

Key Fact Statement for Zrai Amadani Certificate								
Zrai Taraqati Bank Limited, Islamic Banking Branch, _____ City.		Date		Jan-25				
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 "www.ztbl.com.pk" or visit our branches.								
Zrai Taraqati Bank Limited-Islamic Banking Division (ZTBI-IBD)								
Particulars		Zrai Amadani Certificate 3 years (monthly)	Zrai Amadani Certificate 3 years (quarterly)	Zrai Amadani Certificate 3 years (maturity)	Zrai Amadani Certificate 5 years (monthly)	Zrai Amadani Certificate 5 years (quarterly)	Zrai Amadani Certificate 5 years (maturity)	
Currency		PKR	PKR	PKR	PKR	PKR	PKR	
Minimum Balance	To open	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	
for Account (if any, provide the amount)	To keep	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	
Account Maintenance Fee (if any, provide the amount)		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	
Indicative Profit Rate, (%)		10.00%	.	10.23%	.	.	.	
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Quarterly	Maturity	Monthly	Quarterly	Maturity	
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		8.30	.	306.90	0.00	0	0	
Premature/ EarlyEncashment/Withdrawal Fee (if any, provide amount/rate)		As per premature encashment schedule						
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.pk]. Please note that all bank charges are exclusive of applicable taxes.								
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT								
Customer Name:					Date:			
Product Chosen:								
Mandate of account:	Single Joint/Either or Survivor							
Address :								
Contact No:	Mobile No.				Email Address			
Customer Signature:					Signature Verified			