

Key Fact Statement for Deposit Accounts (Current Account)

Zarai Tarqiati Bank Limited, Islamic Banking Branch, _____ City.	Date	1/2/2026
	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/-				
	Own ATM withdrawal	Nil	Nil	Nil	Nil	Nil
	Other Bank ATM	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				
	For other transactions	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				
	Stop payment	Rs. 300/- per instruction	Rs. 750/- per instruction for Rupee Account			
	Loose cheque	N/A	N/A	N/A	N/A	N/A

