	Key Fact Statement for Deposit Accounts ( Current Account)
Zarai Tarqiati Bank Limited,	Date
	<b>IMPORTANT:</b> 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	n Basic Islamic Bakht Islamic Z		ZTBL Islamic Pension Current		
	Account	<b>Current Account</b>	Banking Account	<b>Current Account</b>	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.abl.com"]. Please note that all bank charges are exclusive of applicable taxes.

		ZTBL-IBD					
Services	Modes	Islamic Current Account		Basic Islamic Banking 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	

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		Key Fact Statement for Deposit Accounts ( Saving Account)
Zarai Tarqiati Bank Limited, Islamic Banking Branch,	Date	
	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.

Visit our branches.									
	ZTBL-IBD								
Particulars	Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	Ü	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. (%)	8.42%	8.42%	8.56%						
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)	7.01	7.01	7.13						
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							
Services	Modes	Islamic 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/-	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	
	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	
	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	
Debit Cards	Silver Card	Renewal Fee Rs.800/-	Rs.800/- Card Replacement Fee	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/-	1,500/- Card Replacement Fee	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Free issuance upon maintainence of PKR 200,000/-	aintainence of PKR  Card Replacement Fee		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	