERAT	10,000,000,000,000	MONTHLY	412	0.0785 %
FAYSAL ISLAMI REHMAT NRP USD	10,000,000,000,000	MONTHLY	790	0.0785 %
FAYSAL ISLAMI SAVING ACCT USD	10,000,000,000,000	MONTHLY	414	0.0785 %
FAYSAL ISL BLUE SAVING ACT-USD	10,000,000,000,000	MONTHLY	467	0.0789 %
FAYSAL ISLAMIC SUPER SAVING ACCOUNT - MONTHLY PROFIT PAYMENT FREQUENCY				
FAYSAL ISL SUPER SAVER A/C USD	49,999	MONTHLY	385	23.5425 %
FAYSAL ISL SUPER SAVER A/C USD	499,999	MONTHLY	385	23.5425 %
FAYSAL ISL SUPER SAVER A/C USD	999,999	MONTHLY	385	-
FAYSAL ISL SUPER SAVER A/C USD	10,000,000,000,000	MONTHLY	385	-
FAYSAL ISLAMI USD SAVING ACCOUNTS - MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT USD SAVING ACCOUNT	49,999	MONTHLY	370	0.0785 %
BARKAT USD SAVING ACCOUNT	199,999	MONTHLY	370	0.3924 %
BARKAT USD SAVING ACCOUNT	10,000,000,000,000	MONTHLY	370	0.7848 %
FAYSAL ISLAMI USD SAVING ACCOUNTS DIGITAL - MONTHLY PROFIT PAYMENT FREQUENCY				
DIGITAL SAVING ACCOUNT USD	49,999	MONTHLY	709	0.0785 %
DIGITAL SAVING ACCOUNT USD	199,999	MONTHLY	709	-
DIGITAL SAVING ACCOUNT USD	10,000,000,000,000	MONTHLY	709	-
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 MONTHLY PROFIT PAYMENT FREQUENCY				
BARKAT USD 6 MONTH SAVING AC	49,999	HALF YEARLY	351	0.0785 %
BARKAT USD 6 MONTH SAVING AC	199,999	HALF YEARLY	351	0.3924 %
BARKAT USD 6 MONTH SAVING AC	10,000,000,000,000	HALF YEARLY	351	0.7848 %

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FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 12 MONTHS BIIC (Maturity)				
BARKAT FCY BIIC 1 YEAR	49,999	MATURITY	373	0.0785 %
BARKAT FCY BIIC 1 YEAR	10,000,000,000,000	MATURITY	373	-

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FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 3 MONTHS BIIC (Maturity)				
BARKAT FCY BIIC 3 MONTH	49,999	MATURITY	371	0.0785 %
BARKAT FCY BIIC 3 MONTH	10,000,000,000,000	MATURITY	371	0.7848 %

GENERAL USD POOL	Tier Amount	Profit Payment Freq	Product Code	FEB 2025
FAYSAL ISLAMIC BARKAT INVESTMENT CERTIFICATES (USD) / ROSHAN DIGITAL ACCOUNTS - 6 MONTHS BIIC (Maturity)				
BARKAT FCY BIIC 6 MONTH	49,999	MATURITY	372	0.0785 %
BARKAT FCY BIIC 6 MONTH	10,000,000,000,000	MATURITY	372	1.1772 %

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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