

FREQUENTLY ASKED QUESTIONS (FAQ's)

Q. What is Faysal Islamic Life Plus Account?

Faysal Islamic LifePlus Savings Account is a Shariah Compliant offering to maximize your savings with greater Halal returns. It also provides you a host of free services and privileges through its new Health Card features. This Savings remunerative account is offered on the basis of 'Mudarabah'.

Q. What is a Mudarabah Account?

Faysal Islamic Life Plus Savings Account operates based on "Mudarabah", where Faysal Islamic Banking is the "Mudarib" (manager of the funds) and the customers are the "Rabb-ul-Maal" (owner of funds / depositor). The return on this account will be determined through a Shariah approved mechanism for calculation of weightages which is announced at the beginning of each calendar month and is applicable for that month only.

Q. What is the minimum age requirement to open a Faysal Islamic LifePlus Savings Account?

The primary account holder must at least be 55 years old on the date of account opening.

Q. Is Joint Account allowed in Faysal Islamic LifePlus Saving Account?

Yes, Faysal Islamic LifePlus account can be opened and/or operated jointly. Primary account holder must at least be 55 years old on the date of account opening

Q. Is there any age requirement for the secondary account holder in Faysal Islamic LifePlus Account?

There is no age restriction of any sort whatsoever for secondary account holder(s). Only primary account holder must be at least 55 years of age on the date of account opening.

Q. What is the minimum balance requirement for Islamic LifePlus Savings Account?

There is no minimum balance requirement for Islamic LifePlus account.

Q. Is there any transactional limit on Faysal Islamic LifePlus Savings Account?

There are no transactional limits or restrictions in case of LifePlus account.

Q. How frequently is the profit disbursed in Faysal Islamic LifePlus Saving Account?

Profit Calculation and distribution is done monthly. For updated bank-wide actual declared profit rates please contact your nearest Faysal Islami Branch.

Q. What is the actual declared profit rate on Islamic LifePlus Account?

A. Faysal Islamic LifePlus account offers tier-wise returns that are subject to change from time-to-time. To obtain a copy of the actual declared profit rates, kindly visit our website or contact your nearest Faysal Islami branch.

Health Card & Lab Discounts

Q. What are Health Card benefits on Faysal Islamic Life Plus Account?

Health card will be issued to Faysal Islami Life Plus primary account holder aged between 55-80 years. Customers can avail below mentioned privileges on their Health Card.

GOLD HEALTH CARD BENEFITS	ELIGIBILITY
<ul style="list-style-type: none">- Hospitalization Cash Cover of Rs. 10,000/- per day- Accidental death takaful coverage of Rs.500,000/-- Laboratory Discounts up to 30% through Co-Branded Health Card	Monthly average balance Rs.100K and above

PLATINUM HEALTH CARD BENEFITS	ELIGIBILITY
<ul style="list-style-type: none">- Hospitalization Cash Cover of Rs. 15,000/- per day- Accidental death takaful coverage of Rs.1,000,000/-- Laboratory Discounts up to 40% through Co-Branded Health Card	Monthly average balance Rs.3 Million and above

Q. What happens to customer privileges, if the platinum card holder's previous month average balance falls below PKR 3 Million?

All such platinum customers who are unable to maintain the required PKR 3 Million average balance, will fall into the gold card privilege category as long as they have an average balance of PKR 100,000/- or more. In case the balance of a platinum customer falls below PKR 100,000/- then such customers will not be eligible for any health card benefits

Q. What happens if a Gold Card customer's balance increased beyond PKR 3 Million ?

All such gold customers who maintain the required PKR 3 Million average balance, will fall into the platinum card privilege category as long as they have an average balance of PKR 3 million /- or more. In case the balance of a Gold card customer falls below PKR 100,000/- then such customers will not be eligible for any health card benefits

Q. Are my Health Card privileges based on card type i.e. Gold or Platinum ?

Re-imbursement and Takaful life Coverage limits are based on maintenance of previous months average balance rather than the health card type. Lab discounts are based on Card type with the customers.

Q. What is the age requirement to get Health Card with Faysal Islamic Life Plus Account?

Primary Account Holder of Islamic Life Plus account with age between 55 to 80 years are eligible to get Health Card and its benefits.

Q. How to get claims on Health Card(s)?

- Health card is covered for the hospitalization & other benefits mentioned above on re-imbursement basis.
- Participant holder should inform TPL Life WTO Claim Center at +92 021-111-000-330 or claims.department@tpllife.com for re-imbursement of billed amount as benefits limit covered.
- TPL Life WTO is responsible to set all claims based on the criteria set for Health Card.
- Terms and conditions will apply and are available at Faysal Bank website.

Q. On which laboratories Health Card discounts are applicable?

You can avail up to 30% discounts on selected laboratories nationwide. For discount centers details, please visit Faysal Islamic Life Plus product page on our website (www.faysalbank.com)

Q. Are there any charges to get Health Card on Faysal Islamic Life Plus Account?

No. Health Card will be issued to customers free of cost. Eligibility criteria to avail Health Card is to maintain average balance of Rs. 100K for Gold and monthly average balance of Rs. 3 Million to avail Platinum Health Card.

Q. How do I get my Health Card with Islamic Life Plus Account?

Health Card Gold or Platinum will be issued to eligible customers as per set criteria of balance maintenance. Customers do not need to sign any extra form to apply for Health Card.

Q. What is the required age to get Health Card benefits with Islamic Life Plus Account?

All Islamic Life Plus Primary Account holders with age 55 to 85 years are eligible to avail Health Card.

Q. Do customers need to activate Health Card?

Activation is not required. Customers will be able to use the card benefits as soon as they will receive the card.

Q. How can customers get discounts at selected labs?

Customers can get up to 30% discounts on labs by presenting the Health Card.

Q. What are the hospitalization cash cover limits on Health Cards?

On Gold Health Card Islamic Life Plus Primary Account Holders can claim cash cover of Rs. 10,000 per day and on Platinum Health Card can claim for Rs. 15,000 cash cover per day.

Q. How many Hospitalization admissions are covered?

Daily Cash cover benefit is covered for hospitalization for a maximum of 30 days per claim and similarly for subsequent claims in a year with a waiting period of 15 days between multiple hospitalizations.

Q. Which hospitals are covered on Health Card?

Customers can visit any licensed hospital in Pakistan and can submit claim for cash cover on re-imburement basis as per the defined limits of Health Card. There is no limitation on hospitals

A "Hospital" means an establishment which meets all the following requirements:

- Holds a license as a hospital, if licensing is required in the country or governmental jurisdiction.
- Operated primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients.
- Provides 24-hour a day nursing service by registered or graduate nurses.
- Staff of one or more physicians are available at all times.
- Organized facilities for diagnosis and major surgical procedures.
- That is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for alcoholics or drug addicts.
- Maintains X-ray equipment and operating room facilities.

Q. What is the process to report lost Health Card?

Customers will call at TPL Life WTO Claims department at 021-111-000-330 or email at claims.department@tpllife.com in case they lost the Health card.

Q. Which labs are covered to avail discounts at Health Card?

Discounts on services on Health Card are mentioned below. For Discount Centers details please download list from Faysal Bank website Islamic Life Plus Account page.

Labs Name	Cities	No. Of Centers	Discount	Services
Sindh Lab	Karachi	16 Labs	30%	Labs investigation
Chughtai Lab	Islamabad, Rawalpindi, Lahore, Faisalabad, Sialkot, Gujranwala, Multan, Quetta, Peshawar, & Other Cities	134 Labs	15%	Labs investigation
Dr Ziauddin Hospital	Karachi	2 Campus	20%	Lab investigation, ER services & Radiology
Shaukat Khanum Laboratory Collection Centre	Islamabad, Rawalpindi, Peshawar, Lahore	3 Labs	15%	Labs investigation
Islamabad Diagnostic Centre (IDC)	Islamabad	17 Campus	20%	Labs investigation

SKM Diagnostic Center and Clinic	Karachi	1 Lab	15%	Lab investigation
Orthopedic & Medical Institute (OMI)	Karachi	2 Campus	20-30%	Lab investigation, ER services, Radiology/Imaging, OPD 7.5% discount on Drugs & Disposable
Ibn-e-Seena Hospital Complex	Karachi	1 Campus	Up to 15%	OPD, Lab, Radiology 15% 5% Pharmacy
JP's MRI, CT Scan & Diagnostic Centre/ Lithotripsy Centre	Karachi, Hyderabad	5 Campus	25-40%	Labs investigation
Karachi Laboratory Diagnostic Centre	Karachi	4 Campus	20-30%	Labs investigation
DRC, MRI, MRA Scan Center	Karachi	1 Campus	25-40%	Labs investigation
KKT International Orthopedic Spine Center	Karachi, Lahore	2 Campus	20%	Consultation, physiotherapy, Radiology & Labs
Kalsum International Hospital	Islamabad	1 Campus	20%	Labs investigation
Maroof International Hospital	Islamabad	1 Campus	20%	Labs investigation
Excel Lab	Islamabad	1 Lab	20%	Labs investigation

SKM Diagnostic Centre	Lahore	1 Campus	15%	Labs investigation
Cin Lab	Lahore	1 Campus	25%	Labs investigation
Marshall's Chemist	Karachi	1 Centre	8%	Pharmacy

Accidental Life Takaful Coverage

Q. How Islamic Life Plus Account holders are covered for Accidental Life Takaful?

Life Plus Islamic Account Primary account holders are covered for accidental life takaful for Rs. 500,000 on Gold and for Rs.1,000,000 on Platinum Health Card. Life Takaful coverage terms and conditions are available at Faysal Bank website Life Plus Islamic web page.

Q. How Takaful Life Partner will settle the claim of Accidental Life Takaful?

In case of customer's accidental death, the legal heirs of primary account holder will contact TPL Life Claim Center at +92 021-111-000-330 or claims.department@tpllife.com