

Retail		Deposit Product - Key Fact Sheet		faysalbank	
Select Product Here:		Barkat Saving Account Corporate PKR (308)		<p><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.</p>	
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		<p align="center"><b>You Must Know</b></p> <p><b>Requirements to open an account:</b> 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 identity. Such information may be required on a periodic basis. For more details please consult our branch representative or call us at our 24/7 help center +92 21 111 06 06 06.</p> <p><b>Cheque Bounce:</b> 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 dishonestly issues a cheque towards repayment of financing or fulfillment of an obligation which is dishonored on presentation, shall be punished with imprisonment which may extend to three years or with fine, or both.</p> <p><b>Safe Custody:</b> Safe custody of access tools to your account like ATM cards, PINs, T-Pins, Cheques, e-banking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the 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 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.</p> <p><b>Record updation:</b> Always keep profiles/records updated with the Bank to avoid missing any significant communication. You can 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 the number registered with your account.</p> <p><b>What happens if you do not use this account for a long period?</b> 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 reactivate your account, you must visit your parent branch with an original valid identity document. Non-Resident Pakistani customers may request their respective parent branches from their registered email address. Account will be reactivated subject to the fulfillment of all regulatory requirements. Debit transactions/withdrawals shall not be allowed until the account is activated. However, transactions e.g. debits under the recovery of loans and markup etc., any permissible bank charges, government duties or levies and instruction issued under any law or from the court will not be subject to debit or withdrawal restriction.</p> <p><b>Unclaimed Deposits:</b> 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 fulfill all required regulatory requirements that the Bank might require to proceed further.</p> <p><b>Closing this account:</b> In order to close your account, please visit your branch along with your original valid identity document for account closure. The Bank shall perform mandatory requirements for account closure. Any products, services or facilities linked with your account shall automatically be cancelled/ deactivated subsequent to the account closure.</p> <p><b>Expired Identity Document:</b> 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 customer, the account shall be blocked by the Bank subsequent to serving one-month prior notice.</p>	
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. Subject to the applicable tax		Yes			
Last month's declared Profit Rate. (%) per year. (As of January 2025 declared rates. For updated rates please contact your branch or visit FBL website).		Tier 1 (1-9,999,999) - 5.50% Tier 2 (10,000,000 - 49,999,999) - 5.50% Tier 3 (50,000,000 - 99,999,999) - 5.50% Tier 4 (100,000,000 - 499,999,999) - 5.50% Tier 5 (500,000,000 to 999,999,999) - 5.50% Tier 6 (1,000,000,000 & above) - 5.50%			
Profit Payment Frequency		Monthly			
Provide example (Profit is calculated on PKR 1,000) Per		4.58 - 4.58			
Premature/ Early Encashment/Withdrawal Fee		N/A			
Cash Transaction		Intra-city 0 Own ATM withdrawal 0 Other Bank ATM 35 ADC/Digital 0			
SMS Alerts (Membership Fee)		Complete Subscription Charges Annual option Rs. 2000/- + FED/ Provincial Sales Tax Monthly option Rs. 200/- + FED/ Provincial Sales Tax			
Debit Cards (Per annum)		UnionPay Classic NA UnionPay Gold NA PayPak-UPI Golootlo 2150 Mastercard Classic 2300 Mastercard Gold 3000 Mastercard Platinum 2000 Mastercard World 17000 Business Debit Card 8000 Business Debit Card World 17000			
Cheque Book		Issuance 20/- per leaf Stop payment 0 For one cheque 600/- per instruction plus postage /SWIFT charges More than one cheque 600/- per instruction plus postage /SWIFT charges Loose cheque N/A Banker's Cheque/ Pay Order 350			
Remittance Local		Demand Draft Debit to account 0.12% of transaction amt Or Rs. 200/- min, max upto Rs. 2000/-			
Remittance Foreign		Foreign Demand Draft NA			
Remittance Foreign (Inward Remittances)		(Inward Remittances) Nil if proceeds are credited to an account with FBL. Other wise applicable Pay Order/ Demand Draft charges plus postal and/or SWIFT charges			
Telegraphic Transfer Outward (Foreign Currency)		Telegraphic Transfer Outward (FCY) NA			
Statement of Account		Annual - Half Yearly - Duplicate 35			
Fund Transfer		ADC/Digital Channels Free Others N/A			
Digital Banking		Internet Banking subscription 0 Mobile Banking subscription 0			
Clearing - Outward		Normal Nil Intercity Rs. 350/- per instrument. There will be no intercity charges between Islamabad and Rawalpindi as these are twin cities. Same Day 500 per instrument			
Closure of Account		Customer request -			
*Above charges are in PKR (PKR equivalent to be charged in case of FCY accounts)					
<b>I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT</b>					
Customer Name				Customer Signature	
Account Number					
Mobile Number					
Email Address					
Account Mode of Operation		(Single/Joint/Either or Survivor)		Signature Verified	
				Tuesday, 11 February 2025	