	Key Fact Stat	ement for Deposit Account	ts (Current Account)						
Zarai Tarqiati Bank Limited,	Date	May-25							
Islamic Banking Branch, City.	IMPORTANT	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.							
This information is accurate as of the date above. Services, fees and Profit rates may ch		of Charges is revised biann or visit our branches.		declared on monthly basis.	For updated fees/charges, y	you may visit our website "wwww.ztbl.com.pk"			
		ZTBL-IBD							
Particulars	Islamic Current		Basic Islamic	Bakht Islamic	ZTBL Islamic Pension Current				
	Account		Banking Account	Current Account	Account				
Currency (PKR) Minimum Balance	To open	PKR Rs.500/-	PKR Rs 100/-	PKR Rs. 1,000/-	PKR Nil	PKR Rs. 1,000/-			
for Account (if any, provide the amount)	To keep	Nil	Nil	Nil	Nil	Nil			
Account (if any, provide the amount) Account Maintenance Fee (if any, provide the amount)			Nil	Nil	Nil	Nil			
	Profit Paid on account(Yes/No)Subject to the applicable tax rate			No	No	NI			
Indicative Profit Rate. (%)	No N/A	No 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 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				
IMPORTANT: This is a list of the main service charges for this account. It d	oes not include all charges. Yo	Service Charges u can find a full list at [our	branches, on our websit			narges are exclusive of applicable taxes.			
				ZTBL	-IBD				
Services	Modes	Islamic Current Account		ZTBL Basic Islamic Banking Account	-IBD Bakht Islamic Current Account	ZTBL Islamic Pension Current Account			
Services	Modes			Basic Islamic	Bakht Islamic				
Services		Account	Current Acount	Basic Islamic Banking Account	Bakht Islamic Current Account	Account			
Services Cash Transaction*	Intercity	Account Rs 100/-	Current Acount Rs 100/-	Basic Islamic Banking Account Rs 100/-	Bakht Islamic Current Account Rs 100/-	Account Free Fund Transfer within PKR.200,000/-			
	Intercity Intra-city Own ATM withdrawal Other Bank ATM	Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable			
	Intercity Intra-city Own ATM withdrawal	Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil			
	Intercity Intra-city Own ATM withdrawal Other Bank ATM	Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable			
Cash Transaction*	Intercity Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital	Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for each account	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for each account	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free			
Cash Transaction* SMS Alerts	Intercity Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing	AccountRs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/-	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account			
Cash Transaction*	Intercity Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions	Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable 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	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable 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/-	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable 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	Bakht Islamic Current Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for each account Free issuance upon maintainence of PKR	Account Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.800/-			
Cash Transaction* SMS Alerts	Intercity Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions Silver Card	AccountRs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountRs.300/- per annum for each accountAnnual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs.1,500/- Card Replacement Fee	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free 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. 800/- Card Replacement Fee Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Annual Fee / Issuance Fee / Renewal Fee Rs.300/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs. 800/- Card Replacement Fee Rs. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee	Bakht Islamic Current AccountRs 100/-Rs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountFree issuance upon maintainence of PKR 200,000/-Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	AccountFree Fund Transfer within PKR.200,000/-Rs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountAnnual 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/-			
Cash Transaction* SMS Alerts	Intercity Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions Silver Card Gold Card	AccountRs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountRs.300/- per annum for each accountAnnual Fee / Issuance Fee / Renewal Fee Rs.800/-Card Replacement Fee Rs. 800/-Annual Fee / Issuance Fee Rs. 1,500/-Card Replacement Fee Rs.1,500/-Rs.12/- per leaf	Current Acount Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable 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. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee Rs.1,500/- Rs.1,2/- per leaf	Basic Islamic Banking Account Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable 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. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee Rs.1,500/-	Bakht Islamic Current AccountRs 100/-Rs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountFree 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	AccountFree Fund Transfer within PKR.200,000/- Rs 100/- NilRs 100/- NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs.300/- per annum for each accountAnnual 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				M	lay-25			
Islamic Banking		document carefully if yo	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.		document carefully if yo	a are considering ope		eive KFS from other banks				
					count Types & Salient Fe		a design of the		tate a substant in	4.1
This information is a	ccurate as of the date above	e. Services, fees and Profit ra	ites may change on perio	dic basis. Schedule of	visit our branches.	ally and Profit Rates are d	eclared on monthly basis. For u	ipdated fees/charges, you may	visit our website "w	ww.ztbl.com.pk [*] o
							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	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 Maintenan	nce Fee (if any, provide the a	mount)		Nil	Nil	Nil	Nil	Nil	Nil	Nil
Is Profit Paid on ac	count(Yes/No)Subject to t	the applicable tax rate		Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Ra	nte. (%)			8.54%	8.54%	8.71%	8.54%			
Profit Payment Fre	quency (Daily, Monthly, Qu	arterly, Half yearly and yearly)		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
_	On each Rs.1000, you can ear			7.1	7.1	7.2	7.1			
Premature/ EarlyE	ncashment/Withdrawal Fo	ee (If any, provide amount/	rate)	N/A	N/A	N/A	N/A	N/A	N/A	N/A
IMPORTAN	T: This is a list of the mai	in service charges for this a	account. 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.
					-	•	ZTBL-IBD	•	-	•
Services	Modes		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	
	For other transactions		<u> </u>	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				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/-
Debit Cards	Gold Card			Fee Rs. 800/- Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Annual Fee / Issuance Fee / Renewal Fee	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
Cheque 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