			Key Fact St	tatement for Deposit Accou	unts (Current Account)			
Zarai Tarqiati Bank Limited, Islamic Banking	Date							
Branch,City.	IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have receive KFS from other banks for comparison.						ccounts offered by other banks. You have the right to	
This information is accurate as of	the da	ate above. Services, fees and Profit rates may	change on periodic basis. Sched	Account Types & Salient ule of Charges is revised bia visit our branche	nnually and Profit Rates are decl	ared on monthly basis. For updated fees/ch	arges, you may visit our website "wwww.ztbl.com" o	
			ZTBL-IBD					
Particulars		Islamic Current Account	Islamic Asaan Current Account	Basic Islamic Banking Account	Bakht Islamic Current Account	ZTBL Islamic Pension Current Accoun		
Currency (PKR)			PKR	PKR	PKR	PKR	PKR	
			D #001	D 100/	D 1.000/	N 7'1	D = 1.000/	

Particulars		Islamic Current Account		Basic Islamic Banking Account	Bakht Islamic Current Account	ZTBL Islamic Pension Current Account
Currency (PKR)		PKR	PKR	PKR	PKR	PKR
Minimum Balance To open		Rs.500/-	Rs 100/-	Rs. 1,000/-	Nil	Rs. 1,000/-
for Account (if any, provide the amount) To keep		Nil	Nil	Nil	Nil	Nil
Account Maintenance Fee (if any, provide the amount)		Nil	Nil	Nil	Nil	Nil
Is Profit Paid on account(Yes/No)Subject to the applicable tax rate		No	No	No	No	No
Indicative Profit Rate. (%)		N/A	N/A	N/A	N/A	N/A
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		N/A	N/A	N/A	N/A	N/A
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		N/A	N/A	N/A	N/A	N/A
Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate)		N/A	N/A	N/A	N/A	N/A

Service Charges

IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find a full list at [our branches, on our website at www.ztbl.com"]. Please note that all bank charges are exclusive of applicable taxes.							
		ZTBL-IBD					
Services	Modes	Islamic Current Account	Islamic Asaan Current Acount	Basic Islamic Banking Account	Bakht Islamic Current Account	ZTBL Islamic Pension Current Account	
Cash Transaction*	Intercity	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Free Fund Transfer within PKR.200,000/-	
	Intra-city	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	
	Own ATM withdrawal	Nil	Nil	Nil	Nil	Nil	
	Other Bank ATM	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicable	
	ADC/Digital	Free	Free	Free	Free	Free	
SMS Alerts	Clearing	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	
	For other transactions	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	
Debit Cards	Silver Card	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	/ Renewal Fee Rs.800/-		Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	
	Gold Card	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	/ Renewal Fee Rs 1,500/ Card Replacement Fee		Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	
Cheque Book	Issuance	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	
	Stop payment	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 750/- per instruction for Rupee Account	
	Loose cheque	N/A	N/A	N/A	N/A	N/A	

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Zarai Tarqiati Bank Li	imited	Key	Fact Statement for Deposi	t Accounts (Saving Account)							
Islamic Banking	Date	nited, Date									
Branch, City.	IMPORTANT: Read this document careful	ully if you are considering opening a ne	are considering opening a new account. It is available in English and Urdu. 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.								
This information i	is accurate as of the date above. Services, fees and Profit ra	ates may change on periodic basis. Scho	Account Types & Security Account Types & Secur	iannually and Profit Rates are de	eclared on monthly basis. For updated fees/	charges, you i	may visit our website "www.ztbl.com.pk" o	or visit our			
					ZTBL-IBD						
	Particulars	Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	Bakht Islamic Saving Account	ZTBL Islamic Pension Saving Account	Junior Account	Senior Citizen Account			
Currency (PKR)		PKR	PKR	PKR	PKR	PKR	PKR	PKR			
Minimum Balance	To open	Rs.500/-	Rs 100/-	Rs. 1,000/-	Nil	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-			
for Account (if any,	To keep	Nil	Nil	Nil	Nil	Nil	Nil	Nil			
provide the amount)	ce Fee (if any, provide the amount)	Nil	Nil	Nil	Nil	Nil	Nil	Nil			
	count(Yes/No)Subject to the applicable tax rate	Yes	Yes	Yes	Yes	Yes	Yes	Yes			
Indicative Profit Rat		10%	10%	10.30%		103	103	103			
	quency (Daily, Monthly, Quarterly, Half yearly and yearly)	Monthly	Monthly		Monthly	Monthly	Monthly	Monthly			
	n each Rs.1000, you can earn Rs on given periodicity)	100	100	103	William	TVIOREITY	Nonthiny	Wionting			
	cashment/Withdrawal Fee (If any, provide amount/rate		N/A		N/A	N/A	N/A	N/A			
	(), [-7	Service (1 1/1 2		1 1/1 1			
IMPO	ORTANT: This is a list of the main service charges for t	this account. It does not include all ch			ebsite at www.ztbl.com"]. Please note tha	t all bank cha	arges are exclusive of applicable taxes.				
			ZTBL-IBD								
Services	Modes	Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	Bakht Islamic Saving Account	ZTBL Islamic Pension Saving Account	Junior Account	Senior Citizen Account			
I	Intercity	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Free Fund Transfer within PKR.200,00 0/-	Rs 100/-	Rs 100/-			
Cash Transaction*	Intra-city	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-			
	Own ATM withdrawal	Nil	Nil	Nil	Nil	Nil	Nil	Nil			
	Other Bank ATM	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicable	Ps 23 44/ (Off not) or as	Rs.23.44/- (Off net) or as applicable	Rs.23.44/-	Rs.23.44/- (Off net) or as applicable	Rs.23.44/- (Off net) or as applicabl			
	ADC/Digital	Free	Free	Free	Free	Free	Free	Free			
SMS Alerts	Clearing	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each accoun			
	For other transactions	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each account	Rs.300/- per annum for each accoun			
Debit Cards	Silver Card	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-			Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	N/A	Annual Fee Issuance Fe / Renewal Fee Rs.800/- Card Replacemen Fee Rs. 800/-			
	Gold Card	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	/ Renewal Fee Rs 1,500/-		Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	N/A	Annual Fee Issuance Fe / Renewal Fee Rs 1,500/- Card Replacemen Fee Rs.1,500/-			

Rs.12/- per leaf

N/A

Rs. 300/- per instruction

Rs.12/- per leaf

N/A

Rs. 300/- per instruction

Free

N/A

Rs. 300/- per instruction

Issuance

Stop payment

Loose cheque

Cheque Book

First

Free 5 leaf chequebook upon maintaining average balance of Rs.100,000 Rs.12/- per leaf First chequebook free

N/A

Rs. 300/- per instruction

N/A

Rs. 300/- per instruction Rs. 300/- per instruction

N/A

chequeboo k of 25

leaves free

Rs. 300/- per instruction

N/A