

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		370 - Barkat Saving Account USD Monthly		IMPORTANT: 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		Foreign Currency			
Currency		USD			
Minimum Balance for Account		To open	1		
		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).		0.01-0.05%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per Month		0.01 - 0.04			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction	Intra-city	200			
	Own ATM withdrawal	N/A			
	Other Bank ATM	N/A			
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	N/A			
	UnionPay Gold	N/A			
	PayPak-UPI Golootlo	N/A			
	Mastercard Classic	N/A			
	Mastercard Gold	N/A			
	Mastercard Platinum	N/A			
Cheque Book	Mastercard World	N/A			
	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	N/A			
Remittance Foreign	Demand Draft	N/A			
	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	N/A			
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	550 per instrument			
	Customer request	0			
<p>*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)</p> <p>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</p>					
Customer Name			Customer Signature		
Account Number				Tuesday, 24 October 2023	
Mobile Number					
Email Address			Signature Verified		
Account Mode of Operation	(Single/Joint/Either or Survivor)				