Retail	Deposit Product - Key Fact Sheet		faysalbank (sh		
	370 - Barkat Saving Account USD		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.	
Does do set Tours	Worthing				
Product Type		Islamic Saving Account	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.	
Islamic Mode		Mudaraba		v	
Currency Type		Foreign Currency	You Must Know		
Currency		USD	Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and Bank's internal policies. These may include providing documents and information to verify your		
Minimum Balance for Account	To open	1		rnar policies. These may include providing documents and information to verify your lired on a periodic basis. For more details please consult our branch representative or call us	
Account To keep Account Maintenance Fee		0	at our 24/7 help center +92 21 111 06 06 06.		
		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		0.04.0.050/	dishonestly issues a cheque towards repayment of financing or fulfilment of an obligation which is dishonored on presentation,		
declared rates. For updated rates please contact your branch or visit FBL website).		0.01-0.05%	shall be punished with imprisonment which may extend to three years or with fine, or both.		
Profit Payment Frequency		Monthly	Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames,		
Provide example (Profit is calculated on PKR 1,000) Per Month		0.01 - 0.04	passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the		
Premature/ Early Encashment/Withdrawal Fee		0.01 - 0.04 N/A	customer's end. The State Bank of Pakistan or Faysal Bank will never Call/ SMS/ Mail/ Email to ask for customer's confidential details and other sensitive information related to bank accounts. Customers must be aware of this fact that sharing such		
Cash Transaction	Intra-city	200		=	
	Own ATM withdrawal	200 N/A	information with anyone might cause financial fraud. Similarly, customers must be cautious of phishing emails asking the customer 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		
	Other Bank ATM	N/A N/A			
	ADC/Digital	0 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		
SMS Alerts (Membership Fee)	Complete Subscription Charges	U	the number registered with your account.		
	Annual option	1.475 + FED		What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be	
	Monthly option	1,473 + FED 145 + FED	marked as dormant. If your account becomes dormant, you will not be able to perform any debit/withdrawal transaction. To		
	·	N/A	reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani		
Debit Cards (Per annum) Cheque Book	UnionPay Classic	N/A N/A	customers may request their respective parent branches from their registered email address. Account will be reactivated subject		
	UnionPay Gold		to the fulfilment of all regulatory requirements.  Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated		
	PayPak-UPI Golootlo	N/A	•	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	
	Mastercard Classic	N/A			
	Mastercard Gold	N/A	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		the Bank might require to proceed further.	
	Mastercard World	N/A	Closing this account: In order to close	your account, please visit your branch along with your original valid identity document for	
	Issuance 19/- per leaf		account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked		
	Stop payment	COO/ nov instruction plus nestage /CM/IFT sharges		e cancelled/ deactivated subsequent to the account closure.	
	For one cheque  More than one cheque	600/- per instruction plus postage /SWIFT charges 600/- per instruction plus postage /SWIFT charges	1   -	Expired Identity Document: Once your submitted ID document has reached its expiry, you shall be requested to submit a new	
	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		
Remittance Local	Banker's Cheque/ Pay Order	N/A	to serving one-month prior notice.		
	Demand Draft	N/A	How can you get assistance or make a complaint?		
			Contact Information:		
Remittance Foreign	Foreign Demand Draft	1850  Nil if proceeds are credited to an FBL account, else 1850 plus	Faysal Bank Limited Complaint Management Unit: 6th Floor,(East Wing) Faysal House, ST- 02, Shahrah-e-Faisal, Karachi. Pakistan.		
	Wire Transfer	postal and/or SWIFT charges	Helpline: +92 21 111 06 06 06		
Statement of Account	Annual	-	Email: customercomplaint@faysalbank.com		
	Half Yearly	-	Website: www.faysalbank.com	·	
	Duplicate	35	If you are not satisfied with our response, you may contact: Banking Mohtasib Pakistan, 5thfloor, Shaheen Complex, M.R. Kiyani Road, Karachi		
Fund Transfer	ADC/Digital Channels	N/A		Vebsite: www.bankingmohtasib.gov.pk	
	Others	N/A	l I		
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 (PK	R equivalent to be charged in case of FCY accounts)				
		I ACKNOWLEDGE RECEIVING AND UN	DERSTAND THIS KEY FACT STATEMENT		
Customer Name			Customer Signature		
Account Number			Castomer Signature	Tuesday, 24 October 2023	
Mobile Number					
Email Address			Signature Verified		
Account Mode of		(Single/Joint/Either or Survivor)	Joseph Vermeu		
Operation	1		1 1	l	

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