

| Key Fact Statement for Deposit Accounts ( Current Account)                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                           |                                                                                       |                                                                                       |                                                                                       |                                                                                       |                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Zarai Tarqiat Bank Limited,<br>Islamic Banking Branch, _____ City.                                                                                                                                                                                                                                                                            | Date                                                                                                                                                                                                                                                                                      | 1/7/2026                                                                              |                                                                                       |                                                                                       |                                                                                       |                                                                                       |
|                                                                                                                                                                                                                                                                                                                                               | <b>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.</b> |                                                                                       |                                                                                       |                                                                                       |                                                                                       |                                                                                       |
| Account Types & Salient Features :<br>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/-                                                                              |
|                                                                                                                                                                                                                                                                                                                                               | Oven 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                                                 |
|                                                                                                                                                                                                                                                                                                                                               | ADC/Digital                                                                                                                                                                                                                                                                               | 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                                                   |
|                                                                                                                                                                                                                                                                                                                                               | 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/-<br>Card Replacement Fee Rs. 800/-    | Annual Fee / Issuance Fee / Renewal Fee Rs.800/-<br>Card Replacement Fee Rs. 800/-    | Annual Fee / Issuance Fee / Renewal Fee Rs.800/-<br>Card Replacement Fee Rs. 800/-    | Free issuance upon maintenance of PKR 200,000/-                                       | Annual Fee / Issuance Fee / Renewal Fee Rs.800/-<br>Card Replacement Fee Rs. 800/-    |
|                                                                                                                                                                                                                                                                                                                                               | Gold Card                                                                                                                                                                                                                                                                                 | Annual Fee / Issuance Fee / Renewal Fee Rs.1,500/-<br>Card Replacement Fee Rs.1,500/- | Annual Fee / Issuance Fee / Renewal Fee Rs.1,500/-<br>Card Replacement Fee Rs.1,500/- | Annual Fee / Issuance Fee / Renewal Fee Rs.1,500/-<br>Card Replacement Fee Rs.1,500/- | Annual Fee / Issuance Fee / Renewal Fee Rs.1,500/-<br>Card Replacement Fee Rs.1,500/- | Annual Fee / Issuance Fee / Renewal Fee Rs.1,500/-<br>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                                                                                   |