

| Key Fact Statement for Deposit Accounts ( Current Account)                                                                                                                                                                                                                                                                                    |                        |                                                                                                                                                                                                                                                                                    |                                                                                       |                                                                                       |                                                                                       |                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Zarai Tarqiyati Bank Limited,<br>Islamic Banking Branch,_____ City.                                                                                                                                                                                                                                                                           |                        | Date                                                                                                                                                                                                                                                                               | 1/8/2026                                                                              |                                                                                       |                                                                                       |                                                                                       |
|                                                                                                                                                                                                                                                                                                                                               |                        | 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 :<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<br>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         | Nil                                                                                                                                                                                                                                                                                | Nil                                                                                   | Nil                                                                                   | Nil                                                                                   | Nil                                                                                   |
| 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/-<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 maintainence 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                                                                                   |

| Key Fact Statement for Deposit Accounts ( Saving Account)                                                                                                                                                                                                                                                                                         |                        |                                                                                                                                                                                                                                                                                    |          |                                                                                       |                                                                                       |                                                                                       |                                                                         |                                                                                       |                                     |                                                                                       |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------------------------------------|---------------------------------------------------------------------------------------|
| Zarai Tarqiati Bank Limited,<br>Islamic Banking<br>Branch,_____ City.                                                                                                                                                                                                                                                                             |                        | Date                                                                                                                                                                                                                                                                               | 1/8/2026 |                                                                                       |                                                                                       |                                                                                       |                                                                         |                                                                                       |                                     |                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                   |                        | 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 :<br><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 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                                 |                                                                                       |
| Minimum Balance                                                                                                                                                                                                                                                                                                                                   | To open                |                                                                                                                                                                                                                                                                                    |          | Rs.500/-                                                                              | Rs 100/-                                                                              | Rs. 1,000/-                                                                           | Nil                                                                     | Rs. 1,000/-                                                                           | Rs. 1,000/-                         |                                                                                       |
| for Account (if any, provide the amount)                                                                                                                                                                                                                                                                                                          | To keep                |                                                                                                                                                                                                                                                                                    |          | Nil                                                                                   | Nil                                                                                   | Nil                                                                                   | Nil                                                                     | Nil                                                                                   | Nil                                 |                                                                                       |
| Account Maintenance Fee (if any, provide the amount)                                                                                                                                                                                                                                                                                              |                        |                                                                                                                                                                                                                                                                                    |          | 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                                 |                                                                                       |
| Indicative Profit Rate. (%)                                                                                                                                                                                                                                                                                                                       |                        |                                                                                                                                                                                                                                                                                    |          | 8.53%                                                                                 | 8.53%                                                                                 | 8.70%                                                                                 | 8.53%                                                                   |                                                                                       | 8.53%                               |                                                                                       |
| Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)                                                                                                                                                                                                                                                                      |                        |                                                                                                                                                                                                                                                                                    |          | Monthly                                                                               | Monthly                                                                               | Monthly                                                                               | Monthly                                                                 | Monthly                                                                               | Monthly                             |                                                                                       |
| Provide example: (On each Rs.1000, you can earn Rs on given periodicity)                                                                                                                                                                                                                                                                          |                        |                                                                                                                                                                                                                                                                                    |          | 7.1                                                                                   | 7.1                                                                                   | 7.3                                                                                   | 7.1                                                                     |                                                                                       | 7.1                                 |                                                                                       |
| Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate)                                                                                                                                                                                                                                                                           |                        |                                                                                                                                                                                                                                                                                    |          | N/A                                                                                   | N/A                                                                                   | N/A                                                                                   | N/A                                                                     | N/A                                                                                   | N/A                                 |                                                                                       |
| Service Charges<br><br>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         |                                                                                                                                                                                                                                                                                    |          | Nil                                                                                   | Nil                                                                                   | Nil                                                                                   | Nil                                                                     | Nil                                                                                   | Nil                                 | Nil                                                                                   |
| 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/-<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/-    | N/A                                 | 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/- | Free issuance upon maintenance of PKR 200,000/-                         | Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/-<br>Card Replacement Fee Rs.1,500/- | N/A                                 | 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                                                                      | Free                                                                                  | Free 5 leaves 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                                                                                   |