

Key Fact Statement for Zarai Amadani Certificate						
Zarai Taraqati Bank Limited, Main: Banking Branch, _____ City		Date	Oct-26			
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 & Subtype Features : (This information is accurate as of the date above. Services, fees and Profit Rates may change on periodic basis. Schedule of Changes is revised biannually and Profit Rates are declared on monthly basis. For updated fees/charges, you may visit our website "www.zarai.com.pk" or visit our branches.						
Particulars	Zarai Taraqati Bank Limited-Main: Banking Division (ZTRB-BB)					
	Zarai Amadani Certificate 3 years (monthly)	Zarai Amadani Certificate 3 years (quarterly)	Zarai Amadani Certificate 3 years (maturity)	Zarai Amadani Certificate 5 years (monthly)	Zarai Amadani Certificate 5 years (quarterly)	Zarai Amadani Certificate 5 years (maturity)
Currency	PKR	PKR	PKR	PKR	PKR	PKR
Minimum Balance	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
Fee Account (if any, provide the amount)	To keep	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
Account Maintenance Fee (if any, provide the amount)	N/A	N/A	N/A	N/A	N/A	N/A
Is Profit Paid on account (Yes/No)Subject to the applicable tax rate	Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate, (%)	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Profit Payment Frequency (Half, Monthly, Quarterly, Half yearly and yearly)	Monthly	Quarterly	Quarterly	Monthly	Quarterly	Monthly
Provide example: (Show us 3 months, you can copy for our given periods)	0.52%			0.52%		0.52%
Prepayment: (Early fee/advance withdrawal) If any (If any, provide amount/rate)	0.52%			0.52%		0.52%
As per prepayment schedule						
Service Charges: IMPORTANT: This is a list of the most service charges for this account. It does not include all charges. You can find a full list at your branches, on our website at www.zarai.com.pk. Please note that all bank charges are exclusive of applicable taxes.						
II						
I ACKNOWLEDGE RECEIVING, AND UNDERSTAND THE KEY FACT STATEMENT						
Customer Name		Date				
Product Chosen						
Signature of account		Single-line: Father or Son/Spouse				
Address						
Contact No:		Mobile No.		Email Address		
Customer Signature		Signature Verified				