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	Basic Islamic	Bakht Islamic	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)	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			
SMS Alerts	ADC/Digital	Free	Free	Free	Free	Free			
	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/-			
Debit Carus	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, Islamic Banking Branch,		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 "www.ztbl.com.pk" or visit our branches.

	ZTBL-IBD							
Particulars	Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	Ü	ZTBL Islamic Pension Saving 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. (%)	8.74%	8.74%	8.87%	8.74%				
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	7.3	7.2				
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	Islamic Asaan	Islamic Business	Bakht Islamic Saving	ZTBL Islamic Pension	Junior	Senior Citizen
		Account	Saving Account	Deposit Account	Account	Saving Account	Account	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	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
	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
	Silver Card	Renewal Fee Rs.800/- Card Paplacement		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/-
Debit Cards	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/-	Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Gee / Issuance Fee / Fee Rs 1,500/- placement Fee N/A	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-
	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
Cheque Book	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