Retail		Deposit Product - Key	ct Sheet		faysalbank	
Select Product Here:	382 - Barkat Asaan Sa	ving 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 Saving Account	This information is accurate as of the data helev	Products (Consider and for its face may shappe from time	to time after notice by the Pank	
slamic Mode		Mudaraba	This information is accurate as of the date below	v. Products/Services and/or its fees may change from time	to time after 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	1 1 · · · · · · · · · · · · · · · · · ·	rnal policies. These may include providing docu	The state of the s	
Account	To keep	0	identity. Such information may be requ	uired on a periodic basis. For more details pleas	e consult our branch representative or c	
Account Maintenance Fe	·	0	at our 24/7 help center +92 21 111 06			
Is Profit Paid on account	t. Subject to the applicable tax rate	Yes		es is subject to a criminal trial in Pakistan. Acco		
Last month's declared Profit Rate. (%) per year. (As of August 2023 declared rates. For updated rates please contact your branch or visit FBL		17.00%	utmost prudence. In this regard Section 489-F of Pakistan Penal Code (PPC) applies, "Dishonestly issuing a cheque": Whoever dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishonored on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both.			
website).				ools to your account like ATM cards, PINs, T-Pin		
Profit Payment Frequency		Semi- Annually	passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse a			
Provide example (Profit is calculated on PKR 1,000) Per Month		14.17	customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ Mail/ Email to ask for customer's confidential details and other sensitive information related to bank accounts. Customers must be aware of this fact that sharing such			
Premature/ Early Encashment/Withdrawal Fee		N/A				
Cash Transaction	Intra-city	200	· · · ·	financial fraud. Similarly, customers must be cau	utious of phishing emails asking the cust	
	Own ATM withdrawal	0	to click on link and for instance, change the password of his/ her bank account.  Record updation: Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can be account the second updation of the profiles from the second updation of the second upd			
	Other Bank ATM	23.44				
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 the number registered with your account.		
	Complete Subscription Charges	0	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 subjeto 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 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 of State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits and be claimed through the respective banks. For further information, please contact your parent branch. You will have to fulfil			
	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	required regulatory requirements that the Bank might require to proceed further.			
	Issuance	19/- per leaf	_	Closing this account: In order to close your account, please visit your branch along with your original valid identity document f account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linke		
	Stop payment			be cancelled/ deactivated subsequent to the account		
Cheque Book	For one cheque	600/- per instruction plus postage /SWIFT charges				
	More than one cheque	600/- per instruction plus postage /SWIFT charges	<b>Expired Identity Document:</b> Once your submitted ID document has reached its expiry, you shall be requested to submit a new valid ID document. In case a new valid ID is not submitted by the customer, the account shall be blocked by the Bank subsequer			
	Loose cheque	N/A	to serving one-month prior notice.	,,,,	,	
Remittance Local	Banker's Cheque/ Pay Order	350				
	Demand Draft	0.12% of transaction amt Or Rs. 200/- (min - max up to Rs.	How can you get assistance or make a complaint? Contact Information: Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistar Helpline: +92 21 111 06 06 06			
		2,000/-)				
Remittance Foreign	Foreign Demand Draft	1850 Nil if proceeds are credited to an FBL account, else 1850 plus				
	Wire Transfer	postal and/or SWIFT charges				
	Annual	-	Email: customercomplaint@faysalbank	c.com		
Statement of Account	Half Yearly	-	Website: www.faysalbank.com	nce, you may contact:		
	Duplicate	35	If you are not satisfied with our response, you may contact: 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		Website: www.bankingmohtasib.gov.pk		
	Others	N/A				
Digital Banking	Internet Banking subscription	0				
	Mobile Banking subscription	0				
	Normal	Nil				
Clearing - Outward	Intercity	240 per instrument				
	Same Day	500 per instrument				
Closure of Account	Customer request	0				
Above charges are in PKR (PKF	R equivalent to be charged in case of FCY accounts)					
Customer Name		I ACKNOWLEDGE RECEIVING AND UN	DERSTAND THIS KEY FACT STATEMENT			
			Customer Signature			
Account Number					Tuesday, 24 Octobe	
Mobile Number			<del></del>			
Email Address Account Mode of	+	(Single/Joint/Either or Survivor)	Signature Verified			
HELOGITE IVIOUE OF		(Single/Joint/Littlef of Survivor)	1 [	1		