Retail	Deposit Product - Key Fact Sheet			faysalbank 🚳	
Select Product Here:	420 - Faysal Islami Manzil 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 Saving Account	The safe country of the state below	Production to the first of the	
Islamic Mode		Mudaraba	This information is accurate as of the date below	r. 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	5000	regulatory instructions and Bank's inte	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 Fee		0	at our 24/7 help center +92 21 111 06 06 06.		
Is Profit Paid on account. Subject to the applicable tax rate		Yes	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).		8.50%	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. 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	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		
	Intra-city	N/A		inancial fraud. Similarly, customers must be cautious of phishing emails asking the customer	
Cash Transaction SMS Alerts (Membership Fee)	Own ATM withdrawal	N/A	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 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. 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.		
	Other Bank ATM	N/A			
	ADC/Digital	0			
	Complete Subscription Charges				
	Annual option	1,475 + FED			
	Monthly option	145 + FED			
Debit Cards (Per annum)	UnionPay Classic	N/A			
	UnionPay Gold	N/A			
	PayPak-UPI Golootlo	N/A	Unclaimed Deposits: In terms of Section	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 to	
	Mastercard Classic	N/A	during the period of last ten years, exc		
	Mastercard Gold	N/A	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	N/A			
	Mastercard World	N/A	required regulatory requirements that the Bank might require to proceed further. Closing this account: In order to close your account, please visit your branch along with your original valid identity document for		
Cheque Book	Issuance	N/A	account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated subsequent to the account closure. Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to submit a new		
	Stop payment				
	For one cheque	N/A			
	More than one cheque	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		
	Loose cheque	N/A	to serving one-month prior notice.		
Remittance Local	Banker's Cheque/ Pay Order	N/A			
Nemittance Local	Demand Draft	N/A N/A	How can you get assistance or make a complaint? Contact Information:		
Remittance Foreign	Foreign Demand Draft	·	Faysal Bank Limited Complaint Management Unit: 6th Floor, (East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistan.		
	Wire Transfer	N/A	Helpline: +92 21 111 06 06 06 Email: customercomplaint@faysalbank.com Website: www.faysalbank.com If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi		
Statement of Account	Annual	-			
	Half Yearly	-			
	Duplicate	35			
Fund Transfer Digital Banking	ADC/Digital Channels	N/A	Email: info@bankingmohtasib.gov.pk \	Vebsite: www.bankingmohtasib.gov.pk	
	Others	N/A			
	Internet Banking subscription	0			
	Mobile Banking subscription	0			
Clearing - Outward	Normal	N/A			
	Intercity	N/A			
	Same Day	N/A			
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					
Account Number			Customer Signature	Tuesday, 24 October 2023	
Mobile Number				Tuesday, 24 October 2025	
Email Address			Signature Verified		
Account Mode of		(Single/Joint/Either or Survivor)	Signature verified		
Operation	1		1	1	