Retail		Deposit Product - Key	Fact Sheet	faysalbank	
	350 - Barkat Saving Account GBP		IMPORTANT: Read this document care	fully if you are considering opening a new account. You may also use this document to	
Select Product Here:	Monthly		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 date below	. Products/Services and/or its fees may change from time to time after notice by the Bank.	
Islamic Mode		Mudaraba	This mornation is accurate as of the date below	. Troducts/services and/or its rees may change nom time to time after houce by the bank.	
Currency Type		Foreign Currency		You Must Know	
Currency		GBP	Requirements to open an account: To	open the account you will need to satisfy some identification requirements as per	
Minimum Balance for	To open	1		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).		Tier 1 (GBP 1 to 49,999) - 0.2760 % Tier 2 (GBP 50,000 to 199,999) - 1.3799 %	dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishoneed 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		0.00 - 0.00	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	N/A	to click on link and for instance, change the password of his/ her bank account.		
	Other Bank ATM	N/A	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		
	Annual option	1,475 + FED			
	Monthly option	145 + FED	reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani		
Debit Cards (Per annum)	UnionPay Classic	N/A	customers may request their respective parent branches from their registered email address. Account will be reactivated subject		
	UnionPay Gold	N/A	to the fulfilment of all regulatory requirements.		
	PayPak-UPI Golootlo	N/A	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 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 Classic	N/A			
	Mastercard Gold	N/A			
	Mastercard Platinum	N/A N/A			
	Mastercard World	N/A N/A	required regulatory requirements that the Bank might require to proceed further.		
Cheque Book	Issuance	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		account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked		
	For one cheque	600/- per instruction plus postage /SWIFT charges		with your account shall automatically be cancelled/ deactivated subsequent to the account closure.	
	More than 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 valid ID document. In case a new valid ID is not submitted by the sustament the account shall be blocked by the Bank subsequent.	
	Loose 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 to serving one-month prior notice.		
	Banker's Cheque/ Pay Order	N/A	to serving one-month phor notice.		
Remittance Local	Demand Draft	N/A	How can you get assistance or make a complaint? 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	raysar bank Limited Complaint Management Onit. 6th rioor, (cast Wing) raysar house, 51- 62, Shahran-e-raisar, Karachi. Pakistan. Helpline: +92 21 111 06 06 06		
		postal and/or SWIFT charges	Email: customercomplaint@faysalbank.com		
Statement of Account	Annual	-	Website: www.faysalbank.com		
	Half Yearly Duplicate	- 35	If you are not satisfied with our response, you may contact:		
	Duplicate		Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi		
Fund Transfer	ADC/Digital Channels	N/A	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	550 per instrument			
Closure of Account	Customer request	0			
*Above charges are in PKR (PKR 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 October 2023	
Mobile Number Email Address					
Email Address Account Mode of		(Single/Joint/Either or Survivor)	Signature Verified		
Operation		(Single/Joint/Either of Survivor)			
operation					