Key Fact Statement for Deposit Accounts (Current Account)									
Zarai Tarqiati Bank Limited,	Date	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							
Islamic Banking Branch, City.		different acco	unts offered by other bank	· · · · · · · · · · · · · · · · · · ·	available in English and Ur ceive KFS from other banks	· · · · · · · · · · · · · · · · · · ·			
This information is accurate as of the date above. Services, fees and Profit rates may ch		count Types & Salient Fe of Charges is revised biann visit our branches.		declared on monthly basis	For updated fees/charges,	you may visit our website "wwww.abl.com" or			
		ZTBL-IBD							
Particulars		Islamic Current		Basic Islamic	Bakht Islamic	ZTBL Islamic Pension Current			
		Account	Current Account		Current Account	Account			
Currency (PKR)	T	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 N/A				
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					
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		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			
IMPORTANT: This is a list of the main service charges for this account. It	does not include all charges. Yo	Service Charges u can find a full list at [ou	r branches, on our webs			arges are exclusive of applicable taxes.			
Services	Modes	Islamic Current	lamic Current Islamic Asaan Basic Islamic Bakht Islamic		ZTBL Islamic Pension Current				
		Account		Banking Account	Current Account	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	N/A N/A N/A N/A N/A N/A m"]. Please note that all bank charges are exclusive of ap ZTBL-IBD ZTBL-IBD Current Account Rs 100/- Rs 100/- Rs 100/-	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				
	ADC/Digital	Free	T			Rs.23.44/- (Off net) or as applicable			
MS Alerts			Free	Free	Free	Rs.23.44/- (Off net) or as applicable 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				
SMS Alerts	Clearing For other transactions	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	Free			
	-	each account Rs.300/- per annum for	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee	Rs.300/- per annum for each account Rs.300/- per annum for	Rs.300/- per annum for each account Rs.300/- per annum for each account Free issuance upon maintainence of PKR 200,000/-	Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-			
SMS Alerts Debit Cards	For other transactions	each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee	Rs.300/- per annum for each account Rs.300/- per annum for each account Free issuance upon maintainence of PKR	Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee Rs.1,500/-			
	For other transactions Silver Card	each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	Rs.300/- per annum for each account Rs.300/- per annum for each account Free issuance upon maintainence of PKR 200,000/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/-			
	For other transactions Silver Card Gold Card	each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/- Rs.12/- per leaf	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/- Rs.12/- per leaf	Rs.300/- per annum for each account Rs.300/- per annum for each account Free issuance upon maintainence of PKR 200,000/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/- Rs.12/- per leaf	Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee Rs.1,500/-			

				Key Fact State	ment for Deposit Accoun	ts (Saving Account)					
Zarai Tarqiati Bank I	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									
Branch,City. IMPORTANT: Read this document card				u are considering ope		vailable in English and Uro vive KFS from other banks		nent to compare different account	unts offered by othe	er banks. You have	
					count Types & Salient Fe						
This information is a	accurate as of the date abov	e. Services, fees and Profit ra	tes may change on perio	dic basis. Schedule of	-	ally and Profit Rates are d	eclared on monthly basis. For u	pdated fees/charges, you may	visit our website "w	ww.ztbl.com.pk" o	
					visit our branches.		ZTBL-IBD				
Particulars Currency (PKR) Minimum Balance To open			Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	0	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 Maintenar	nce Fee (if any, provide the a	amount)		Nil	Nil	Nil	Nil	Nil	Nil	Nil	
Is Profit Paid on ac	count(Yes/No)Subject to	the applicable tax rate		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Indicative Profit Ra	ate. (%)			836%	8.36%	8.52%	8.36%				
Profit Payment Fre	equency (Daily, Monthly, Qu	arterly, Half yearly and yearly)		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	
Provide example: (0	On each Rs.1000, you can ear	n Rs on given periodicity)		6.9	6.9	7.1	6.9				
Premature/ EarlyE	ncashment/Withdrawal F	ee (If any, provide amount/r	rate)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
IMPORTAN	T: This is a list of the main	in service charges for this a	ccount. It does not incl	ude all charges. You	Service Charges can find a full list at [ou	r branches, on our websi	te at www.ztbl.com"]. Please r	note that all bank charges are	e exclusive of appli	icable taxes.	
<i>a</i> .				ZTBL-IBD							
Services	Modes		Islamic Saving	Islamic Asaan	Islamic Business	Ŭ	ZTBL Islamic Pension		Senior Citizen		
	Intercity			Account Rs 100/-		Deposit Account Rs 100/-	Account Rs 100/-	Saving Account Free Fund Transfer within	Account Rs 100/-	Account Rs 100/-	
	Intra-city			Rs 100/-	Rs 100/-	Rs 100/-	Rs 100/-	PKR.200,000/- Rs 100/-	Image: Account Senior Account PKR PKR PKR PKR Rs. 1,000/- Rs. 1,00 Nil Nil Nil Nil Nil Nil Yes Yes Monthly Monthly Monthly Monthly N/A N/A Mil Senior Account Account Monthly Monthly Recount Account Account Account 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)	Rs.23.44/- (Off net) or as	Rs.23.44/- (Off net) or	Rs.23.44/- (Off net) or as	Rs.23.44/- (Off net) or as applicable		Rs.23.44/- (Off net) or as	
	ADC/Digital			Free	Free	Free	Free	Free			
SMS Alerts	Clearing			Rs.300/- per annum				Rs.300/- per annum for each account	Rs.300/- per annum for each	Rs.300/- per annum for each	
SMS Alerts	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	Rs.300/- per annum for each account		
	Silver Card			Renewal Fee 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/-	
Debit Cards	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/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	N/A	Annual Fee / Issuance Fee / Renewal Fee R 1,500/- Card Replacemen 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	
Cneque Book	Stop payment			Rs. 300/- per	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per instruction	Rs. 300/- per	Rs. 300/- per	

btop payment	instruction	Rs. 500/ per instruction	Ks. 500/ per instruction	rts. 500/ per instruction	Rs. 500/ per instruction	instruction	instruction
Loose cheque		N/A	N/A	N/A	N/A	N/A	N/A