

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		302 - Barkat Basic Banking Account		IMPORTANT: 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 Current 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		Qard			
Currency Type		Local Currency			
Currency		PKR			
Minimum Balance for Account		To open	1000		
		To keep	0		
Account Maintenance Fee		0			
Is Profit Paid on account. <i>Subject to the applicable tax rate</i>		No			
Last month's declared Profit Rate. (%) per year. (As of August 2023 declared rates. For updated rates please contact your branch or visit FBL website).		N/A			
Profit Payment Frequency		N/A			
Provide example (Profit is calculated on PKR 1,000) Per Month		N/A			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction		Intra-city	200		
		Own ATM withdrawal	0		
		Other Bank ATM	23.44		
SMS Alerts (Membership Fee)		ADC/Digital	0		
		Complete Subscription Charges	0		
		Annual option	1,475 + FED		
		Monthly option	145 + FED		
Debit Cards (Per annum)		UnionPay Classic	1350		
		UnionPay Gold	1900		
		PayPak-UPI Golootlo	1800		
		Mastercard Classic	1900		
		Mastercard Gold	2500		
		Mastercard Platinum	6000		
		Mastercard World	12000		
Cheque Book		Issuance	19/- per leaf		
		Stop payment			
		For one cheque	600/- per instruction plus postage /SWIFT charges		
		More than one cheque	600/- per instruction plus postage /SWIFT charges		
		Loose cheque	N/A		
Remittance Local		Banker's Cheque/ Pay Order	350		
		Demand Draft	0.12% of transaction amt Or Rs. 200/- (min - max up to Rs. 2,000/-)		
Remittance Foreign		Foreign Demand Draft	1850		
		Wire Transfer	Nil if proceeds are credited to an FBL account, else 1850 plus postal and/or SWIFT charges		
Statement of Account		Annual	-		
		Half Yearly	-		
		Duplicate	35		
Fund Transfer		ADC/Digital Channels	0.1% of transaction amount or Rs. 200 whichever is lower		
		Others	N/A		
Digital Banking		Internet Banking subscription	0		
		Mobile Banking subscription	0		
Clearing - Outward		Normal	Nil		
		Intercity	240 per instrument		
		Same Day	500 per instrument		
Closure of Account		Customer request	0		
<p>*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)</p> <p>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</p>					
Customer Name				Customer Signature	
Account Number					
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)		Signature Verified	
				Tuesday, 24 October 2023	