From January 01 to June 30, 2021

Schedule of Bank Charges

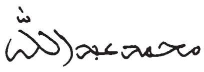
faysalbank

SHARIAH CERTIFICATE

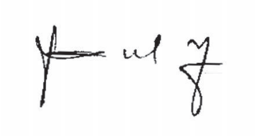
Faysal Bank Limited - Islamic Banking, Schedule of Charges (SOC) for the period of January 01, 2021 - June 30, 2021. has been reviewed and found to be in compliance with Shariah principles.

And Allah knows the Best.

Regards



Mufti Muhammad Abdullah
Resident Shariah Board Member



Mufti Mohib Ul Haq Siddiqui
Chairman Shariah Board

Content

Content

Trade & Business Services

1. Imports -- i

A. Letter of Credit

Amount Range (In Rupees)		1st Quarter or Part thereof	Subsequent Quarters or Part thereof
From	To		
Amount upto	500,000	2,300	2,300
500,001	800,000	3,900	2,300
800,001	1,000,000	5,400	3,060
1,000,001	1,500,000	7,500	4,250
1,500,001	2,000,000	10,500	5,950
2,000,001	2,500,000	13,500	7,650
2,500,001	3,000,000	16,500	9,350
3,000,001	3,500,000	19,500	11,050
3,500,001	4,000,000	22,500	12,750
4,000,001	4,500,000	25,500	14,450
4,500,001	5,000,000	28,500	16,150
5,000,001	5,500,000	31,500	17,850
5,500,001	6,000,000	34,500	19,550
6,000,001	6,500,000	37,500	21,250
6,500,001	7,000,000	40,500	22,950
7,000,001	7,500,000	43,500	24,650
7,500,001	8,000,000	46,500	26,350
8,000,001	8,500,000	49,500	28,050
8,500,001	9,000,000	52,500	29,750
9,000,001	9,500,000	55,500	31,450
9,500,001	9,999,999	58,500	33,150
10,000,000	12,500,000	54,000	33,750
12,500,001	15,000,000	66,000	41,250
15,000,001	17,500,000	78,000	48,750
17,500,001	20,000,000	90,000	56,250
20,000,001	22,500,000	102,000	63,750
22,500,001	25,000,000	114,000	71,250
25,000,001	27,500,000	126,000	78,750
27,500,001	30,000,000	138,000	86,250

Trade & Business Services

30,000,001	32,500,000	150,000	93,750
32,500,001	34,999,999	162,000	101,250
35,000,000	37,500,000	145,000	101,500
37,500,001	40,000,000	155,000	108,500
40,000,001	42,500,000	165,000	115,500
42,500,001	45,000,000	175,000	122,500
45,000,001	47,500,000	185,000	129,500
47,500,001	50,000,000	195,000	136,500
50,000,001	52,500,000	205,000	143,500
52,500,001	55,000,000	215,000	150,500
55,000,001	57,500,000	225,000	157,500
57,500,001	60,000,000	235,000	164,500
60,000,001	62,500,000	245,000	171,500
62,500,001	65,000,000	255,000	178,500
65,000,001	67,500,000	265,000	185,500
67,500,001	70,000,000	275,000	192,500
70,000,001	72,500,000	285,000	199,500
72,500,001	75,000,000	295,000	206,500
75,000,001	77,500,000	305,000	213,500
77,500,001	80,000,000	315,000	220,500
80,000,001	82,500,000	325,000	227,500
82,500,001	85,000,000	335,000	234,500
85,000,001	87,500,000	345,000	241,500
87,500,001	90,000,000	355,000	248,500
90,000,001	92,500,000	365,000	255,500
92,500,001	95,000,000	375,000	262,500
95,000,001	97,500,000	385,000	269,500
97,500,001	99,999,999	395,000	276,500
100,000,001	102,500,000	283,500	232,875
102,500,001	105,000,000	290,500	238,625
105,000,001	107,500,000	297,500	244,375
107,500,001	110,000,000	304,500	250,125
110,000,001	112,500,000	311,500	255,875

112,500,001	115,000,000	318,500	261,625
115,000,001	117,500,000	325,500	267,375
117,500,001	120,000,000	332,500	273,125
120,000,001	122,500,000	339,500	278,875
122,500,001	125,000,000	346,500	284,625
125,000,001	127,500,000	353,500	290,375
127,500,001	130,000,000	360,500	296,125
130,000,001	132,500,000	367,500	301,875
132,500,001	135,000,000	374,500	307,625
135,000,001	137,500,000	381,500	313,375
137,500,001	140,000,000	388,500	319,125
140,000,001	142,500,000	395,500	324,875
142,500,001	145,000,000	402,500	330,625
145,000,001	147,500,000	409,500	336,375
147,500,001	150,000,000	416,500	342,125

i) All L/C amount exceeding Rs150 million shall attract additional services charges of Rs 5,000/- (first quarter) per Rs.1 million each (or part thereof) and Rs. 2,500/- (for subsequent Quarter).

ii) Discounts may be offered in the above mentioned service charges subject to the management's approval.

iii) As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood–e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.

a.	Amendments	Rs.1,300/- per Amendment (Flat) or service charges at slabs as per item (A) above if amendment involves increase in amount or extension in period of validity of L/C.
b.	L/C confirmation (where charges are on a/c of L/C opener)	At actual

Trade & Business Services

c.	L/C under Suppliers/Buyers Credit, and deferred payment LC for period over one year	As per arrangement with customer
d.	Revalidation service charges at slabs	On revalidation of expired L/C service charges at slabs will be charged as applicable for opening of new L/C as in (A) above
e.	L/C Cancellation	Rs.1,400/- (Flat)

1. Imports -- ii

B. Registration Contract for Import		
Amount Range (In Rupees)		**Annual Contract Volume**
From	**To**	
Amount upto	500,000	2,350
500,001	800,000	2,350
800,001	1,000,000	3,060
1,000,001	1,500,000	4,250
1,500,001	2,000,000	5,950
2,000,001	2,500,000	7,650
2,500,001	3,000,000	9,350
3,000,001	3,500,000	11,050
3,500,001	4,000,000	12,750
4,000,001	4,500,000	14,450
4,500,001	5,000,000	16,150
5,000,001	5,500,000	17,850
5,500,001	6,000,000	19,550
6,000,001	6,500,000	21,250
6,500,001	7,000,000	22,950
7,000,001	7,500,000	24,650
7,500,001	8,000,000	26,350
8,000,001	8,500,000	28,050
8,500,001	9,000,000	29,750
9,000,001	9,500,000	31,450
9,500,001	10,000,000	33,150
10,000,001	12,500,000	38,250
12,500,001	15,000,000	46,750
15,000,001	17,500,000	55,250
17,500,001	20,000,000	63,750
20,000,001	22,500,000	72,250
22,500,001	25,000,000	80,750
25,000,001	27,500,000	76,125
27,500,001	30,000,000	83,375

Trade & Business Services

30,000,001	32,500,000	90,625
32,500,001	35,000,000	97,875
35,000,001	37,500,000	105,125
37,500,001	40,000,000	112,375
40,000,001	42,500,000	119,625
42,500,001	45,000,000	126,875
45,000,001	47,500,000	134,125
47,500,001	50,000,000	141,375
50,000,001	52,500,000	117,875
52,500,001	55,000,000	123,625
55,000,001	57,500,000	129,375
57,500,001	60,000,000	135,125
60,000,001	62,500,000	140,875
62,500,001	65,000,000	146,625
65,000,001	67,500,000	152,375
67,500,001	70,000,000	158,125
70,000,001	72,500,000	163,875
72,500,001	75,000,000	169,625
75,000,001	77,500,000	175,375
77,500,001	80,000,000	181,125
80,000,001	82,500,000	186,875
82,500,001	85,000,000	192,625
85,000,001	87,500,000	198,375
87,500,001	90,000,000	204,125
90,000,001	92,500,000	209,875
92,500,001	95,000,000	215,625
95,000,001	97,500,000	221,375
97,500,001	100,000,000	227,125

i) All contract amount exceeding Rs 100 million shall attract additional services charges of Rs 5,000/- per Rs 1 million each (or part thereof).

ii) Discounts may be offered in the above mentioned service charges subject to the management's approval. In case of reinstatement / amendment in expiry after one year. Fresh contract registration charges will be applicable.

a.	Amendment	Rs.1,500/- per amendment (Flat) or service charges at slabs rates specified under item B above if amendment involves increase in amount/extension in period.

Trade & Business Services

1. Imports -- iii

C. Bills		
Acceptance Amount Range		Per Month of Part Thereof for any period beyond the L/C validity
From	To	
500,001	800,000	1,750
800,001	1,000,000	1,800
1,000,001	1,500,000	2,500
1,500,001	2,000,000	3,500
2,000,001	2,500,000	4,500
2,500,001	3,000,000	5,500
3,000,001	3,500,000	6,500
3,500,001	4,000,000	7,500
4,000,001	4,500,000	8,500
4,500,001	5,000,000	9,500
5,000,001	5,500,000	10,500
5,500,001	6,000,000	11,500
6,000,001	6,500,000	12,500
6,500,001	7,000,000	13,500
7,000,001	7,500,000	14,500
7,500,001	8,000,000	15,500
8,000,001	8,500,000	16,500
8,500,001	9,000,000	17,500
9,000,001	9,500,000	18,500
9,500,001	10,000,000	19,500
10,000,001	12,500,000	22,500
12,500,001	15,000,000	27,500
15,000,001	17,500,000	32,500
17,500,001	20,000,000	37,500
20,000,001	22,500,000	42,500
22,500,001	25,000,000	47,500
25,000,001	27,500,000	52,500
27,500,001	30,000,000	57,500
30,000,001	32,500,000	62,500
32,500,001	35,000,000	67,500
35,000,001	37,500,000	72,500
37,500,001	40,000,000	77,500
40,000,001	42,500,000	82,500
42,500,001	45,000,000	87,500
45,000,001	47,500,000	92,500
47,500,001	50,000,000	97,500

Trade & Business Services

50,000,001	52,500,000	102,500
52,500,001	55,000,000	107,500
55,000,001	57,500,000	112,500
57,500,001	60,000,000	117,500
60,000,001	62,500,000	122,500
62,500,001	65,000,000	127,500
65,000,001	67,500,000	132,500
67,500,001	70,000,000	137,500
70,000,001	72,500,000	142,500
72,500,001	75,000,000	147,500
75,000,001	77,500,000	152,500
77,500,001	80,000,000	157,500
80,000,001	82,500,000	162,500
82,500,001	85,000,000	167,500
85,000,001	87,500,000	172,500
87,500,001	90,000,000	177,500
90,000,001	92,500,000	182,500
92,500,001	95,000,000	187,500
95,000,001	97,500,000	192,500
97,500,001	100,000,000	197,500

i) All L/C amount exceeding Rs.100 Million shall attract additional service charges of Rs.2,000/- per Rs.1 Million each (per month or part thereof for any period beyond the L/C validity).

ii) If maturity of the bill falls within the validity of L/C or retirement of the bill takes place within the validity of the L/C, then no service charges/Fee for Acceptance will be charged. But if the bill falls due for payment or retirement thereof takes place after the expiry of the L/C, then the above service charges will be charged from the date of expiry of the L/C till date of actual retirement of the bill.

iii) The above mentioned service charges are related to the services rendered by the bank at the time of acceptance such as monitoring, document checking, security etc.

Trade & Business Services

1. Imports -- iv

a.	Service charges/ Fee for Acceptance under Supplier L/C	0.50% per Quarter (Flat) or part thereof Min Rs.800/-
b.	Service Charges at the time of payment of import bills both under L/C / Bank Contract: a) Opened by us where Fx conversion/forward rate (Promised based) done by us b) Opened by us where Fx conversion/forward rate (Promised based) done by other bank.	a) Upto 0.17% Or Min Rs.1,400/- b) Rs.2000/- flat
c.	Profit or PAD Murabaha	As per Credit Approval
d.	Profit on Spot L/C Murabaha	Rs.100/- (Min)
e.	Extension in maturity of usance bills under L/C / Bank Contract	Upto 0.20% of bill amount per month and minimum Rs. 2,000/= plus Swift charges
f.	Clean reimbursement charges (payable to reimbursing bank)	Actual
g.	Discrepancy charges on Import Bills drawn under L/C	USD 80/- or Equivalent per document
h.	Documents returned unpaid	Upto Rs.1,200/- per bill in addition to handling, Courier and SWIFT charges
i.	Document received after L/C expiry against Import Bills where shipping guarantee/ AWB has been endorsed	Min. Rs.2,350/- (Flat)
j.	Collection & Import Bills unpaid	Rs.1,200/- monthly for six months & over
k.	Handling and Safe Custody Charges for holding accepted Bills of Exchange	Rs.600/- per qtr per bill + handling charges at Actual Min Rs.600/-
l.	Expense Recovery Protest Legal Charges	Actual + USD 16/-
m.	Credit Report Charges (where credit reports received from credit rating agency/ foreign banks)	As per actual charged by Credit Rating Agency approved by Bank plus Rs.500/-
n.	Advance Payment without L/C, Import Contract and Payment on open account	0.20 % of bill amount or Min Rs. 1,700/-

Trade & Business Services

o.	Import Collection Documents returned unpaid	USD 70/- (All inclusive of handling, courier SWIFT charges)
p.	Open account – EIF approval on ‘Free of Cost’ basis	Rs. 500/- (flat)
q.	Transfer of EIF to Other Banks	Rs. 500/- (flat)
r.	Handling of subsidy/ claim	Rs.2,350/- (Flat)
D.	**Others**	
a.	Issuance of delivery order or endorsement of airway bills in the absence of original documents.	Rs.1,800/- Flat
b.	Issuance of freight certificate for import on FOB basis	Rs.1200/- Flat

2. Exports

A.	**Letter of Credit**	
i)	Advising	Rs.1,000/- Flat
ii)	Amendment/ Pre Advising	Rs.500/- Flat
iii)	L/C confirmation	As per arrangement with customer or Rs.1,850/- whichever is higher
iv)	Transfer of Export L/Cs	Rs.1,000/- (Flat) per transfer plus applicable SWIFT/courier charges
B.	**Letter of Credit (received from abroad) If charges on opener’s a/c**	
i)	Advising	US$ 32/- Flat
ii)	Amendment	US$ 22/- Flat
iii)	Confirmation	As per arrangement with customer minimum US$ 55/-
iv)	Correspondent’s Charges, if any will be recovered	Actual
v)	Unutilized Export L/C advising	US$ 35/- Flat
C.	**Bills**	
i)	If the document under restricted L/C’s are sent to other local Banks for negotiation	Rs.500/- Flat plus Courier Charges
ii)	Collection of export proceeds including receipts of advance payment	Paisa 10 per Rs.100/- minimum Rs. 200/- or as per arrangement with the customer
iii)	Documents/Drafts returned unpaid	Rs.500/- Flat per document

Trade & Business Services

iv)	Collection foreign Currency (Documentary Export Collection)	Clean: Rs.100/- Flat Documentary local:Rs.300/- Flat
v)	Transfer of EEF to other bank or NOC Issued/documents transferred	Rs.500/- Flat
vi)	Handling of Export Documents under L/C for Other Banks	US$ 87/- Flat per set of document plus SWIFT/ courier charges
vii)	Transfer of export proceeds to other Banks	Rs.1,200/- Flat plus SWIFT charges
viii)	Transfer of export proceeds to other bank where no documents handled at bank's end.	Rs.1,750/- Flat plus SWIFT charges
ix)	Handling of Duty Draw Back Applications	0.30% or Min. Rs. 600/- per application
x)	EDS Charges	Rs.80/-Flat per case
xi)	Freight Subsidy Charges	Rs.200/- Flat per case
xii)	Claim of R&D by the Exporter	Rs.1,200/- Flat per case

Note: Discounts may be offered in the above mentioned service charges subject to the management's approval

3. Inland Letter of Credit -- i

Amount Ranges (In Rupees)		1st Quarter or Part thereof (In Rupees)	Subsequent Quarters or Part thereof (In Rupees)
From	**To**		
200,001	500,000	2,450	1,500
500,001	800,000	4,550	2,600
800,001	1,000,000	6,300	3,600
1,000,001	1,500,000	8,750	5,000
1,500,001	2,000,000	12,250	7,000
2,000,001	2,500,000	15,750	9,000
2,500,001	3,000,000	19,250	11,000
3,000,001	3,500,000	22,750	13,000
3,500,001	4,000,000	26,250	15,000
4,000,001	4,500,000	29,750	17,000
4,500,001	5,000,000	33,250	19,000
5,000,001	5,500,000	36,750	21,000
5,500,001	6,000,000	40,250	23,000
6,000,001	6,500,000	43,750	25,000
6,500,001	7,000,000	47,250	27,000

Trade & Business Services

7,000,001	7,500,000	50,750	29,000
7,500,001	8,000,000	54,250	31,000
8,000,001	8,500,000	57,750	33,000
8,500,001	9,000,000	61,250	35,000
9,000,001	9,500,000	64,750	37,000
9,500,001	10,000,000	68,250	39,000
10,000,001	12,500,000	78,750	45,000
12,500,001	15,000,000	96,250	55,000
15,000,001	17,500,000	113,750	65,000
17,500,001	20,000,000	131,250	75,000
20,000,001	22,500,000	148,750	85,000
22,500,001	25,000,000	166,250	95,000
25,000,001	27,500,000	183,750	105,000
27,500,001	30,000,000	201,250	115,000
30,000,001	32,500,000	218,750	125,000
32,500,001	35,000,000	236,250	135,000
35,000,001	37,500,000	253,750	145,000
37,500,001	40,000,000	271,250	155,000
40,000,001	42,500,000	288,750	165,000
42,500,001	45,000,000	306,250	175,000
45,000,001	47,500,000	323,750	185,000
47,500,001	50,000,000	341,250	195,000
50,000,001	52,500,000	358,750	205,000
52,500,001	55,000,000	376,250	215,000
55,000,001	57,500,000	393,750	225,000
57,500,001	60,000,000	411,250	235,000
60,000,001	62,500,000	428,750	245,000
62,500,001	65,000,000	446,250	255,000
65,000,001	67,500,000	463,750	265,000
67,500,001	70,000,000	481,250	275,000
70,000,001	72,500,000	498,750	285,000
72,500,001	75,000,000	516,250	295,000
75,000,001	77,500,000	533,750	305,000
77,500,001	80,000,000	551,250	315,000
80,000,001	82,500,000	568,750	325,000
82,500,001	85,000,000	586,250	335,000
85,000,001	87,500,000	603,750	345,000
87,500,001	90,000,000	621,250	355,000
90,000,001	92,500,000	638,750	365,000
92,500,001	95,000,000	656,250	375,000
95,000,001	97,500,000	673,750	385,000
97,500,001	100,000,000	691,250	395,000

Trade & Business Services

i) **All L/C amount exceeding Rs.100 million shall attract additional services charges of Rs.5,000/- Rs.1 million each (for every quarter or part thereof).**

ii) **Discount may be offered in the above mentioned serice charges subject to the managment's approval**

iii) **As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood–e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.**

i)	Amendment	Rs.1,100/- per amendment (Flat) or Service Charges at slabs specified under (i) above. If amendment involves increase in amount or extension of shipment / validity.
ii)	Service charges on retirement of bills under L/Cs	Upto 0.34% per transaction Or Min. Rs. 1,200/-
iii)	Documents returned unpaid under inland L/Cs	Rs.1,750/- Flat
iv)	Service charges on Inland Bills sent on collection	0.16%Min. Rs.1,750/-
v)	Discrepant document under Inland Letters of Credit	Rs.2,350/- per set

4. Guarantees -- i

a.	Guarantees issued to Shipping Companies in lieu of Bills of Lading	Rs.1,500/- flat for the 1st month and Rs.600/- for each subsequent month or part thereof
b.	Guarantees issued in favour of Collector of Customs	On case to case basis minimum Rs.1,700/- Customs Guarantees may be renewed and charged on quarterly basis until original instrument is received.

Trade & Business Services

c.	Other Guarantees
i)	**Guarantees issued at customer's request**

Guarantee Amount Range (In Rupees)		Per Quarter Charges or Part Thereof
From	To	
Amount upto	500,000	2,350
500,001	800,000	2,990
800,001	1,000,000	4,140
1,000,001	1,500,000	5,750
1,500,001	2,000,000	8,050
2,000,001	2,500,000	10,350
2,500,001	3,000,000	12,650
3,000,001	3,500,000	14,950
3,500,001	4,000,000	17,250
4,000,001	4,500,000	19,550
4,500,001	5,000,000	21,850
5,000,001	5,500,000	24,150
5,500,001	6,000,000	26,450
6,000,001	6,500,000	28,750
6,500,001	7,000,000	31,050
7,000,001	7,500,000	33,350
7,500,001	8,000,000	35,650
8,000,001	8,500,000	37,950
8,500,001	9,000,000	40,250
9,000,001	9,500,000	42,550
9,500,001	10,000,000	44,850
10,000,001	12,500,000	51,750
12,500,001	15,000,000	63,250
15,000,001	17,500,000	74,750
17,500,001	20,000,000	86,250
20,000,001	22,500,000	97,750
22,500,001	25,000,000	109,250
25,000,001	27,500,000	120,750
27,500,001	30,000,000	132,250
30,000,001	32,500,000	143,750
32,500,001	35,000,000	155,250
35,000,001	37,500,000	166,750
37,500,001	40,000,000	178,250

Trade & Business Services

40,000,001	42,500,000	189,750
42,500,001	45,000,000	201,250
45,000,001	47,500,000	212,750
47,500,001	50,000,000	224,250
50,000,001	52,500,000	235,750
52,500,001	55,000,000	247,250
55,000,001	57,500,000	258,750
57,500,001	60,000,000	270,250
60,000,001	62,500,000	281,750
62,500,001	65,000,000	293,250
65,000,001	67,500,000	304,750
67,500,001	70,000,000	316,250
70,000,001	72,500,000	327,750
72,500,001	75,000,000	339,250
75,000,001	77,500,000	350,750
77,500,001	80,000,000	362,250
80,000,001	82,500,000	373,750
82,500,001	85,000,000	385,250
85,000,001	87,500,000	396,750
87,500,001	90,000,000	408,250
90,000,001	92,500,000	419,750
92,500,001	95,000,000	431,250
95,000,001	97,500,000	442,750
97,500,001	1,000,000,000	454,250

i) All guarantee amount exceeding Rs.100 million shall attract additional services charges of Rs.4,000/- Rs.1 million each (for every quarter or part thereof).

ii) Discounts may be offered in the above mentioned service charges subject to the management's approval.

iii) As per the guidance of our Shariah Board, it is not allowed to charge a fee/commission merely against issuance of any financial commitment or guarantee, as these commitments are Uqood–e- Ghair Muawada or non-compensatory in nature. However, it is allowed to charge a service fee, if additional related services such as documentation, credit assessment, correspondence account maintenance, monitoring etc.

Trade & Business Services

4. Guarantees -- ii

d.	Amendment	Rs.900/- per amendment (flat) in case of foreign currency guarantee. USD 60/-, or service charges at slabs specified under items (b) & (c) above, if amendment involves increase in amount or extension in period of performance validity.
e.	Charges for guarantees issued on behalf of Banks	Service Charges for guarantees issued on behalf of Banks [correspondent / local/foreign] under their counter guarantees may be negotiated on a case to case basis at the sole discretion of the Bank.

Note: Guarantees against 100% cash margin will attract "NIL" issuance charges (margin is to be placed in a margin remunerative account.)

5. Miscellaneous

a.	Postage/Courier/SWIFT Charges	As per Communication Tariff
b.	Issuance of trade related performance / withholding tax / verification of statement any other certificate at the request of customer	Rs.1,000/- Per request / certificate
c,	Registration of Foreign financing and Equity	Rs. 1000/-

Note:

i) All Guarantees issued by Bank must contain specific amount and expiry date and a date by which the claims are to be lodged.

ii) All government excise and stamp duties, taxes, etc. and correspondent bank service charges (if any) are for customer's account and will be charged in addition to bank's service charges.

General Banking

1. Deposit of Drafts & Cheques:

i)	Cheques & Demand Drafts (Foreign Currency)	0.6% of transaction amt Or Min Rs. 600/- max upto Rs. 5,000/-
ii)	Cheques / Demand Instruments (including Dividend Warrants, Promissory Notes etc.)	Within City: 0.70% of transaction amt Or min Rs.250/- max upto Rs.2500/- Outside City:0.90% of transaction amt Or min. Rs.400/- max upto Rs.4000/-

2. Issuance/Cancellation of Demand Draft (Local & Foreign Currency) & Pay Order:

i)	Pay Order Issuance	Rs. 350/- (flat)*
ii)	Issuance of Barkat Call Deposit Receipts	"Min Rs 100 or 0.1% of transaction Max Rs 400"
iii)	Duplicate Pay Order / CDR Issuance	Rs. 400/- (flat)
iv)	Cancellation of Pay Order / CDR	Rs. 600/-
v)	Cash Pay Order Issuance for Non Account Holder	Rs 1,100/-
vi)	Demand Draft (Local Currency)	Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-
vii)	Duplicate (Local Currency) Demand Draft issuance	Rs. 400/-
viii)	Cancellation of Demand Draft (Local Currency)	Rs. 400/-
ix)	Cheques and Demand Draft (Foreign Currency)	Rs. 1,850/- (Flat)
x)	Duplicate Foreign Demand Draft issuance	Rs. 1,200/- (Flat)
xi)	Cancellation of Foreign Currency Draft issued by bank on customer's request	Rs. 1,200/- plus SWIFT charges

Note: The service charges for making Pay Order/Demand Draft/ any other related instrument for payment of fee/dues in favour of educational institutions, HEC/ Board etc. is 0.50% of fee/dues or Rs.25/- per instrument whichever is less.

***No Pay Order issuance charges on customers maintaining previous monthly average balance of Rs.50,000/- or more in local currency accounts of Faysal Islamic Current & Faysal Islamic Saving Accounts.**

General Banking

3. Remittances and Collection of Cheques (LCY & FCY):

i)	Collection Cheques & Demand Drafts (Foreign Currency)	Commission Rs. 1,050/- +applicable postal charges
ii)	Collection Cheques & Demand Drafts (Local Currency)	0.18% of transaction amt or minimum Rs.400/- plus applicable postal charges max upto Rs.4000/-
iii)	Intercity Clearing	Rs. 350/- per Instrument There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities.
iv)	Inward Remittances (wire transfer)	Nil if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges
v)	Home Remittances	NIL
vi)	Telegraphic Transfer Outward (Foreign Currency)	Rs. 3,000/- Service Charges
vii)	Amendment in SWIFT message / SWIFT message Charges for return of Inward FCY Remittance	Rs.850/- per Amendment
viii)	Outward Telegraphic Transfer (Local Currency)	0.14% of transaction amt Or Min Rs.300/- Max upto Rs. 3,000/-
ix)	Foreign Exchange Permits:	
	a. Processing/Issuing student permits	Rs.5,000/- for first year Rs.3,500/- per year thereafter
	b. Other approval from State Bank of Pakistan for outward remittance	1% of transactional amount or min. 300/- max 1,500/-
	c. Postage/Courier/SWIFT charges	As per Communication Tariff
x)	**Inter Bank Funds Transfer: - Real Time Gross Settlement (RTGS)**	

a. Inter Bank Funds Transfer RTGS (MT 102) from 9:00 am to 4:00 pm (Monday to Friday)	Rs. 50/-
b. Inter Bank Funds Transfer: - RTGS (MT 103)	

Days	Transaction Time	Corporate / Commercial	Retail / Priority
Monday to Friday	9:00AM to 2:00PM	200/-	220/-
	2:00PM to 3:30PM	300/-	330/-
	3.30PM to 4:00PM	500/-	550/-

Note: Three remittance in a month are allowed for staff free of cost (PO/DD/FDD/FTT/Collection).

General Banking

4. Clearing (Outward):

i)	Same day clearing amounting to PKR 100,000/- and above for LCY Cheques This facility is available in designated branches only.	Rs.500/- (flat)
ii)	Local USD Clearing Cheque	Rs.550/- (flat)

5. Cheque Return Charges:

i)	Clearing Inward (within City) Inward (Intercity) Inward (Same Day) Outward (within city) Outward (Intercity) Collection Cheque Return	 Rs. 600/- Rs. 600/- Rs. 600/- Nil Rs. 200/- Rs. 600/- (No charges in case of return of financing installment cheque) There will be no charges between Islamabad and Rawalpindi as these are twin cities
ii)	Cash Cheques (over the counter)	Rs.200/- (flat)
iii)	Local USD Clearing Cheque Returned (Inward)	Rs.300/- (flat)

6. Cheques / Cheque Books:

i)	Issuance of Cheque Books	Rs.19/- per leaf (No charges to be collected from staff salary a/c)*
ii)	New Cheque book in lieu of lost requisition slip	Rs.250/- plus Rs.19/-per leaf
iii)	Stop Payment Charges on Cheque	Rs.500/- per instruction plus postage / SWIFT chgs

7. Standing Instructions Fee:

i)	Standing Instructions Fee will be recovered in addition to the usual charges on remittances, if any	Rs. 400/- per transaction plus regular charges (no charges in case of Consumer Finance, Goal Based & My Continued Salary Accounts)

***No Cheque Book charges on customers maintaining previous monthly average balance of Rs 50,000/- or more in PKR Faysal Islamic Current and Savings Accounts.**

General Banking

8. Faysal Islamic Basic Banking Account:

i)	Two Deposits and Withdrawals per month	Nil
ii)	Above two Deposits & Withdrawals per month (through cash/clearing)	Rs.85/- per transaction (All other banking services are subject to charges as per the bank's Schedule of Charges)

9. Charges for Not Maintaining Minimum Monthly Average Balance:

Service Charges are applicable on all PLS accounts (where average balance during the month falls below the required threshold)	Rs. 50/- per month or equivelent on Foriegn Currency in case of Barkat Foreign Currency Saving Account

10. Minimum monthly average balance of Faysal Islamic Banking Accounts

Local Currency Account		
i)	Current Account	NIL
ii)	Basic Banking Account	NIL
iii)	Asaan Current Account	NIL
iv)	Muntazim Saving Account	NIL
v)	Muntazim Monthly Saving Account	NIL
vi)	Saving Account	NIL
vii)	Asaan Saving Account	NIL
viii)	Kamil Business Account	NIL
ix)	Life Plus Saving Account	NIL
x)	PayCheq Plus Saving Account	NIL
xi)	PayCheq Plus (Payroll) Account	NIL
xii)	Tez Tareen Asaan Remittance Account	NIL
xiii)	Tez Tareen Remittance Account	NIL
xiv)	Rehmat Business Account	NIL
xv)	Rehmat Account	NIL
xv)	Roshan Digital Accounts	NIL
Foreign Currency Accounts		
i)	USD Current Account	NIL

General Banking

ii)	GBP Current Account	NIL
iii)	Euro Current Account	NIL
iv)	USD Monthly Saving	NIL
v)	USD 6 monthly Saving Account	NIL
vi)	GBP Saving Account	NIL
vii)	GBP 6 monthly Saving Account	NIL
viii)	Euro Saving Account	NIL
ix)	Euro 6 monthly Saving Account	NIL
11.	**Profit Payment Frequencies of Faysal Islamic Banking Accounts**	
	Local Currency Accounts	
i)	Muntazim Saving Account	Semi Annual
ii)	Muntazim Monthly Saving Account	Monthly
iii)	Saving Account	Monthly
iv)	Asaan Saving Account	Semi Annual
v)	Kamil Business Account	Monthly
vi)	Life Plus Saving Account	Monthly
vii)	PayCheq Plus Saving Account	Semi Annual
viii)	PayCheq Plus (Payroll) Account	Semi Annual
vii)	Rehmat Business Account	Monthly
viii)	Rehmat Account	Monthly
ix)	Tez Tareen Asaan Remittance Account	Monthly
x)	Tez Tareen Remittance Account	Monthly
xi)	Faysal Islami Rehmat Account PKR-NRP	Monthly
xii)	Faysal Islami Savings Account PKR-NRP	Monthly
	Foreign Currency Accounts	
i)	USD Monthly Saving	Monthly

ii)	USD 6 monthly Saving Account	Semi Annual
iii)	GBP Saving Account	Monthly
iv)	GBP 6 monthly Saving Account	Semi Annual
v)	Euro Saving Account	Monthly
vi)	Euro 6 monthly Saving Account	Semi Annual
xiv)	Faysal Islami Savings Account USD-NRP	Monthly
xv)	Faysal Islami Rehmat Account USD-NRP	Monthly

12. Minimum Average balance requirement for profit payment

There are no minimum average balance requirements for profit payment in any local or foreign currency accounts

Transaction limits in Faysal Islamic Asaan Current Account and Faysal Islamic Asaan Saving Account can not exceed over Rs. 500,000/- in total debit per month and Rs. 500,000/- total credit balance limit.
Mentioned below limits are applicable in Tez Tareen Asaan Remittance Account
- Daily Cash Withdrawal PKR 50,000
- Daily Fund Transfer/IBFT PKR 50,000
- Maximum Account Credit Balance Limit PKR 2,000,000/-

Following categories of accounts will be exempted from levy of service charges in any manner whatsoever:

a. Financing accounts
b. Students
c. Mustahqeen of Zakat
d. Employee of Government / Semi Government institutions for salary Widows
e. Children of deceased employees eligible for family pensions
f. Benevolent fund grant etc
g. Accounts of Citizen Community Boards
h. School Management Committee Accounts (SMC)
i. Accounts opened for pension purposes
j. Accounts opened by senior citizens and physical
k. handicapped persons

13. Article in Safe Deposit Fee:

Articles in safe deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter)		
a.	Boxes & Packages	Rs.2.25 per 100 cubic inches or part thereof Min. Rs.250/- per qtr

General Banking

b.	Envelopes	Rs.0.62 per 25 sqr. inches or any part there of Min. Rs.60/- per qtr

14. Safe Deposit Lockers:

a.	Annual Rental of Safe Deposit Lockers	
	i) Small	Rs. 4,000/-
	ii) Medium	Rs. 5,500/-
	iii) Large	Rs. 7,500/-
	iv) Extra Large	Rs. 12,000/-
b.	Key Charges	Rs. 3,500/- per locker
c.	Breaking Charges	Rs. 5,000/- plus Vendor/ Supplier's actual charges
d.	Charity Amount (late payment)	PKR 1,000/- for small and Medium & 1,500/- for Large & Extra Large
e	Margin Limits for Lockers Pak Rupees / US Dollars Small Locker: Rs 100,000 / USD 2,500 Medium Locker: Rs 125,000 / USD 3,000 Large Locker: Rs 150,000 / USD 5,000 Extra Large Locker: Rs 225,000 / USD 10,000 Locker Charger will be waived on maintaining above balances in margin account Charity will no applicable	

Note: Staff will be allowed one locker each free of Key Charges while annual rent will be 50% of the prescribed rates.

15. Miscellaneous:

i)	Account maintenance / Proprietorship /reference / balance confirmation certificates	Rs.400/- per certificate
ii)	Balance confirmation to auditors	Rs.350/- per certificate
iii)	Hold Mail Charges	Rs.3,000/- per annum (in advance) only for existing hold mail customers
iv)	Providing duplicate Debit & Credit advices, additional copies of Letter of Credit, SWIFT etc.	Rs.100/- per instrument
v)	Duplicate statements of Accounts	Rs.35/- (Inclusive of FED)*
vi)	Fax charges	Local : Rs.150/- per page Foreign: Rs.350/- per page

vii)	Copy of paid cheques less than 30 days	Rs.400/- per cheque
viii)	Copy of paid cheques more than 30 days	Rs.700/- per cheque
ix)	Issuance of Proceed Realization Certificate for remittances received beyond 6 months	Free
x)	Issuance of Proceed Realization Certificate for remittances received beyond 12 months	Rs. 500/-
xi)	MIFT (Manually Initiated Funds Transfer) Fax transaction	Rs. 250/- per month
xii)	Administrative fee for registering Foreign Currency finance agreement with State Bank of Pakistan	As per arrangements
xiii)	Cash Pick Up & Delivery through security agencies	Rs.700/- Per trip plus actual Security Agency Charges
xiv)	Tax Collection Charges	Rs. 50/- (Inclusive of FED)
xv)	Monthly Physical Statement Charge	35 (inclusive of FED)
xvi)	Annually Physical Statement Charge	350 (inclusive of FED)
xvii)	Internal account transfer without instrument	Rs. 20/-
xviii)	Delivery for Cheque book/ Debit Cards charge	Rs. 250/-
Monthly physical statement will be only send active account holders who have not subscribed to e-statement.		

Note: No charges on Online Transactions Intercity (Cash Withdrawal & Deposit) on Islamic banking customers.

***No Charges on customers maintaining previous monthly average balance of Rs 50,000/- or more in local Currency Accounts of Faysal Islamic Current and Saving accounts.**

16. Faysal Islamic-Barkat Investment Certificate (BIC)

i)	Minimum Amount required for:	
a)	PKR Investment	PKR 50,000/-
b)	Barkat USD Investment Certificate	USD 1,000/-
c)	Barkat GBP Investment Certificate	GBP 1,000/-
d)	Barkat EURO Investment Certificate	Euro 1,000/-

General Banking

ii)	Frequencies with which profit will be credited	
a)	Barkat Monthly Income Certificate (BMIC) - PKR only	Profit Paid on Monthly Basis
b)	Barkat Quarterly Income Certificate (BQIC) - PKR only	Profit Paid on Quarterly Basis
c)	Barkat Half Yearly Income Certificate (BHIC) - PKR only	Profit Paid on Half Yearly Basis
d)	Barkat Yearly Investment Certificate (BYIC) - PKR only	Profit Paid on Yearly Basis
e)	Barkat Islamic Investment Certificate (BIIC) - PKR & FCY	Profit Paid on Maturity Basis
iii)	Profit & Loss Mechanisim	
	The relationship of the BIIC/BMIC holder and Faysal Bank Limited (“Bank”) under its Faysal Islamic banking is that of ‘Rabb-ul-Maal’ (Owner of the fund) and ‘Mudarib’ (Manager of the fund). The Bank as the Mudarib may invest or disinvest the funds received from the Customers (through the General or Special Mudaraba Pool) in any Shariah compliant asset. Rate of Profit on deposit is determined through a Shariah approved mechanism for calculation of weightages which is announced 3 working days prior to the start of new Mudaraba period and applicable to the following calendar month. The deposit account holders are entitled to share in the profit earned by the Islamic Banking Branches. Losses are shared in the proportion of investment by each depositor.	
	The Bank will declare the final rate of profit applicable to BIC by the 8th business day of each calendar month. This rate will be used for profit calculation of the preceding calendar month.	
a)	Weightages	
	- Is an absolute number, does not signify anything until compared with other category Weightages. - It simply gives an idea about the difference in the profit rates between these categories. - Weightages are assigned to Investment products as per their tiers and Tenures. - the return on these Investment products are derived from the Weightages assigned to them.	

General Banking

Example

1 Month - Barket Investment Certificate		**Weightages	** Expected Rates
BIIC	0 to 4.9 MM	1.10	5.25%
3 Month - Barket Investment Certificate		**Weightages	** Expected Rates
BIIC	0 to 4.9 MM	1.40	6.15%
BMIC	0 to 4.9 MM	1.20	5.35%
6 Month - Barket Investment Certificate		**Weightages	** Expected Rates
BIIC	0 to 4.9 MM	1.50	6.25%
BMIC	0 to 4.9 MM	1.30	6.10%

Note: For further details please review the "Faysal Islamic-Barkat Invesment Certificate" Terms & Conditions.

iv)	Method by which profit is calculated for BIC	
	Profit =	(Amount x Rate Declared)/365 x No. of Days the Month.
	*With Holding Tax (WHT) @ 10%=	(10% WHT x Profit)
	Net Profit=	Profit - WHT

v)	Profit Calulation for BIC - Illustration 1				
	Investment Amount	1,000,000			
	Tenur Option	3 Months			
	Profit Frequency	Maturity (BIIC)			
	Placement Date	1-Jan-16			
	Maturity Date	1-Apr-16			
		Jan-16	Feb-16	Mar-16	
	Amount	1,000,000	1,000,000	1,000,000	
	**Weightage Assigned	1.4	1.4	1.4	
	**Rate Declared	6.15%	6.15%	6.15%	
	No. of Days	31	28	31	
	Profit	5,223.29	4,717.81	5,223.29	
	Less 10% WHT	522.33	471.78	522.33	
	Net Profit	4,700.96	4,246.03	4,700.96	13,647.95

Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan.
**** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.**

17. Premature Encashment of Faysal Islamic-Barkat Investment Certificates (LCY & FCY)

If the request for premature encashment (LCY or FCY) is received before the completion of the agreed term, then profit will be recalculated on the basis of final rates declared as per the following grid:

COMPLETED TERM	BMIC	BQIC	BHIC	BYIC	BIIC
Less than 1 Month	Minimum final profit rates declared for Faysal Islamic Saving account				
Greater than 1 Month but Less than 3 Months	1 Month (BIIC)				
Greater than 3 Months but Less than 6 Months	3 Months (BMIC)	3 Months (BIIC)	3 Months (BIIC)	3 Months (BIIC)	3 Months (BIIC)
Greater than 6 Months but Less than 1 Year	6 Months (BMIC)	6 Months (BQIC)	6 Months (BIIC)	6 Months (BIIC)	6 Months (BIIC)
Greater than 1 Year but Less than 2 Year	1 Year (BMIC)	1 Year (BQIC)	1Year (BHIC)	1Year (BIIC)	1Year (BIIC)
Greater than 2 Year but Less than 3 Year	2 Year (BMIC)	2 Year (BQIC)	2Year (BHIC)	2Year (BYIC)	2Year (BIIC)
Greater than 3 Year but Less than 5 Year	3 Year (BMIC)	3 Year (BQIC)	3Year (BHIC)	3Year (BYIC)	3Year (BIIC)

Note:
If the profit rates as per the grid has not been declared, then the final rates declared for the closet available tenure / profit payment frequency /Tier will be applied.

Incase of Premature encashment of BMIC, BQIC, BHIC and BYIC profit payout certificates, the excess Gross Profit will be recovered.

General Banking

Any differential in withholding tax or other government levies (arising out of Premature encashment of BMIC, BQIC, BHIC and BYIC) will not be refunded by the bank.

18. Premature Encashment Illustrations

i)	Illustration 1-	
	Investment Amount	1,000,000
	Tenur Option	3 Months
	Profit Frequency	Maturity (BIIC)
	Placement Date	1-Apr-16
	Maturity Date	1-Jul-16
	Encashed on :	10-May-16
	Total Investment Period:	1 Month & 9 Broken Days
	Nearest Completed Term:	1 Month (BIIC)
Profit Calulation		
	**Weightage Assigned to the Tenure & tier of this Investment	1.40
	** Apr 2016, 3 Months - BIIC Declared rate :	6.15%
	Total Investment Period in Days:	39 Days
	Profit:	PKR 6,571.23 { (1,000,000 x 6.15%) /365x 39 }
	*WHT:	PKR 657.12 { 10% x 6,571.23 }
	Net Profit:	PKR 5,914.11 { PKR 6,571.23 - PKR 657.12 }
Revised Calculation as per Premature Encashment:		
	**Weightage Assigned to the Tenure & tier of this Investment	1.10
	** Apr 2016, 1 Month - BIIC Declared rate :	5.25%
	Total Investment Period in Days:	39 Days

	Profit:	PKR 5,609.58 { (1,000,000 x 5.25%) /365x 39 }
	*WHT:	PKR 560.95 { 10% x 5,609.58 }
	Net Profit:	PKR 5,048.63 { PKR 5,609.58 - PKR 560.95 }
Revised Profit of PKR 5,048.63 will be credited to the customer's PLS/Current account.		

"Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan.

**** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.**

	Illustration 2-	
ii)	Investment Amount	1,000,000
	Tenur Option	6 Months
	Profit Frequency	Monthly (BMIC)
	Placement Date	1-Apr-16
	Maturity Date	1-Oct-16
	Encashed on :	17-Jul-16
	Total Investment Period:	3 Months & 8 Broken Days
	Nearest Completed Term:	3 Months (BMIC)

Profit Calulation

Months	**Rates Declared for 6 Months - BMIC:	**Weight-age Assigned	Days	Profit Calculated
Apr-16	6.10%	1.30	30	5,013.70
May-16	6.11%	1.31	31	5,189.32
Jun-16	6.10%	1.30	30	5,013.70
Jul-16	6.10%	1.30	16	2,673.97
Total Gross Profit Calculated				17,890.68

General Banking

Revised Profit Calculation as per Premature Encashment

<table>
<tr><th>Months</th><th>**Rates Declared for 3 Months - BMIC:</th><th>**Weight-age Assigned</th><th>Days</th><th>Profit Calculated</th></tr>
<tr><td>Apr-16</td><td>5.35%</td><td>1.20</td><td>30</td><td>4,397.26</td></tr>
<tr><td>May-16</td><td>5.35%</td><td>1.20</td><td>31</td><td>4,543.84</td></tr>
<tr><td>Jun-16</td><td>5.35%</td><td>1.20</td><td>30</td><td>4,397.26</td></tr>
<tr><td>Jul-16</td><td>5.35%</td><td rowspan="2">1.20</td><td rowspan="2">15</td><td rowspan="2">2,198.63</td></tr>
<tr><td colspan="2">Broken period will be remunerated on the basis of last declared final rate for completed term. This will happen when the date of pre-mature encashment falls on a date preceeding the date of profit declaration and profit has to be calculated for the number of days for which the amount remained invested.</td></tr>
<tr><td colspan="4">Total Profit Credited to the Customer’s PLS/ Current account.</td><td>15,536.99</td></tr>
<tr><td colspan="5">Excess Gross Profit = PKR 2,353.70 (PKR 17890.68 - PKR 15536.99)
Excess Gross Profit of PKR 2,353.70 paid will be recovered by debit to the account or adjustment against principal.</td></tr>
</table>

Note: *With Holding Tax (WHT) has been assumed as 10% for calculation Illustration purpose only. It can vary for different regions, filer and non-filer as per the prevailing laws of Pakistan.

**** The Rate & Weightages used for the above Calculation is just an example and should not be construed as actual.**

19. Communication Tariff

i)	**Courier Charges**	
a.	For all Overseas Destinations.	Rs.2,000/- or at actual
b.	Charges within the Country.	Rs.175/- per item
c.	Charges within the City	Rs.90/- per item

ii)	**Registered Post**	
a.	Outside Pakistan	Rs.150/- per 50 grams or part thereof
b.	Within Pakistan	Rs.50/- per 50 grams or part thereof
c.	Fax / Telephone Charges	Actual + 30% thereof as Handling charges

iii)	**Ordinary Mail**	
a.	Outside Pakistan	Rs.200/- per 50 grams. (Additional Rs.53/- for each subsequent 50 grams or part thereof)
b.	Within Pakistan	Rs. 50/- per 50 grams (Additional Rs.27/- for each subsequent 50 grams or part thereof)
iv)	**SWIFT Charges**	
a.	Letter of Credit by full SWIFT	Rs. 2,000/-
b.	Letter of Credit by Short SWIFT	Rs. 800/-
c.	Letter of Credit Amendment by SWIFT	Rs. 800/-
d.	SWIFT Charges - Foreign	Rs. 800/-
e.	SWIFT charges within Pakistan (full)	Rs. 350/-
f.	SWIFT charges within Pakistan (short)	Rs. 160/-

20. Faysal Islamic Rehmat Business Account

This Mudarabah based Remunerative Current Account offers exclusive services to customers, based on their previous monthly average balance maintained.	
1	**Basic Waivers -** Previous monthly average balance requirement is PKR 50,000/-
i.	Free Cheque Book
ii.	Free Classic Visa / China Union Pay Debit Card
iii.	Free Online Banking
iv.	Free Pay orders
v.	Free E-statement
vi.	Free Standing Instruction
vii.	Free Pay order Cancellation
viii.	Free Stop Payment on Cheques
ix.	Free Same day clearing
x.	Free Intercity Clearing
xi.	Free Copy of paid Cheques (within 30 days)
xii.	Free Duplicate Account Statement
xiii.	Free Faysal DigiBank Mobile & Internet Banking

General Banking

xiv.	Free SMS Alerts
2	**Plus Waivers -** Previous monthly average balance requirement is PKR 1,000,000/-
i.	All Basic Waivers
ii.	Free Business Cover Takaful
iii.	Free Cash Withdrawal Takaful
iv.	Free Gold Debit Card
v.	Free Inter Bank Funds Transfere
vi.	Free ATM 1 Link
vii.	Free Account Maintainance Certificate
viii.	Free Balance Confirmation Certificate
3	**Premium Waivers -** Previous monthly average balance requirement is PKR 3,000,000/-
i.	All Basic & Plus Waivers
ii.	Free Cash Pick Facility (4 / Month)
iii.	Free Letter of Guarantee & Letter of Credit
iv.	Free Platinum Debit Card
4	**Additional Free Services**
i.	On maintaining Annual Average Balance of PKR 3,000,000/-, locker charges (for a small locker) shall be waived.
ii.	On maintaining Annual Average Balance of PKR 5,000,000/-, locker charges (for a small OR medium locker) shall be waived.
iii.	On maintaining a Quarterly Average Balance of PKR 3,000,000/-, Faysal Islamic Kamil Business Platinum Customers will be marked as “Solitaire – Preferred Islamic Banking”
Terms & Conditions Apply Note: Similar services are also available on Faysal Islamic Kamil Business Account under Silver, Gold & Platinum tiers respectively (visit website for details)	

General Banking

21	Roshan Digital Account		
	Charges Description	Foreign Currency Value Account (FCVA)	Non-resident Rupee Value Account (NRVA)
i.	Debit Card Issuance Charges	NA	NIL
ii.	Debit Card Annual Charges	NA	Rs. 1150
iii.	Duplicate Debit Mastercard Classic (replacement fee)	NA	Rs. 700
iv.	Debit Card Delivery Charges	NA	As per Actual postal charge
vi.	Virtual Debit Card Issuance Charges (For one time burner cards)	NA	Issuance fee for following Card Limit ranges are: -Rs. 120 for up to Rs. 3,000 limit -Rs. 185 for up to Rs. 5,000 limit -Rs. 310 for up to Rs.20,000 limit; Rs. 435 for up to Rs. 50,000 limit -Rs. 550 for up to Rs. 100,000 limit
vii.	Virtual Debit Card Issuance Charges (For Reloadable cards)	NA	Issuance fee for following Card Limit ranges are: -Rs. 120 for up to Rs. 3,000 limit -Rs. 185 for up to Rs. 5,000 limit -Rs. 310 for up to Rs.20,000 limit; Rs. 435 for up to Rs. 50,000 limit -Rs. 550 for up to Rs. 100,000 limit
viii.	Reload Fee	NA	Free

General Banking

ix.	Cheque Book Issuance	Rs. 19 per leaf	
x.	Cheque Book Delivery	As per Actual postal charge	
xi.	Inward Remittance (from abroad)	NIL	NIL
xii.	Outward Remittance (from Pakistan)	PKR 2500	0.14% of transaction amount. Min 300 max 3000
xiii.	Inter Bank Fund Transfer (local)	NA	Per Transaction charges as per daily limit PKR 10: from PKR 1 to PKR 10,000 PKR 100: from PKR 10,001 to PKR 250,000 PKR 120: from PKR 250,001 to PKR 500,000 PKR 150: from PKR 500,001 to PKR 750,000 PKR 200: from PKR 750,001 to PKR 1,000,000
xiv.	Cash withdrawal through Card (within Pakistan)	NA	Nil if at Faybal Bank ATM on 1 link/MNET member bank ATM Rs. 18.75
xv.	Cash withdrawal through Card (International)	NA	4% or Rs. 300 which ever is higher with maximum charges of Rs 3000
xvi.	SMS Alerts	NIL	NIL
xvii.	Currency Conversion Charges (virtual card)	up to 3.5% of the transaction amount including cross border transaction fee as per master card	
xviii	Postal charges	As per actual	
xix.	Account Maintenance Charges	NIL	NIL
xx.	Pay Order Issuance	Rs.350/- (Flat)	Rs.350/- (Flat)

General Banking

xxi.	Duplicate Pay Order	Rs 400/- (Flat)	Rs 400/- (Flat)
xxii.	Pay Order Issuance through Call Center	Rs. 150/- (flat)	Rs. 150/- (flat)
xxiii	Cancellation of Pay order	Rs. 600/-	Rs. 600/-

Note:

Selected branches are opened on Saturday for limited banking facilities.

All government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be charged in addition to our charges.

SAVINGS PROFIT CALCULATION

In savings (LCY & FCY) , profit is calculated on customer's monthly average balance.

Expected Profit rate is always quoted on per annum basis.

The formula for calculating profit is:

Profit = (Monthly Average Balance * Declared Profit Rate) / 365 * (Number of days)

Note:

Please refer to page 23 for Product Wise Profit payment Frequencies.

Cash Management Services

1. Electronic Channels:

a.	Electronic Payments & Reporting		
		i) Corporate Cheque	As per specific arrangement / agreement
		ii) Pay Order / Banker's Cheque	As per specific arrangement / agreement
		iii) Demand Draft	As per specific arrangement / agreement
b.	Collections		
		i) Cheques & Demand Drafts (Local Currency)	As per specific arrangement / agreement
		ii) Cheques & Demand Drafts (Foreign Currency)	As per specific arrangement / agreement

Note:

- **Collecting agent's charges will be recovered at actual.**
- **All out of pocket expenses such as SWIFT/courier/fax etc will be recovered in addition to above charges.**
- **The Bank reserves the right to change the above semiannually. All government charges and stamp duties, taxes, and correspondent bank charges (if any) are for customer's account and will be charged in addition to above charges.**
- **All exceptions to the charges mentioned in above categories will be as per arrangement with the customer and as approved by the Bank's Management. Pricing of financial instruments and transactions for customers availing cash management services, will be decided on a case to case basis depending on their transactional volume and saving account balances (Mudarabah based), in accordance with our special/structured or standard arrangements with them.**
- **All service charges/fees for Cash Management Products (Collection & Payment) will be decided on a case to case basis through agreement between the customer and the bank.**

Electronic Banking Services

1. ATM:

a.	Cash Withdrawal fees through ATM	
i)	On own Banks ATM	Nil
ii)	Cash Withdrawl on Other ATMs (Without Receipt)	Rs.18.75/-
iii)	Cash Withdrawal on Other Bank ATM (With Receipt)	Rs.21.25/-
iv)	All other ATMs (Outside Pakistan)*	4% or Rs. 300/- whichever is higher with maximum charges of Rs.3,000/-
v)	Receipt Printing for Off-us ATM Transaction	Rs. 2.5/- per transaction
vi)	Cardless Transaction	Rs. 15 for FBL Customers & Rs. 30 for Non FBL Customers
b.	Balance Inquiry fees through ATM	
i)	On own Banks ATM	Nil
ii)	Balance Inquiry on Other Bank ATM (Without Receipt)	Rs. 5/-
iii)	Balance Inquiry on Other Bank ATM (With Receipt)	Rs. 7.5/-
iv)	All other ATMs (Outside Pakistan)	Rs.225/-
c.	Funds Transfer fees through ATM	
i)	To accounts within Bank	Nil
ii)	IBFT / 1IBFT Insta Charges	Per transaction charges as per daily limit: • PKR 10: from PKR 1 to PKR 10,000; • PKR 100: from PKR 10,001 to PKR 250,000; • PKR 120: from PKR 250,001 to PKR 500,000 • PKR 150: from PKR 500,001 to PKR 750,000 • PKR 200: from PKR 750,001 to PKR 1,000,000 • PKR 250: from PKR 1,000,001 and above
iii)	Utility Bill Payment fees through ATM	Nil

Electronic Banking Services

iv)	Retrieval of Surveillance Camera Recording or Photos	5% of the disputed amount or Rs.1,000/- whichever is higher
*** Government advance withholding tax (1% for filer and 3% for non-filers) will apply on transactions where funds are moving / withdrawn outside Pakistan.**		
2.	**Internet and Mobile Banking**	
a.	Funds Transfers fees	
i)	IBFT / 1IBFT Insta Charges	Per transaction charges as per daily limit: • PKR 10: from PKR 1 to PKR 10,000; • PKR 100: from PKR 10,001 to PKR 250,000; • PKR 120: from PKR 250,001 to PKR 500,000; • PKR 150: from PKR 500,001 to PKR 750,000; • PKR 200: from PKR 750,001 to PKR 1,000,000. • PKR 250: from PKR 1,000,001 and above
b.	Subscription Fee (in advance)	
i)	Annual Fee option	PKR. 500 per year.
ii)	Monthly Fee option	PKR. 50 per month.
c.	Fund Transfer Limit Enhancement (For Internal and Interbank Funds Transfer)*	
i)	Default Package Up to PKR.250,000 per transaction and 50 transactions per day. Daily Transfer limit up to PKR.250,000 and Monthly Transfer Limit up to PKR.7,750,000. Up to 500 transactions per month.	NIL
ii)	Silver Package Up to PKR.500,000 per transaction and 70 transactions per day. Daily Transfer limit up to PKR.500,000 and Monthly Transfer Limit up to PKR.10,500,000. Up to 700 transactions per month.	PKR 100 Per Year

Electronic Banking Services

iii)	Gold Package Up to PKR.1,000,000 per transaction and 80 transactions per day Daily Transfer limit up to PKR.1,000,000 and Monthly Transfer Limit up to PKR.12,500,000. Up to 800 transactions per month.	PKR 250 Per Year
iv)	Platinum Package Up to PKR.2,000,000 per transaction and 100 transactions per day. Daily Transfer limit up to PKR.2,000,000 and Monthly Transfer Limit up to PKR.15,500,000. Up to 1000 transactions per month.	PKR 500 Per Year
* Limits and number of daily transactions are applicable on Internal Funds Transfer and Interbank Funds Transfers separately.		

3. SMS Alerts (Branch Banking):

a. Membership fee (in advance)		
i)	Annual option	Rs. 1,000/-
ii)	Monthly option	Rs. 100/-
iii)	Cheque clearing SMS fees	Rs. 0.50/- per SMS

4. Faysal SMS Banking:

i)	Subscription Fee	30 days for Rs. 60/-

5. E-Statements:

i)	Subscription fee	Nil

6. Debit Cards:

Membership fee in advance		
a.	Primary Card	
i)	Visa Classic	Rs.1,150/-
ii)	Visa Gold	Rs.1,650/-
iii)	VISA Platinum	Rs.3,900/-
iv)	UnionPay Classic	Rs.750/-
v)	UnionPay Gold	Rs.1,150/-
vi)	PayPak-UPI Golootlo	Rs.1,150/-

Electronic Banking Services

vii)	Mastercard Classic	Rs. 1,150/-
viii)	Mastercard Gold	Rs. 1,600/-
x)	Mastercard Platinum	Rs. 3,900/-
b.	Supplementary Card	
i)	VISA Platinum	Rs. 3,600/-
ii)	PayPak-UPI Golootlo	Rs. 850/-
iii)	Mastercard Classic	Rs. 550/-
iv)	Mastercard Gold	Rs. 850/-
v)	Mastercard Titanium	Rs. 1,200/-
vi)	Mastercard Platinum	Rs. 3,500/-
vii)	Mastercard World	Rs. 6,000/-
c.	Card Replacement Fee	
i)	VISA Classic	Rs. 730/-
ii)	VISA Gold	Rs. 730/-
iii)	VISA Platinum	Rs. 930/-
iv)	UnionPay Classic	Rs. 430/-
v)	UnionPay Gold	Rs. 730/-
vi)	PayPak-UPI Golootlo	Rs. 500/-
vii)	Mastercard Classic	Rs. 700/-
viii)	Mastercard Gold	Rs. 700/-
ix)	Mastercard Titanium	Rs. 750/-
x)	Mastercard Premium	Rs. 750/-
xi)	Mastercard Platinum	Rs. 930/-
xii)	Mastercard World	Rs. 1,200/-
d.	Other Debit Card fees	
i)	Transaction Retrieval Fee	Upto Rs. 1200/-
ii)	Point of Sales (POS) Transaction Fee (international merchants, airlines & payments made in currency other than PKR)*	4% or Rs. 300/- whichever is higher with maximum charges of Rs.3,000/-*
iii)	eCommerce - Transaction Fee (international merchants, airlines & payments made in currency other than PKR)*	4% or Rs. 300/- whichever is higher with maximum charges of Rs.3,000/-*
iv)	Arbitration Charges	Rs. equivalent of USD 580 per case

Electronic Banking Services

Please note that the following service charges will be applicable if and when products are launched, based on all competent approvals		
h.	Prepaid Card	
i)	Annual Fee	Rs.750/-
ii)	Replacement Fee	Rs.500/-
iii)	Reload Fee	Free

7. Virtual Cards

a)	Issuance Fee for One Time Burner Cards	Issuance Fee for following Card Limit ranges are: • Rs.120 for upto Rs.3,000 limit; • Rs.185 for upto Rs.5,000 limit; • Rs.310 for upto Rs.20,000 limit; • Rs.435 for upto Rs.50,000 limit; • Rs.550 for upto Rs.100,000 limit
b)	Issuance Fee for Reloadable Cards	Issuance Fee for following Card Limit ranges are: • Rs.120 for upto Rs.3,000 limit; • Rs.185 for upto Rs.5,000 limit; • Rs.310 for upto Rs.20,000 limit; • Rs.435 for upto Rs.50,000 limit; • Rs.550 for upto Rs.100,000 limit.
c)	FX Conversion Charges	Upto 3.5% of the transaction amount including cross border transaction fee as per MasterCard*

*** Government advance withholding tax (1% for filer and 3% for non-filers) will apply on transactions where funds are moving / withdrawn outside Pakistan.**

8. PayPak Card

a)	PayPak Card Annual Fee	Rs. 550/-
b)	PayPak - Card Replacement Fee	Rs. 300/-

General Banking

9. Contact Centre

a)	Issuance of Drafts & Payorders (local & foreign currency) from, -Demand Draft (LCY) -Demand Draft (FCY)	Please refer to General Banking Charges on SOC Page 19
b)	-Issuance of balance Confirmation / Reference letters -Profit Payment	Rs.125/- per certificate
c)	Issuance of duplicate statement*	Rs.35/- per duplicate statement*
d)	Stop payment of cheques Stop payment of lost cheque book	Please refer to General Banking Charges on SOC Page 21
e)	Utility bill payment	Rs.15/- per transaction
f)	Pay Order Issuance through Call Center	Rs. 150/- (flat)

Note: All government excise and stamp duties,taxes,etc. and correspondent bank charges (if any) are for customer's account and will be charged in addition to bank's charges.

*** No Charges on customers maintaining previous monthly average balance of Rs 50,000/- or more in local Currency Accounts of Faysal Islamic Current and Saving accounts.**

Consumer Financing Products

1. Faysal Islamic Home Finance:

a)	Documentation, Stamp Duty & Government Levies	Actual
b)	External Agency Fees/ Property appraisal	
	i) Builder (Appraisal)	At Actual
	ii) Buyer/Refinance (Appraisal)	At Actual
	iii) Income Estimation	At Actual
	iv) Legal Charges	At Actual
c)	Processing / Enhancement Fee	Limit upto 5 MM Rs. 5,800 Limit upto 100 MM Rs. 7,100 16% FED will be applicable on the above charges
d)	Charity Amount (Late Payment)	Rs.1,000 per month.
e)	Early Settlement	4% of O/S Principal in Year 1-2 3% of O/S Principal in Year 3 and onwards
f)	Partial Settlement	4% on partial payment amount
g)	Letter of outstanding amount	No charges for the first time issuance Rs. 600/- thereafter
h)	Cheque Return Charges	As per General banking charges
i)	Installment Collection Charges	Rs.475/- per visit

2. Faysal Islamic Car Finance:

a)	Processing Fee	Individual Financing Rs. 7,000/- per vehicle
b)	Re-issuance of Purchase Order	Rs.1,200/-
c)	Early Settlement	1st and 2nd Year: 7%, 3rd, 4th and 5th Year: 6% (on outstanding amount)
d)	Partial Settlement	1st and 2nd Year: 7%, 3rd, 4th and 5th Year: 6% (on partial payment amount)
e)	Cheque Return Charges	As per General banking charges
f)	Charity Amount - Late Payment	Rs.50/- per day
g)	Appraisal Charges	At Actual
h)	Income Estimation	At Actual

i)	Repossession of Vehicle	Actual Charges, Max up to Rs.64,000/- (based on charges paid to repossession agency
j)	Repossessed vehicle parking / Warehouse charges	Rs. 3,500/-
k)	Repossessed Vehicle Appraisal Charges	At Actual
l)	Repossession Vehicle Transportation charges (to warehouse)	At Actual
m)	Govt. Levies & Taxes	At Actual
n)	Auto Re-Issuance of NOC	Rs.1,500/-
o)	Upfront Tracker Fee	Rs 20,000/-
p)	Monthly Tracker Management Fee	Rs. 1,400/-
All the above charges are exclusive of FED		

3. Legal Charges (Autos & Home Finance):

Cases by the bank or against the bank (customer) Execution of cases High Court cases Per Legal notice Legal opinion & reply to any legal notice Auction proceedings, legal notices (15-2-b), drafting of proclamation.	Based on actual charges paid

4. Charges for Recovery suit under FIO 2001 in banking court:

Suit amount Upto Rs. 1,000,000/- More than 1,000,000/- but not over than 2,000,000/- More than 2,000,000/- but not over than 5,000,000/- More than 5,000,000/- but not over than 10,000,000/- More than 10,000,000/- but not over than 30,000,000/- More than 30,000,000/- Court FEE	Based on actual charges paid

Consumer Financing Products

5. Faysal Takmeel:

Processing Fee	Rs. 4,000+FED
Early settlement charges	No
Charity (Late Payment Charges)	No

6. Faysal Tabeer:

a) Documentation, Stamp Duty & Government levies	At Actual
b) External Agency Fees/Property Appraisal	
i)Builder - Construction Finance (Appraisal)	At Actual
ii) Buyer - Purchase (Appraisal)	At Actual
iii) Income Estimation	At Actual
iv) Legal Charges	At Actual
c) Processing Fee	"Rs. 5,800 16% FED will be applicable on above charges"
d) Charity Amount (Late Payment)	Rs. 1,000 per month
e) Early Settlement	No Charges
f) Partial Settlement	No Charges
g) Letter of Outstanding Amount	No charges for the first time issuance Rs. 600/- thereafter
h) Cheque Return Charges	As per General banking charges
i) Installment Collection charges	Rs. 475/- per visit

Note: All government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be bank's charged in addition to bank's charges.

Financing

1.	Charges Recoverable in Addition to Profit/Return on Investment	
a)	Project Feasibility Review Fee and/or Arrangement Fee and/or Legal Fee and/or Project Management Fee	As per Agreed Terms
b)	Miscellaneous Charges if requested by customer (i.e. as Trustee or a Security Agent)	Actual
c)	Issuance of Delivery Order against pledge	Rs.500/- Flat per Delivery Order
d)	For issuance of NOC on Securities held by the Bank. Note: Recovery of this charge is waived for: i) Corporate Clients having total facilities exceeding Rs.150 million ii) Clients allowed facilities under consortium financing	Rs.5,000/- Flat per NOC request in favour of other Banks
e)	Muccadam Services other than safekeeping	Actual
f)	Other incidental expenses (i.e. insurance premia, Legal charges etc.)	Actual
g)	Credit documentation service charges i.e. stamp duties etc.	Actual
h)	Collateralized Islamic Securities processing charges for matured coupons and their encashment at customer's request	Rs. 1,200/- Flat per coupon
i)	Registration of Charge with Registrar of Securities and Exchange Commission of Pakistan (SECP)	Rs. 600/- Flat plus Actual
j)	Credit report obtained on behalf of customer	Actual
k)	Search Report Charges	Actual
l)	Valuation/Current Assets Inspection Charges	Actual

2.	Custodial and Transaction Service Charges on IPS Accounts:	
i)	IJARA SUKUK Transaction Charges	Rs. 500/- per transaction plus applicable FED (Sale/Purchase/Transfer)
ii)	SUKUK coupon Payment	0.025% semi-annually on Face value or Rs.1,000/- per month, whichever is higher. (Plus applicable FED)
iii)	Annual account service charges	Rs. 1,000/- (Annually) + Applicable FED
iv)	Duplicate IPS Statement charges	Rs. 35/- (Inclusive FED)

Financing

3. Fleet Finance

i)	Processing Fee	Fleet Financing: Fee is to be decided on a case to case basis with the customer
ii)	Charity Amount (Late Payment)	Rs. 100/- per day
All the above charges are exclusive of FED		

Note: Lower rates/charges/ exemption may be agreed with corporate clients.
All government excise and stamp duties, taxes, etc. and correspondent bank charges (if any) are for customer's account and will be charged in addition to bank's charges.

Faysal Islamic Priority Banking

Eligibility:
All individual customers maintaining Quarterly Average Balance as per the following grid will be eligible for complimentary services listed below:

Type	Deposit Threshold (Pak Rupees or equivalent in foreign currency)
Current	PKR 3Mn
Savings	PKR 3Mn
CASA Relationship	PKR 3Mn
Term Deposit	PKR 5Mn

1. Bank Services

- Account Statements
- Bank Certificates
- Debit/Credit Advices
- Cheque Book
- Demand Drafts / Payorders Issuance
- Stop Payment on Cheques
- Returned Cheques /Drafts (drawn on other banks)
- Payorder Cancellation / Encashment
- FCY Telegraphic Transfers
- Minimum Balance Charges
- Standing Instructions Fee
- Copy of Paid Cheques (within 30 days)
- Same Day Clearing
- Online Banking Services
- E-Statements

2. Faysal Islamic Auto Financing

50% Processing Fee

3. Faysal Islamic Platinum Mastercard Debit Card

All individual customers maintaining Quarterly Average Balance as per the above mentioned grid will be eligible for complimentary Faysal Islamic Platinum Mastercard Debit Card(s).	Rs. 3,900/- for non-Priority members

Faysal Islamic Priority Banking

4. Faysal Islamic Home Financing
50% Processing Fee

5. Lockers
50% waiver on Annual Rental fee for small locker on PKR 3 Mn Quarterly average balance maintenance and for Medium locker on PKR 5 Mn Quarterly average balance maintenance (Subject to availability of Locker in branch)

6. Membership Fee Charges
Rs. 900/- per month for Priority Membership upon not maintaining the required minimum quarterly threshold.
Rs. 1,000/- per quarter per family member for Family Membership Endroser upon not maintaining required minimum quarterly threshold.

Note: All Faysal Islamic Priority Banking customers not maintaining the required quarterly average balance as per the eligibility criteria mentioned above will be liable to Faysal Priority membership charges as mentioned above. Furthermore, the aforementioned customers will also be charged for Faysal Islamic Platinum Mastercard Debit Card as per the Schedule of Charges.

Miscellaneous

General

i) This tariff is valid for six months commencing January 01, 2021 till June 30, 2021.

ii) All customers maintaining previous monthly average balance of Rs. 50,000/- or more in PKR Faysal Islamic Current and Savings Accounts will be eligible for:

a. Free Cheque Books
b. Free Pay Orders
c. Free Duplicate Statement of Account

iii) Collecting agent's charges will be recovered at actual.

iv) All Government taxes/stamp duties and correspondent bank charges (if any) are for customers account and will be charged in addition to bank's charges.

v) Legal charges will be recovered at actual from the customer and will be charged in addition to bank's charges for the transactions.

vi) All out of pocket expenses such as SWIFT/courier/fax etc will be recovered in addition to bank's usual charges.

vii) Pricing/Volume discounts on various products and services may be extended subject to the management's consent.

viii) The charges specified in foreign currency may be recovered in equivalent rupees.

ix) The bank may from time to time introduce product where discount/waivers may be offered on existing fees and charges.

x) For current offerings please contact your Relationship Manager or Call Centre.

xi) All exceptions to the charges mentioned in all above categories will be as per arrangement with the customer and as approved by the management.

xii) No charges to be deducted for the Zakat and Tax certificates.

xiii) Selected branches are opened on Saturday for limited banking facilities.

Faysal Bank - Islamic Banking Branch Network

Azad Kashmir

Bagh, Chaksawari, Dudial, Kotli, Mirpur (Azad Kashmir), Muzaffarabad, Rawalakot

Balochistan

Chaghi, Chaman, Dera Murad Jmali, Gwadar, Hub, Huramzai, Khuzdar, Loralai, Muslim Bagh, Panjgur, Pasni, Quetta, Sibi, Turbat, Zhob

Federal Capital

Islamabad

Gilgit-Baltistan

Chillas, Danyore, Gahkooch Ghizer, Gilgit, Gorikote, Skardu

KPK

Khyber Agency, Abbottabad, Bajaur, Bannu, Batkhela, Buner, Charsadda, Chitral, Dassu, Dera Ismail Khan, Hangu, Haripur, Hattar, Havelian, Kabal, Kohat, Manglawar, Mansehra, Mardan, Matta, Nowshera, Oghi, Parachinar, Peshawar, Swabi, Swat, Timergara, Topi

Punjab

Abdul Hakeem, Alipur, Alipur Chatha, Attock, Bahawalnagar, Bahawalpur, Bhakkar, Bhalwal, Bhera, Bunga Hayat, Chak Jhumra, Chakwal, Cheshtian, Chiniot, Chowk Shahbazpur, Chunian, Depalpur, Dera Ghazi Khan, Dina, Dinga, Dunyapur, Faisalabad, Ghakkar, Gojra, Gorakhpur, Gujar Khan, Gujranwala, Gujrat, Guliana, Hafizabad, Haroonabad, Hasan Abdal, Hasilpur, Haveli Lakkha, Illahabad, Iqbal Nagar, Jahanian, Jalalpur Jattan, Jalalpur Pirwala, Jampur, Jaranwala, Jhang, Jhelum, Kabirwala, Kallar Syedan, Kamalia, Kamonke, Kasur, Khanewal, Khanpur, Kharian, Khichian, Khurrianwala, Khushab, Kot Abdul Malik, Kot Addu, Kot Chutta, Kot Radha Kishan, Kotla Arab Ali Khan, Kotla Jam, Kuthiala Sheikhan, Lahore, Lalamusa, Layyah, Liaquat Pur, Lodhran, Mailsi, Malakwal, Mandi Bahauddin, Mandi Faizabad, Mian Channu, Mianwali, More Eminabad, Multan, Muridke, Murree, Muzaffargarh, Narowal, Nokhar, Noshehra Virkan, Okara, Pakpattan, Pasrur, Pattoki, Phalia, Phool Nagar, Pir Mahal, Qasba Gujrat, Quaidabad, Rahim Yar Khan, Raiwind, Rajan Pur, Rana Town, Rawalpindi, Rawat, Renala Khurd, Saddar Goggera, Sadiqabad, Sahiwal, Sambrial, Samundri, Sargodha, Shahkot, Shakargarh, Sharqpur Sharif, Sheikhupura, Shujaabad, Sialkot, Sundar Adda, Talab Saray, Talagang, Taunsa, Taxila, Toba Tek Singh, Ugoki, Vehari, Wah Cantt., Wazirabad, Yazman Mandi, Zafarwal

Sindh

Dadu, Daharki, Ghotki, Hyderabad, Jacobabad, Jamshoro, Kandhkot, Karachi, Khairpur Mir's, Khipro, Larkana, Matiari, Matli, Mehar, Mirpurkhas, Moro, Nawabshah, Sanghar, Shahdadkot, Shahdadpur, Sukkur, Tando Adam, Tando Allahyar, Tando Muhammad Khan

Call 24/7

021 111 06 06 06

or visit www.faysalbank.com/en/islamic/ for details.