


Retail		Deposit Product - Key Fact Sheet			
Select Product Here:		791 - Faysal Islami Tez Tareen Remittance Account			
Product Type		Islamic Remunerative Current Account			
Islamic Mode		Mudaraba			
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>		Yes			
Last month's declared Profit Rate. (%) per year. <i>(As of August 2023 declared rates. For updated rates please contact your branch or visit FBL website).</i>		0.01%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per Month		0.01			
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	Free			
	UnionPay Gold	Free			
	PayPak-UPI Golootlo	Free			
	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			
Remittance Local	Loose cheque	N/A			
	Banker's Cheque/ Pay Order	350			
Remittance Foreign	Demand Draft	0.12% of transaction amt Or Rs. 200/- (min - max up to Rs. 2,000/-)			
	Foreign Demand Draft	1850			
Statement of Account	Wire Transfer	Nil if proceeds are credited to an FBL account, else 1850 plus postal and/or SWIFT charges			
	Annual	-			
	Half Yearly	-			
Fund Transfer	Duplicate	35			
	ADC/Digital Channels	0.1% of transaction amount or Rs. 200 whichever is lower			
Digital Banking	Others	N/A			
	Internet Banking subscription	0			
Clearing - Outward	Mobile Banking subscription	0			
	Normal	Nil			
	Intercity	240 per instrument			
Closure of Account	Same Day	500 per instrument			
	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		Signature Verified			
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)			