Key Fact Statement for Deposit Accounts (Current Account) Zarai Tarqiati Bank Limited, Date Islamic Banking Branch,_ 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 the right to receive KFS from other City. banks for comparison. **Account Types & Salient Features:** This information is accurate as of the date above. Services, fees and Profit rates may change on periodic basis. Schedule of Charges is revised biannually and Profit Rates are declared on monthly basis. For updated fees/charges, you may visit our website "www.ztbl.com" or visit our branches. ZTBL-IBD **Particulars Islamic Current Basic Islamic Banking Bakht Islamic Current** Islamic Asaan **ZTBL Islamic Pension Current Account** Account **Current Account** Account Account PKR PKR PKR PKR Currency (PKR) Rs.500/-Rs. 1,000/-Minimum Balance Rs 100/-Rs. 1,000/-Nil Γo open for Account (if any, provide Го кеер Nil Nil Nil Nil Nil Nil Nil Nil Account Maintenance Fee (if any, provide the amount) Is Profit Paid on account(Yes/No)Subject to the applicable tax rate No **Indicative Profit Rate.** (%) N/A Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly) Provide example: (On each Rs.1000, you can earn Rs on given periodicity) N/A N/A N/A N/A N/A N/A N/A N/A Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate) 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 Modes **Islamic Current Basic Islamic Banking** Services Islamic Asaan **Bakht Islamic Current ZTBL Islamic Pension Current Account** Account **Current Acount** Account Account Free Fund Transfer within PKR.200,000/-Intercity Rs 100/-Rs 100/-Rs 100/-Rs 100/ntra-city Rs 100/-Rs 100/-Rs 100/-Rs 100/-Rs 100/-Cash Transaction* Own ATM withdrawal Nil Nil Nil Rs.23.44/- (Off net) or as Rs.23.44/- (Off net) or as Rs.23.44/- (Off net) or as Other Bank ATM Rs.23.44/- (Off net) or as applicable Rs.23.44/- (Off net) or as applicable applicable applicable applicable ADC/Digital Free Free Free Free Rs.300/- per annum for each Rs.300/- per annum for Rs.300/- per annum for each Clearing Rs.300/- per annum for each account Rs.300/- per annum for each account SMS Alerts each account Rs.300/- per annum for each Rs.300/- per annum for Rs.300/- per annum for each For other transactions Rs.300/- per annum for each account Rs.300/- per annum for each account each account Annual Fee / Issuance Fee / Annual Fee / Issuance Fee / Annual Fee / Issuance Fee Annual Fee / Issuance Fee / Renewal Fee Rs.800/-Renewal Fee Rs.800/-Renewal Fee Rs.800/- Renewal Fee Rs.800/-Free issuance upon maintainence of PKR Silver Card Card Replacement Fee Rs. 800/-Card Replacement Fee Rs Card Replacement Fee Card Replacement Fee Rs. 200,000/-Rs. 800/-800/-800/-Debit Cards Annual Fee / Issuance Fee Annual Fee / Issuance Fee / Annual Fee / Issuance Fee / Renewal Fee Rs Annual Fee / Issuance Fee / Renewal Fee Renewal Fee Rs 1,500/-Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/-Renewal Fee Rs 1,500/-Gold Card 1,500/-Rs 1,500/-Card Replacement Fee Card Replacement Fee Card Replacement Fee Rs.1,500/-Card Replacement Fee Card Replacement Fee Rs.1,500/-Rs.1,500/-Rs.1,500/-Rs.1,500/-Rs.12/- per leaf Rs.12/- per leaf Rs.12/- per leaf Rs.12/- per leaf Rs.12/- per leaf ssuance Cheque Book Rs. 300/- per instruction Rs. 750/- per instruction for Rupee Account Rs. 300/- per instruction Rs. 300/- per instruction Rs. 300/- per instruction Stop payment N/A N/A Loose cheque **Key Fact Statement for Deposit Accounts (Saving Account)** Zarai Tarqiati Bank Limited, Date Islamic Banking 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 the right to receive KFS from other banks for

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Particulars		ZTBL-IBD						
		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, provide the amount) To keep		Nil	Nil	Nil	Nil	Nil	Nil	Nil
Account Maintenance Fee (if any, provide the amount)		Nil	Nil	Nil	Nil	Nil	Nil	Nil
Is Profit Paid on account(Yes/No)Subject to the applicable tax rate		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		9.37%	9.37%	9.52%				
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		7.8	7.8	7.9				
Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate)		N/A	N/A	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 **ZTBL** Islamic Senior **Islamic Saving** Services Modes Islamic Asaan **Islamic Business Bakht Islamic Saving Account** Pension Citizen Junior Account Account **Saving Account Deposit Account** Saving Account Account Free Fund Transfer Rs 100/-Rs 100/-Rs 100/-Rs 100/within Rs 100/-Rs 100/-Intercity PKR.200,00 Rs 100/-Rs 100/-Rs 100/-Rs 100/-Rs 100/-Rs 100/-Rs 100/-Intra-city Cash Transaction* Own ATM withdrawal Rs.23.44/-Rs.23.44/-Rs.23.44/- (Off net) or as Rs.23.44/- (Off net) or as Rs.23.44/- (Off net) or as (Off net) or (Off net) or Other Bank ATM Rs.23.44/- (Off net) or as applicable Rs.23.44/- (Off net) or as applicable applicable applicable applicable applicable ADC/Digital Free Free Free Rs.300/- per Rs.300/- per Rs.300/- per annum for each Rs.300/- per annum for Rs.300/- per annum for each annum for annum for Clearing Rs.300/- per annum for each account Rs.300/- per annum for each account account each account account each each **SMS Alerts** account Rs.300/- per Rs.300/- pe Rs.300/- per annum for each Rs.300/- per annum for Rs.300/- per annum for each annum for annum for For other transactions Rs.300/- per annum for each account Rs.300/- per annum for each account account each account account each each account Annual Fee Annual Fee Issuance Fe Issuance Fe Renewal / Renewal Annual Fee / Issuance Fee / Annual Fee / Issuance Fee | Annual Fee / Issuance Fee /

Renewal Fee Rs.800/-/ Renewal Fee Rs.800/- Renewal Fee Rs.800/-Free issuance upon maintainence of PKR Silver Card Rs.800/-Rs.800/-Card Replacement Fee Rs. Card Replacement Fee Card Replacement Fee Rs. 200,000/-Card 800/-Rs. 800/-800/-Replacemen Replacemen t Fee Rs. t Fee Rs 800/-800/-**Debit Cards** Annual Fee Annual Fee Issuance Fe Issuance Fe Annual Fee / Issuance Fee Renewal Renewal Annual Fee / Issuance Fee / Annual Fee / Issuance Fee / Fee Rs Renewal Fee Rs Free issuance upon maintainence of PKR Renewal Fee Rs 1,500/-Renewal Fee Rs 1,500/-Gold Card 1,500/-1,500/-1,500/-Card Replacement Fee Card Replacement Fee 200,000/-Card Replacement Fee Card Card Rs.1,500/-Rs.1,500/-Rs.1,500/-Replacemen Replacemen t Fee t Fee Rs.1,500/-Rs.1,500/-First Free 5 leaf chequebook upon maintaining Rs.12/- per First chequebook free ok of 25 Rs.12/- per leaf Rs.12/- per leaf Issuance Free average balance of Rs.100,000 leaves Cheque Book free Rs. 300/-Rs. 300/-Rs. 300/- per instruction Rs. 300/- per instruction Rs. 300/- per instruction Rs. 300/- per instruction Rs. 300/- per instruction Stop payment nstruction instruction N/A N/A N/A N/A N/A Loose cheque