Retail	Deposit Product - Key Fact Sheet faysalbank			faysalbank
	Faysal Islami Mı	ubarak Safar	IMPORTANT: Read thi	s document carefully if you are considering opening a new account. You may also use this
Select Product Here	Saving Ac			different accounts offered by other banks. You have the right to receive KFS from other
	PKR (4		banks for comparison.	
Product Type	(Islamic Saving Account	 	
Islamic Mode		Mudaraba	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.
Currency Type		Local Currency		You Must Know
Currency Minimum Balance	To open	PKR 1000		an account: To open the account you will need to satisfy some identification gulatory instructions and Bank's internal policies. These may include providing documents
for Account	To keep	0		rify your identity. Such information may be required on a periodic basis. For more details
Account Maintenan Is Profit Paid on acc	ount. Subject to the applicable tax	0 Yes		nch representative or call us at our 24/7 help center +92 21 111 06 06 06.
, , , , , , , , , , , , , , , , , , , ,				pnoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be attempt produced. In this regard Section 489-F of Pakistan Penal Code (PPC) applies,
Last month's declared Profit Rate. (%) per year. (As of April 2025 declared rates. For updated rates please contact your branch or visit FBL website).				cheque": Whoever dishonestly issues a cheque towards repayment of financing or
		7.55%		tion which is dishonored on presentation, shall be punished with imprisonment which ears or with fine, or both.
				tody 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
Profit Payment Frequency		Monthly		ose at the customer's end. The State Bank of Pakistan or Faysal Bank will never Call/SMS/ customer's confidential details and other sensitive information related to bank accounts.
				vare of this fact that sharing such information with anyone might cause financial fraud.
	rofit is calculated on PKR 1,000) Per ncashment/Withdrawal Fee	6.29 N/A	Similarly, customers m	ust be cautious of phishing emails asking the customer to click on link and for instance,
	Intra-city	0		of his/ her bank account.
Cash Transaction	Own ATM withdrawal Other Bank ATM	N/A 35	-	ays keep profiles/records updated with the Bank to avoid missing any significant an contact/ visit your parent branch for record updation or you may call at our 24/7 help
	ADC/Digital	0		1 111 06 06 06 from the number registered with your account.
SMS Alerts	Complete Subscription Charges	0		do not use this account for a long period? If your account remains inoperative for 12
	Annual option	Rs. 2000/- + FED/ Provincial Sales Tax		ked as dormant. If your account becomes dormant, you will not be able to perform any saction. To reactivate your account, you must visit your parent branch with an original
' '	Monthly option	Rs. 200/- + FED/ Provincial Sales Tax	valid identity documer	nt. Non-Resident Pakistani customers may request their respective parent branches from
	UnionPay Classic	NA		address. Account will be reactivated subject to the fulfilment of all regulatory
Debit Cards (Per annum)	UnionPay Gold	NA	· ·	ansactions/withdrawals shall not be allowed until the account is activated. However, s under the recovery of loans and markup etc., any permissible bank charges, government
	PayPak-UPI Golootlo Mastercard Classic	2150 N/A		struction issued under any law or from the court will not be subject to debit or withdrawal
	Mastercard Gold	N/A	restriction.	
	Mastercard Platinum	N/A		n terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not the period of last ten years, except deposits in the name of a minor or a Government or a
	Mastercard World Business Debit Card Standard	N/A NA		ndered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions
	Business Debit Card World	NA		w. The surrendered deposits can be claimed through the respective banks. For further
International			information, please co the Bank might require	ntact your parent branch. You will have to fulfil all required regulatory requirements that
International Transactions	International Transaction (FCY)	N/A		n order to close your account, please visit your branch along with your original valid
				account closure. The Bank shall perform mandatory requirements for account closure.
Cheque Book	Issuance	N/A	Any products, services subsequent to the acco	or facilities linked with your account shall automatically be cancelled/ deactivated
	Stop payment	0		ment: Once your submitted ID document has reached its expiry, you shall be requested to
	For one cheque	N/A		document. In case a new valid ID is not submitted by the customer, the account shall be
	More than one cheque Loose cheque	N/A N/A	blocked by the Bank su	ubsequent to serving one-month prior notice.
	Banker's Cheque/ Pay Order	N/A	How can you get assis	tance or make a complaint?
Remittance Local	Demand Draft	N/A	Contact Information:	
		,	Faysal Bank Limited Co Karachi. Pakistan.	omplaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal,
Remittance Foreign	Foreign Demand Draft	N/A	Helpline: +92 21 111 0	6 06 06
.			Email: customercare@	
Remittance			Website: www.faysalb	ank.com I with our response, you may contact:
Foreign (Inward	(Inward Remittances)	N/A		istan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi
Remittances)			Email: info@bankingm	ohtasib.gov.pk Website: www.bankingmohtasib.gov.pk
Telegraphic				
	Telegraphic Transfer Outward (FCY)	NA		
(Foreign Currency)				
	Annual	<u>_</u>		
Statement of Account	Half Yearly	=		
Account	Duplicate ADC/Digital Channels	35		
Fund Transfer	Others	N/A N/A		
Digital Banking	Internet Banking subscription	0		
	Mobile Banking subscription Normal	0 N/A		
Classics Outstand	Laborate :	21/4		
Clearing - Outward	Intercity	N/A		
	Same Day	N/A		
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				
		I ACKNOWLEDGE RECEIVING AND UND	ERSTAND THIS KEY FACT	STATEMENT
Customer Name			Customer Signature	
Account Number			ı 	Friday, 9 May 2025
Mobile Number Email Address			Signature Verified	
Account Mode of		(Single/Joint/Either or Survivor)	Signature Verified	
Operation			i I	1