Key Fact Statement for Deposit Accounts (Current Account)

Zarai Tarqiati Bank Limited, Islamic Banking Branch,_____ City.	Date: Nov-2026
	IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

Account Types & Salient Features :

This information is accurate as of the date above. Services, fees and Profit rates may change on periodic basis. Schedule of Charges is revised biannually and Profit Rates are declared on monthly basis. For updated fees/charges, you may visit our website "wwww.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/-
	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/- Card Replacement Fee Rs. 800/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-
	Gold Card	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-
Cheque Book	Issuance	Rs.12/- per leaf	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, Islamic Banking Branch,_____ City.	Date	Nov-2026
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Account Types & Salient Features :

This information is accurate as of the date above. Services, fees and Profit rates may change on periodic basis. Schedule of Charges is revised biannually and Profit Rates are declared on monthly basis. For updated fees/charges, you may visit our website "www.ztbl.com.pk" or visit our branches.

Particulars		ZTBL-IBD						
		Islamic 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	PKR
Minimum Balance	To open	Rs.500/-	Rs 100/-	Rs. 1,000/-	Nil	Rs. 1,000/-	Rs. 1,000/-	Rs. 1,000/-
for Account (if any, provide the amount)	To keep	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Account Maintenance Fee (if any, provide the amount)		Nil	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	Yes
Indicative Profit Rate. (%)		7.71%	7.71%	7.87%	7.71%		7.71%	7.71%
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Provide example: (On each Rs.1000, you can earn Rs on given periodicity)		6.43	6.43	6.56	6.43		6.43	6.43
Premature/ EarlyEncashment/Withdrawal Fee (If any, provide amount/rate)		N/A	N/A	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 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/- Card Replacement Fee Rs. 800/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-	N/A	Annual Fee / Issuance Fee / Renewal Fee Rs.800/- Card Replacement Fee Rs. 800/-
	Gold Card	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	Free issuance upon maintainence of PKR 200,000/-	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- Card Replacement Fee Rs.1,500/-	N/A	Annual Fee / Issuance Fee / Renewal Fee Rs 1,500/- 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