

Faysal DigiBank Disclosures

Faysal DigiBank provides convenience and comfort to its customers while providing 24/7 access to bank accounts anywhere in the world.

Transaction Limits:

FBL DigiBank also secures customer's interest by applying daily transactional limits:

Transaction Type	Per Transaction Limit	Number of Transactions Per Day	Per Day Transaction limit	Transactions Per Month	Per Month Transaction limit
IBFT	250,000	50	250,000	500	7,750,000
FT	250,000	50	250,000	500	7,750,000
UBP	1,000,000	10	1,000,000	50	15,000,000
Virtual Card	100,000	10	200,000	100	500,000*

*Refers to Yearly Limit on Reloadable Virtual Cards Only

Limit Enhancement

If required, customers can request to enhance their limits, per day / per transaction, as per below table by contacting their respective branch or by calling FBL helpline 021-111-06-06-06 and following limit enhancement process:

Transactions Type	Per Transaction Limit	Number of Transactions Per Day	Per Day Transaction limit	Transactions Per Month	Per Month Transaction limit
IBFT	1,000,000	100	1,000,000	1000	15,500,000
FT	1,000,000	100	1,000,000	1000	15,500,000
UBP	15,000,000	20	20,000,000	100	30,000,000

Roshan Digital Account Customers:

1. RDA customers can emails at digionboard@faysalbank.com via registered email address requesting limit enhancement
2. Upon verification of customer transactional limits will be enhanced accordingly.

Lost & Theft Reporting:

In case of any loss/theft of a payment instrument and/or customer credentials, the Account Holder may report the same through the following channels:

- a. FBL Helpline at 021-111-06-06-06
- b. CustomerCare@FaysalBank.com

Dispute Reporting:

Customer may report/register any disputed transaction through any of the channels mentioned above. The complaint will be resolved within 7 business days or as defined by State Bank of Pakistan, from time to time

DigiBank Charges:

Registration on FBL DigiBank is free of cost however, transactional fee may be charged as per Schedule of Bank Charges (SOBC), revised from time to time. In addition to transaction fee, Government taxes will also be applicable. To review current SOBC, please visit: <https://www.faysalbank.com/en/islamic/e-banking/schedule-of-charges/>

Disclaimer:

Faysal Bank's representative will never call or email to ask for your Personal/Account related information, including Login ID, Password, OTP, MPIN, etc. Kindly do not share your confidential information with anyone in any case, or else customers would be liable for any financial losses and ensure to change your login password periodically.

Stay aware of Call/SMS spoofing. The caller/ message sender usually pretends to be a bank official or a government agency requesting for customer's personal information.

In case you experience any unusual transaction or activity on mobile and Internet banking, such as additional steps while accessing online banking or OTPs that you didn't not request immediately call our helpline 021-111-06-06-06 for further assistance.

General Disclosures:

Faysal Bank shall have the exclusive right, in its sole and absolute discretion, to provide/disclose necessary information of the Account Holder's account, directly or indirectly, to Regulators, Tax Authorities or any other authority or jurisdiction as deemed necessary.

The Account Holder also agrees that Faysal Bank may disclose, in strict confidence, to other institutions, such personal information as may be reasonably necessary for reasons, including, but not limited to participation in any telecommunication or electronic clearing network, in compliance with a legal directive, for audit, provision of services by any third-party collection and fraud prevention purposes.