Retail		Deposit Product - Key	Fact Sheet	faysalbank 🚳	
Select Product Here:	383 - Barkat Asaan Current Account			fully if you are considering opening a new account. You may also use this document to 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 data below	. Products/Services and/or its fees may change from time to time after notice by the Bank.	
Islamic Mode		Qard	This mornation is accurate as of the date below	Thoughts/services and/or its rees may enange in on time to time arter notice by the bank.	
Currency Type	-	Local Currency		You Must Know	
Currency		PKR	Requirements to open an account: To	open the account you will need to satisfy some identification requirements as per	
Minimum Balance for	To open	100		rnal policies. These may include providing documents and information to verify your	
Account	To keep	0		ired on a periodic basis. For more details please consult our branch representative or call us	
Account Maintenance F	ee	0	at our 24/7 help center +92 21 111 06 0		
Is Profit Paid on account. Subject to the applicable tax rate		No	Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies, "Dishonestly issuing a cheque": Whoever		
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	dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishonered on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both. Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames,		
Profit Payment Frequency		N/A	passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the		
Provide example (Profit is calculated on PKR 1,000) Per Month		N/A	customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ Mail/ Email to ask for customer's confidential		
Premature/ Early Encashment/Withdrawal Fee		N/A	details and other sensitive information related to bank accounts. Customers must be aware of this fact that sharing such		
Cash Transaction	Intra-city	200		inancial fraud. Similarly, customers must be cautious of phishing emails asking the customer	
	Own ATM withdrawal	0	to click on link and for instance, change the password of his/ her bank account.		
	Other Bank ATM	23.44	Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can		
SMS Alerts (Membership Fee)	ADC/Digital	0	contact/ visit your parent branch for record updation or you may call at our 24/7 help center by dialing +92 21 111 06 06 06 from		
	Complete Subscription Charges	0	the number registered with your account. What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be marked as dormant. If your account becomes dormant, you will not be able to perform any debit/withdrawal transaction. To reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani customers may request their respective parent branches from their registered email address. Account will be reactivated subject to the fulfilment of all regulatory requirements. Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated		
	Annual option	1,475 + FED			
	Monthly option	145 + FED			
	UnionPay Classic	1350			
Debit Cards (Per annum)	UnionPay Gold	1900			
	PayPak-UPI Golootlo	1800			
	Mastercard Classic	1900		during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to	
	Mastercard Gold	2500	State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact your parent branch. You will have to fulfil all		
	Mastercard Platinum	6000			
	Mastercard World	12000	required regulatory requirements that the Bank might require to proceed further.		
Cheque Book	Issuance	12000 19/- per leaf	Closing this account: In order to close your account, please visit your branch along with your original valid identity document for		
	Stop payment	19/- per leai	account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked		
		600/- per instruction plus postage /SWIFT charges	with your account shall automatically be cancelled/ deactivated subsequent to the account closure.		
	For one cheque		Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to submit a new		
	More than one cheque Loose cheque	600/- per instruction plus postage /SWIFT charges N/A	valid ID document. In case a new valid ID is not submitted by the customer, the account shall be blocked by the Bank subsequent		
	Banker's Cheque/ Pay Order	350	to serving one-month prior notice.		
Remittance Local		0.12% of transaction amt Or Rs. 200/- (min - max up to Rs.	How can you get assistance or make a	complaint?	
	Demand Draft	2,000/-)	Contact Information:		
Remittance Foreign	Foreign Demand Draft	1850	Faysal Bank Limited Complaint Management Unit: 6th Floor, (East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistan.		
	Wire Transfer	Nil if proceeds are credited to an FBL account, else 1850 plus	Helpline: +92 21 111 06 06 06		
	Annual	postal and/or SWIFT charges	Email: customercomplaint@faysalbank.com		
Statement of Account	Annual Half Yearly	-	Website: www.faysalbank.com If you are not satisfied with our response, you may contact:		
	Duplicate	- 35			
				Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi	
Fund Transfer	ADC/Digital Channels	0.1% of transaction amount or Rs. 200 whichever is lower	Email: info@bankingmohtasib.gov.pk \	Vebsite: www.bankingmohtasib.gov.pk	
	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			
*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)					
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					
Customer Name			Customer Signature	Tuesday, 24 October 2023	
Account Number Mobile Number	1			Tuesuay, 24 October 2023	
Email Address					
Account Mode of	1	(Single/Joint/Either or Survivor)	Signature Verified		
Operation					