

Faysal Bank Limited													
Product Key Fact Statement													
Faysal Islami Personal Finance													
1. Your financing need:													
	Name of customer												
	CNIC number												
A.	Expected Facility amount (FBL sales staff to advise customer about the expected facility amount)												
B.	Term of the Facility												
C.	Profit rate type												
2. Estimated cost of this facility:													
A. What Profit Rate will be charged?													
Total Price (Principal + Profit): _____/-													
B.	What will be the monthly installment payable?												
C.	What total amount will you pay for the facility? (D*B)												
D.	What Profit amount will you be charged? (per Month)												
E.	Total Profit amount you will be charged? (Per Year)												
3. Early payments													
Can you repay facility before the maturity?													
Will you have to pay any additional amount/charges for pre-payment/ early retirement of the facility?													
4. Default/charity amount information:													
In case of default, following actions may be taken by the bank depending upon the number of missed payments:													
- Default shall be reported in eCIB/other credit information bureau.													
- Charity amount /other charges will be levied.													
- Reminder letters/calls/visits will be performed.													
- Bank may also pursue legal action against outstanding facility for recovery.													
What charity will you be charged for not repaying on time?													
Default charity amount													
Rate Applied													
Manner of computing charity charges													
Can bank/MFB exercise right of set-off?													
5. Other Material Information:													
What happens in case of death of customer(s)?													
What are the guarantor's obligations?													
What documents will be provided to you?													

Where you can get assistance and redress?	For assistance and queries you may contact our Contact Centre at 111-06-06-06, visit any Faysal Bank branch or visit our website: www.faysalbank.com.
6. General Information:	
Processing Fee¹	PKR 7,000/- + FED
Payment Date Option	Below are the options available for monthly installment due dates, please select one of the following that suits you. <input type="checkbox"/> 1 st <input type="checkbox"/> 15 th
Faysal Islami Personal Finance Schedule	Welcome Pack will contain the Faysal Islami Personal Finance repayment Schedule which will be valid throughout the tenor of the facility and installment amount will remain the same.
Repayment	Repayment shall be made by depositing funds into the designated linked account, over the counter payment by walking in the Branch, dropping a cheque in Drop Box, Inter-Bank Funds Transfer through ATM or Internet Banking. Installment amount will be automatically deducted from designated NCCA repayment account.
Financing Details – details in which customer's approved limit will be transferred	The facility approved limit after deduction of processing fee and IBFT charges will be transferred into the following account: Beneficiary Bank Name: _____ Beneficiary Name / Account Title: _____ Beneficiary Account No. _____ Beneficiary IBAN: _____ I hereby undertake that during the whole financing process, if due to any reason, the beneficiary account details provided above change, I will notify my respective sales representative of the same, if not, the responsibility for the delay will not lie with the bank.
Acceptance to apply for Facility	I hereby agree that I would like to apply for the Personal Financing offered by the Faysal Bank Ltd under the Faysal Islami Personal Finance Plan: <input type="checkbox"/> Yes <input type="checkbox"/> No
Acceptance to apply for Facility	The financing will be processed through the Faysal Islami Personal Finance amount approved by the Bank. I undertake to pay the monthly installment amount in the repayment account on or before the date I have opted for my monthly repayments as per the re-payment schedule provided by Bank.
7. Mailing Instructions – Repayment Schedule	
Register for e-Repayment Schedule absolutely free	
E-mail (frequently used e-mail address)	_____
	*The Welcome Pack will be issued after the disbursal of funds. The repayment schedule will be shared via email to the above mentioned email address.
8. Standard Procedure – (Key Points)	
Application	The application for Faysal Bank (hereinafter referred to as Bank) Islami Personal Financing will not be processed until the Bank receives all the relevant / required documents.
Turn Around Time	The standard delivery time of the Welcome Pack is up to 16 days from the date of submission of complete application form and furnishing of required documents.
Credit Limit	The Bank's sales representative is not in a position to advice credit limit. The confirmed credit limit will only be communicated after assessing the eligibility details, documents provided and subject to approval of the application.
Documents	The Bank possesses the right to retain documents and approve or reject any application without entering into any correspondence and all documents once submitted will not be returned.
I solemnly affirm that whatever is stated above is true and correct to the best of my knowledge and belief. I also confirm that the facility will be used only for the purpose mentioned in my application form.	
Customer's Signatures and Date	Authorized Banker's Signature, Stamp and Date

The disclosures made above are indicative and based on the information provided by the customer, these may vary depending on the eligibility details, documents provided & subject to approval of the application.

Note: All government excise and stamp duties, taxes, etc. are non-reversible.

¹ All charges are exclusive of FED