Retail **Deposit Product - Key Fact Sheet** faysalbank 🚳 PORTANT: Read this document carefully if you are considering opening a new account. You may also use thi Favsal Islami Amal Select Product Here: cument to compare different accounts offered by other banks. You have the right to receive KFS from other **Asaan Current Account** nks for comparison. PKR (488) Product Type Current Remunerativ nis information is accurate as of the date below. Products/Services and/or its fees may change from time to time after notice by the Banl Islamic Mode Mudaraba You Must Know urrency Type Local Currency urrency Requirements to open an account: To open the account you will need to satisfy some identification Minimum Balance To open 100 requirements as per regulatory instructions and Bank's internal policies. These may include providing documents for Account To keep 0 and information to verify your identity. Such information may be required on a periodic basis. For more details Account Maintenance Fee please consult our branch representative or call us at our 24/7 help center +92 21 111 06 06 06. Is Profit Paid on account. Subject to the applicable tax Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies, "Dishonestly issuing a cheque": Whoever dishonestly issues a cheque towards repayment of financing or ast month's declared Profit Rate. (%) per year. (As of April fulfilment of an obligation which is dishonored on presentation, shall be punished with imprisonment which 2025 declared rates. For updated rates please contact your 0.01% may extend to three years or with fine, or both. Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking isernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ ETB (Semi- Annually) Profit Payment Frequency Mail/ Email to ask for customer's confidential details and other sensitive information related to bank accounts. Customers must be aware of this fact that sharing such information with anyone might cause financial fraud. Provide example (Profit is calculated on PKR 1,000) Per 0.01 Similarly, customers must be cautious of phishing emails asking the customer to click on link and for instance, Premature/ Early Encashment/Withdrawal Fee N/A change the password of his/ her bank account. Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant Own ATM withdrawal communication. You can contact/ visit your parent branch for record updation or you may call at our 24/7 help Other Bank ATM 35 center by dialing +92 21 111 06 06 06 from the number registered with your account. ADC/Digital Complete Subscription Charges What happens if you do not use this account for a long period? If your account remains inoperative for 12 **SMS Alerts** Rs. 2000/- + FED/ nonths, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any Annual option (Membership Fee) Provincial Sales Tax debit/withdrawal transaction. To reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani customers may request their respective parent branches from Rs. 200/- + FED/ Provincial Sales Tax Monthly option their registered email address. Account will be reactivated subject to the fulfilment of all regulatory UnionPay Classic NA requirements.Debit transactions/withdrawals shall not be allowed until the account is activated. However, UnionPay Gold transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government 2150 duties or levies and instruction issued under any law or from the court will not be subject to debit or withdrawal Mastercard Classic 2300 **Debit Cards (Per** Mastercard Gold annum) Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not Mastercard Platinum been operated during the period of last ten years, except deposits in the name of a minor or a Government or a 17000 Mastercard World court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions **Business Debit Card Standard** NA as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further **Business Debit Card World** NA information, please contact your parent branch. You will have to fulfil all required regulatory requirements that the Bank might require to proceed further. International International Transaction (FCY) N/A Transactions Closing this account: In order to close your account, please visit your branch along with your original valid identity document for account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated Free ubsequent to the account closure. Stop payment Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to **Cheque Book** 600/- per instruction plus postage /SWIFT charges bmit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be For one cheque More than one cheque 600/- per instruction plus postage /SWIFT charges blocked by the Bank subsequent to serving one-month prior notice. Loose cheque N/A Banker's Cheque/ Pay Order Free low can you get assistance or make a complaint? Remittance Local Debit to account 0.12% of transaction amt Or Rs. 200/- min Contact Information max upto Rs. 2000/-Faysal Bank Limited Complaint Management Unit: 6th Floor, (East Wing) Faysal House, ST-02, Shahrah-e-Faisal, Karachi. Pakistan. Remittance Foreign Demand Draft N/A Helpline: +92 21 111 06 06 06 Foreign Fmail: customercare@favsalbank.com Nil if proceeds are credited to an Website: www.faysalbank.com account with FBL. If you are not satisfied with our response, you may contact: Foreign Other wise applicable Pay Order/ Inward Remittances) Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi (Inward Demand Draft charges plus Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk Remittances) postal and/or SWIFT charges Telegraphic Telegraphic Transfer Outward (FCY) Transfer Outward Foreign Currency) Statement of Half Yearly Account Duplicate ADC/Digital Channels **Fund Transfer** N/A Internet Banking subscription Digital Banking Mobile Banking subscription Clearing - Outward Intercity Nil Nil Closure of Account Customer request Above charges are in PKR (PKR equivalent to be charged in case of FCY acco ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT Customer Name Customer Signature Account Number Friday, 9 May 2025 Mobile Number Signature Verified Account Mode of (Single/Joint/Either or Survivo