

Size: 4.5x3.7inches
Titanium SOC (Front)

Faysal Islami Noor
Schedule of Charges
Jul 1, 2021 - Dec 31, 2021

a. Annual Fees

- i) Primary Cards
Titanium Rs. 7,750/- (Reduced fee of Rs. 750 will be charged upon spend based reversal)
- ii) Supplementary Cards
Titanium Rs. 2,250/-

b. Other Charges

Musawamah Payment
Rs. 1,500/- per instance of delay

Dial a Draft / Pay Order
Rs. 700/- (per request)

Card Replacement Fee
Rs. 700/-

Profit Rate
Salaried Approved: 40%
Salaried Unapproved: 41%
SE: 42%

Returned Cheque
Rs. 1,000/-



Copy of sales / substitute voucher
Up to Rs. 2,000/-

Installment Plan - Fixed Profit Rate
2% per month of the booked amount

Balance Transfer (Fixed Tenor) on Installment Plan - Fixed Profit Rate
2% per month of transfer amount

Balance Transfer (Open Tenor) on Installment Plan - Fixed Profit Rate
2.7% per month

***Balance transfer:** customer can avail this facility only once against Conventional Credit Card (only principal amount) and customer has to furnish the proof of cancellation

faysalbank.com/en/islamic/ | 021 111 06 06 06

faysalbank

Size: 4.5x3.7inches
Titanium SOC (Back)

Total Outstanding on Installment Plan - Fixed Profit Rate
2% per month of the booked amount

Installment Plan Processing Charges
Rs. 600/- (per request)

SMS Alerts

All Digital transactions (including POS / ATM / Internet) - Free
For all Non-Digital transactions (including statement delivery, Bill payment reminders, Bill payment notification etc.) - Monthly Rs 72/-, Annually Rs 720/-

Cancellation charges of Pay Order / Dial a Draft
Rs. 500/-

Arbitration Charges

Master Card Arbitration charges for disputed transaction
USD 500/- or equivalent

FX Conversion Charges

Upto 4% of the transaction amount including cross border transaction fee as per Mastercard

Withholding Tax

Current applicable rate on cash withdrawals exceeding Rs. 50,000/- per day on the total amount (Subject to FBR)

Card Conversion/ Upgrade Fee
Rs. 750/- on all cards

Airline Transactions on Installment Plan - (Tenure 3 months)

Musawamah Profit (payable on 1st installment) 3% of booked amount

Education Fee Payment on Installment Plan - (Tenure 3 months)

Booking Amount	Musawamah Profit (payable on 1st installment)
5,000 - 25,000	Rs. 600
25,001 - 50,000	Rs. 1,500
50,001 - 75,000	Rs. 2,500
75,001 & above	4% of booked amount

Chip Maintenance Fee

Primary Card - Annually Rs.850/- applicable on all primary cards.

Supplementary Card - Annually Rs. 450/- applicable on all supplementary cards.

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 and are non-reversible.

Jul - Dec 2021