Key Fact Statement for Zarai Amadani Certificate

Zarai Taraqiati Bank Limited, Islamic Banking Branch,_____ City.

Date: **Nov-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 & 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		**Zarai Taraqiati Bank Limited-Islamic Banking Division (ZTBL-IBD)**					
		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	To open	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
for Account (if any, provide the amount)	To keep	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-	Rs. 10,000/-
Account Maintenance Fee (if any, provide the amount)		Nill	Nill	Nill	Nill	Nill	Nill
Is Profit Paid on account(Yes/No)Subject to the applicable tax rate		Yes	Yes	Yes	Yes	Yes	Yes
Indicative Profit Rate. (%)		6.80%	-	8.15%	-	-	-
Profit Payment Frequency (Daily, Monthly, Quarterly, Half yearly and yearly)		Monthly	Quarterly	Maturity	Monthly	Quarterly	Maturity
Provide example: (On each Rs.1000, you can earn Rs xx given periodicity)		6.67	-	-	-	0	0
Premature/ Early Encashment/Withdrawal Fee (If any, provide amount/rate)		**As per premature encashment schedule**					

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.

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name:				Date:	
Product Chosen:					
Mandate of account:	Single/Joint/Either or Survivor				
Address :					
Contact No:		Mobile No.		Email Address	
Customer Signature:				Signature Verified	