Key Fact Statement for Deposit Accounts (Current Account)							
Zarai Tarqiati Bank Limited,	Date						
	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 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 "wwww.abl.com" or visit our branches.

	ZTBL-IBD						
Particulars	Islamic Current	Islamic Asaan	Basic Islamic	Basic Islamic Bakht Islamic ZTBL Is			
	Account	Current Account	Banking Account	Current Account	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)	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.abl.com"]. Please note that all bank charges are exclusive of applicable taxes.

		ZTBL-IBD					
Services	Modes	Islamic Current Account			Bakht Islamic Current Account	ZTBL Islamic Pension Current Account	
	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/-	
Cash Transaction*	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	
Debit Cards	Silver Card	Annual Fee / Issuance Fee / Renewal Fee Rs.800/-Card Replacement Fee Rs. 800/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	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/-	
	Gold Card	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/-	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/-	
	Issuance	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	Rs.12/- per leaf	
Cheque Book	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	

			Key Fact Statement for Deposit Accounts (Saving Account)
Zarai Tarqiati Bank Limited,		Date	
Islamic Banking Branch,	City.	IMPORTANT: Read this d	bocument 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 comparison.
			Account Types & Salient Features •

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.pk" or visit our branches.

				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	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. (%)			8.75%	8.75%	8.90%						
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)			7.2	7.2	7.4						
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.

	Modes	ZTBL-IBD							
Services		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	
	Intercity	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Free Fund Transfer within PKR.200,000/-	Rs 100/-	Rs 100/-	
	Intra-city	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	
Cash Transaction*	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	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	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 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	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/-	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 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/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Fee / Renewal Fee Rs	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 Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	
Cheque Book	Issuance	Rs.12/- per leaf	Rs.12/- per leaf	Free	Free 5 leaf chequebook upon maintaining average balance of Rs.100,000	Rs.12/- per leaf	First chequebook free	First chequebook of 25 leaves free	
	Stop payment	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	
	Loose cheque	N/A	N/A	N/A	N/A	N/A	N/A	N/A	