Retail **Deposit Product - Key Fact Sheet** favsalbank lead this document carefully if you are considering opening a new account. You may also use 386 - Faysal Islami Life Plus Saving Account Select Product Here: mpare 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 date below. Products/Services and/or its fees may change from time to time after notice by the Bank. Islamic Mode Mudaraba 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 regulatory instructions and Bank's internal policies. These may include providing documents and information to verify your 1000 To open identity. Such information may be required on a periodic basis. For more details please consult our branch representative or call us Account To keep 0 at our 24/7 help center +92 21 111 06 06 06. Account Maintenance Fee 0 Cheque Bounce: Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with Is Profit Paid on account. Subject to the applicable tax rate Yes 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 dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishonored on presentation, 13 5-15% declared rates. For updated rates please contact your branch or visit FBL shall be punished with imprisonment which may extend to three years or with fine, or both. website). Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames, Profit Payment Frequency Monthly 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 7.08 - 8.75 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 nformation with anyone might cause financial fraud. Similarly, customers must be cautious of phishing emails asking the custome ntra-city 200 Cash Transaction Own ATM withdrawal 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 ther Bank ATM 23.44 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 ADC/Digital Ω the number registered with your account. SMS Alerts 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 (Membership Fee) Annual option 1,475 + FED marked as dormant. If your account becomes dormant, you will not be able to perform any debit/withdrawal transaction. To 145 + FED Monthly option reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani JnionPay Classic Free customers may request their respective parent branches from their registered email address. Account will be reactivated subject JnionPav Gold Free to the fulfilment of all regulatory requirements. PavPak-UPI Golootlo Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated Free Debit Cards (Per 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 Classic Free annum) State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits Mastercard Gold 2500 can be claimed through the respective banks. For further information, please contact your parent branch. You will have to fulfil all Mastercard Platinum 6000 required regulatory requirements that the Bank might require to proceed further. Mastercard World 12000 Closing this account: In order to close your account, please visit your branch along with your original valid identity document for 19/- per leaf account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked Stop payment with your account shall automatically be cancelled/ deactivated subsequent to the account closure. Cheque Book For one cheque 600/- per instruction plus postage /SWIFT charges Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to submit a new More than one cheque 600/- per instruction plus postage /SWIFT charges valid ID document. In case a new valid ID is not submitted by the customer, the account shall be blocked by the Bank subsequent Loose cheque N/A to serving one-month prior notice. Banker's Cheque/PayOrder 350 Remittance Local 0.12% of transaction amt Or Rs. 200/- (min - max up to Rs. How can you get assistance or make a complaint? 2,000/-) Contact Information: Foreign Demand Draft 1850 Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistan. Remittance Foreign Nil if proceeds are credited to an FBL account, else 1850 plus Wire Transfer Helpline: +92 21 111 06 06 06 postal and/or SWIFT charge Email: customercomplaint@faysalbank.com Annual Website: www.faysalbank.com Statement of Account Half Yearly If you are not satisfied with our response, you may contact: 35 Duplicate Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi ADC/Digital Channels 0.1% of transaction amount or Rs. 200 whichever is lower Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk **Fund Transfer** Others N/A nternet Banking subscription 0 **Digital Banking** Mobile Banking subscription 0 Clearing - Outward ntercity 240 per instrument Same Dav 500 per instrument Customer request Closure of Account 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 Sustomer Signature Account Number Tuesday, 24 October 2023 Mobile Number Email Address Signature Verified (Single/Joint/Either or Survivor) Account Mode of Operation