	Key Fact State	ment for Deposit Account	ts (Current Account)						
Zarai Tarqiati Bank Limited,	Date	Date Jun-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		ccount Types & Salient Fe 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 PKR		Banking Account	king Account Current Account Account PKR PKR				
Currency (PKR) Minimum Balance	To open	Rs.500/-		PKK Rs. 1,000/-		Rs. 1,000/-			
for Account (if any, provide the amount)	To keep	Nil	Nil	Nil		Nil			
Account Maintenance Fee (if any, provide the amount)	To keep	Nil	Nil	Nil		Nil			
Is Profit Paid on account(Yes/No)Subject to the applicable tax rate		No	No	No	Nil Nil No No				
Indicative Profit Rate. (%)	N/A	N/A	N/A		N/A				
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)				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			
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. You		branches, on our websit						
Services	Modes	Islamic Current Account		Basic Islamic	Bakht Islamic	ZTBL Islamic Pension Current			
	T		Current Acount	Banking Account		Account			
	Intercity	Rs 100/-		Rs 100/-	Bakht Islamic ZTBL-IBD ZTBL Islamic fees/charges, you may visit our website Makht Islamic ZTBL Islamic fees/charges, you may visit our website Makht Islamic ZTBL Islamic fees/charges, you may visit our website mut Nil N N Nil Nil N N/A Nil N N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A Lipk]. Please note that all bank charges are exclusive of a ZTBL-IBD Untert Account Account Makht Islamic ZTBL Islamic Fee Untert Account Account Rs 100/- Free Fund Transfer w <td< td=""><td>Account Free Fund Transfer within PKR.200,000/-</td></td<>	Account Free Fund Transfer within PKR.200,000/-			
	Intra-city	Rs 100/-	Rs 100/- Rs 100/-	Rs 100/- Rs 100/-		Free Fund Transfer within PKR.200,000/- Rs 100/-			
Cash Transaction*		Rs 100/- Nil	Rs 100/- Rs 100/- Nil	Rs 100/- Rs 100/- Nil	Rs 100/- Rs 100/- Nil	Free Fund Transfer within PKR.200,000/-			
Cash Transaction*	Intra-city Own ATM withdrawal Other Bank ATM	Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable	Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable			
Cash Transaction*	Intra-city Own ATM withdrawal	Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free	Free Fund Transfer within PKR.200,000/- Rs 100/- Nil			
Cash Transaction*	Intra-city Own ATM withdrawal Other Bank ATM	Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Rs 100/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account	Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable			
	Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital	Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for	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	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	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	Free Fund Transfer within PKR.200,000/- Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free			
SMS Alerts	Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing	Rs 100/- Nil Rs.23.44/- (Off net) or as applicable Free Rs.300/- per annum for each account Rs.300/- per annum for	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 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/-	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 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			
SMS Alerts Debit Cards	Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions	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 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/- Card Replacement Fee	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 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	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/-			
SMS Alerts Debit Cards	Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions Silver Card	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/- Card Replacement Fee	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 Rs. 800/- Card Replacement Fee Rs. 1,500/-	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/- Card Replacement Fee Rs.1,500/-	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 200,000/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee	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/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs. 800/-			
SMS Alerts Debit Cards	Intra-city Own ATM withdrawal Other Bank ATM ADC/Digital Clearing For other transactions Silver Card Gold Card	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 Rs. 800/- Card Replacement Fee Rs. 1,500/- Card Replacement Fee Rs.1,500/- Rs.12/- per leaf	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/- Card Replacement Fee Rs. 800/- Card Replacement Fee Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/- Card Replacement Fee Rs.1,500/-	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/- Card Replacement Fee Rs.1,500/-	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 200,000/- Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/- Rs.12/- per leaf	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/- Card Replacement Fee Rs. 800/- Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-			

				Key Fact State	ment for Deposit Accoun	ts (Saving Account)				
Zarai Tarqiati Bank Limited, Islamic Banking Branch,City. Date IMPORTANT: Read this document carefully if y		Jul-25								
		document carefully if you	ully 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 ha the right to receive KFS from other banks for comparison.							
				Ac	count Types & Salient Fe					
This information is a	ccurate as of the date abov	e. Services, fees and Profit ra	ates may change on period	dic basis. Schedule of	Charges is revised biannu visit our branches.	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"
							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 Citize 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	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	nte. (%)			8.70%	8.70%	8.87%	8.70%		8.70%	
Profit Payment Fre	quency (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	m Rs on given periodicity)		7.25	7.4	7.25	7.25		7.25	
Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate)			N/A	N/A	N/A	N/A	N/A	N/A	N/A	
IMPORTANT	: This is a list of the main	service charges for this ac	count. It does not includ	de all charges. You c	Service Charges an find a full list at [our	branches, on our website	at www.ztbl.com.pk"]. Please	note that all bank charges a	re exclusive of app	blicable taxes.
a •	Modes									
Services				Islamic Saving Account	Islamic Asaan Saving Account	Islamic Business Deposit Account	Bakht Islamic Saving Account	ZTBL Islamic Pension Saving Account	Junior Account	Senior Citize Account
	Intercity	Intercity			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	AccountPKRPKRRs. 1,000/-NilNilYes8.70%Monthly7.25N/Astructure of appAccountRs 100/-Rs 100/-Rs 100/-Rs 100/-NilRs.23.44/- (Off net) or as applicableFreeRs.300/- per annum for each accountRs 300/ par	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	annum for each	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	annum for each	Rs.300/- per annum for each account	
	Silver Card			Renewal 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/-	N/A	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replaceme 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 1,500/- Card Replaceme 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 o
Cheque Book				Rs. 300/- per			01 103.100,000		Rs. 300/- per	25 leaves free 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