

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		307/308 - Barkat Saving Account PKR		<b>IMPORTANT:</b> 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 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			
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. (As of August 2023 declared rates. For updated rates please contact your branch or visit FBL website).		8.5-10.5%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per Month		5.63-7.71			
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				
	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			
Cheque Book	Mastercard World	12000			
	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			
<p>*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)</p> <p><b>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</b></p>					
Customer Name		Customer Signature		Tuesday, 24 October 2023	
Account Number					
Mobile Number					
Email Address		Signature Verified			
Account Mode of Operation		(Single/Joint/Either or Survivor)			