


Retail		Deposit Product - Key Fact Sheet			
Select Product Here:		<b>Barkat Asaan Saving Account PKR (382)</b>		<b>IMPORTANT:</b> Read this document carefully if you are considering opening a new account. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	
Product Type		Islamic Saving Account		This information is accurate as of the date below. Products/Services and/or its fees may change from time to time after notice by the Bank.	
Islamic Mode		Mudaraba			
Currency Type		Local Currency			
Currency		PKR		<b>You Must Know</b>	
Minimum Balance for Account		To open 100 To keep 0		<b>Requirements to open an account:</b> To open the account you will need to satisfy some identification requirements as per regulatory instructions and Bank's internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. For more details please consult our branch representative or call us at our 24/7 help center +92 21 111 06 06 06.	
Account Maintenance Fee		0		<b>Cheque Bounce:</b> 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 fulfillment of an obligation which is dishonored on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both.	
Is Profit Paid on account. Subject to the applicable tax		Yes		<b>Safe Custody:</b> Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames, 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/ 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. Similarly, customers must be cautious of phishing emails asking the customer to click on link and for instance, change the password of his/ her bank account.	
Last month's declared Profit Rate. (%) per year. (As of March 2025 declared rates. For updated rates please contact your branch or visit FBL website).		7.40%		<b>Record updation:</b> Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can contact/ visit your parent branch for record updation or you may call at our 24/7 help center by dialing +92 21 111 06 06 06 from the number registered with your account.	
Profit Payment Frequency		ETB (Semi- Annually) NTB (Monthly)		<b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any 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 their registered email address. Account will be reactivated subject to the fulfilment of all regulatory requirements. Debit transactions/withdrawals shall not be allowed until the account is activated. However, transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government duties or levies and instruction issued under any law or from the court will not be subject to debit or withdrawal restriction.	
Provide example (Profit is calculated on PKR 1,000) Per		6.17		<b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact your parent branch. You will have to fulfill all required regulatory requirements that the Bank might require to proceed further.	
Premature/ Early Encashment/Withdrawal Fee		N/A		<b>Closing this account:</b> 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 subsequent to the account closure.	
Cash Transaction		Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Complete Subscription Charges		<b>Expired Identity Document:</b> Once your submitted ID document has reached its expiry, you shall be requested to submit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be blocked by the Bank subsequent to serving one-month prior notice.	
SMS Alerts (Membership Fee)		Annual option Monthly option		<b>How can you get assistance or make a complaint?</b> Contact Information: Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistan. Helpline: +92 21 111 06 06 06 Email: customercare@faysalbank.com Website: www.faysalbank.com	
Debit Cards (Per annum)		Rs. 2000/- + FED/ Provincial Sales Tax Rs. 200/- + FED/ Provincial Sales Tax		<b>If you are not satisfied with our response, you may contact:</b> Banking Mohtasib Pakistan, 5th floor, Shaheen Complex, M.R. Kiyani Road, Karachi Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk	
International Transactions		International Transaction (FCY)			
Cheque Book		Issuance Stop payment For one cheque More than one cheque Loose cheque			
Remittance Local		Banker's Cheque/ Pay Order Demand Draft			
Remittance Foreign		Foreign Demand Draft			
Remittance Foreign (Inward Remittances)		(Inward Remittances)			
Telegraphic Transfer Outward (Foreign Currency)		Telegraphic Transfer Outward (FCY)			
Statement of Account		Annual Half Yearly Duplicate			
Fund Transfer		ADC/Digital Channels Others			
Digital Banking		Internet Banking subscription Mobile Banking subscription			
Clearing - Outward		Normal Intercity Same Day			
Closure of Account		Customer request			
*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name				Customer Signature	
Account Number					
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)		Signature Verified	
				Tuesday, 8 April 2025	