

| Key Fact Statement for Deposit Accounts (Current Account) | | | | | | |
|---|------------------------|--|---|---|---|---|
| Zarai Tarqiati Bank Limited, Islamic Banking Branch,_____ City. | | Date | Jun-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. | | | | | | |
| Particulars | | ZTBL-IBD | | | | |
| | | Islamic Current Account | Islamic Asaan Current Account | Basic Islamic Banking Account | Bakht Islamic Current Account | ZTBL Islamic Pension Current 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.ztbl.com.pk]. Please note that all bank charges are exclusive of applicable taxes. | | | | | | |
| Services | Modes | ZTBL-IBD | | | | |
| | | Islamic Current Account | Islamic Asaan Current Account | Basic Islamic Banking Account | Bakht Islamic Current Account | ZTBL Islamic Pension Current Account |
| Cash Transaction* | 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/- |
| | 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 | 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 maintenance 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/- | 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 | Rs.12/- per leaf | Rs.12/- per leaf | Rs.12/- per leaf |
| | 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 Tarqiyati Bank Limited, Islamic Banking Branch,_____ City. | | | Date | Jun-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. | | | | | | | | | |
| Particulars | | | ZTBL-IBD | | | | | | |
| | | | 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 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. (%) | | | 8.47% | 8.47% | 8.63% | 8.47% | | 8.47% | |
| 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) | | | 7.05 | 7.05 | 7.19 | 7.05 | | 7.05 | |
| 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.pk"]. Please note that all bank charges are exclusive of applicable taxes. | | | | | | | | | |
| Services | Modes | | ZTBL-IBD | | | | | | |
| | | | 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 |
| Cash Transaction* | 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/- |
| | 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 |
| SMS Alerts | ADC/Digital | | Free | Free | 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 | 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 | 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 maintenance 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/- | 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 maintenance 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 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 |