



**MOBILINK MICROFINANCE BANK LIMITED**

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**DEPOSIT PRODUCTS & THEIR SALIENT FEATURES**

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***Branch Banking***

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## 1. Current Account Products & Their Salient Features

### 1.1. Takmeel Current Account

<b>Product Name</b>	<b>Takmeel Current Account</b>
<b>Shariah Mode</b>	Qard
<b>Type</b>	Current Account
<b>Currency</b>	PKR
<b>Target Customer's</b>	Individuals, Joint, Minors (through guardian), Sole Proprietorships, Partnerships, Companies, Institutions, Trusts, Clubs/Societies etc.
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>ATM Charges</b>	Free (Subject to Terms and Condition) * (Individual)
<b>Cheque Book Charges</b>	Free (Subject to Terms and Condition) *
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• IBFT**</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• ATM/Debit Card* (Individual)</li> <li>• Cheque Book*</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Account Opening:</b> Branch visit, Online application, Mobile App</li> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Mandate Authority Facility:</b> Available for individual &amp; entities depositors.</li> </ul>
<b>Terms &amp; Conditions</b>	<p>* If Account opened with initial balance of Rs. 25,000/- 1<sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance of previous month.</p> <p>** Free IBFT for Maintaining 500K on monthly average balance</p>

## 1.2. Bint-e-Hawa Takmeel Current Account

<b>Product Name</b>	<b>Bint-e-Hawa Takmeel Current Account</b>
<b>Shariah Mode</b>	Qard
<b>Type</b>	Current Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Only female individual & Entrepreneurs can open this Account
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• IBFT**</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• ATM/Debit Card* (Individual)</li> <li>• Cheque Book*</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Mandate Authority Facility:</b> Available for female individual</li> </ul>
<b>Terms &amp; Conditions</b>	<p>* If Account opened with initial balance of Rs. 25,000/- 1<sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance of previous month.</p> <p>** Free IBFT for Maintaining 500K on monthly average balance</p>

## 1.3. Asaan Current Account \_Islamic

<b>Product Name</b>	<b>Asaan Current Account _Islamic</b>
<b>Shariah Mode</b>	Qard
<b>Type</b>	Current Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for low-income individuals and students to foster financial inclusion
<b>Minimum Deposit Amount</b>	No Minimum Deposit Limit
<b>Debit Limit</b>	PKR 1,000,000 Per Month
<b>Credit Balance Limit</b>	PKR 3,000,000 Maximum
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• -No commercial remittance allowed (Only Home Remittance Allowed)</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> </ul>

## 1.4. Bint-e-Hawa Asaan Current Account \_Islamic

<b>Product Name</b>	<b>Bint-e-Hawa Current Account _Islamic</b>
<b>Shariah Mode</b>	Qard
<b>Type</b>	Current Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for low-income female individuals and students to foster financial inclusion
<b>Minimum Deposit Amount</b>	No Minimum Deposit Limit
<b>Debit Limit</b>	PKR 1,000,000 Per Month
<b>Credit Balance Limit</b>	PKR 3,000,000 Maximum
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• -No commercial remittance allowed (Only Home Remittance Allowed)</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Mandate Authority Facility:</b> Available for individual &amp; entities depositors.</li> </ul>

### 1.5. Sohni Dharti Remittance Current Account \_ Islamic

<b>Product Name</b>	<b>Sohni Dharti Remittance Current Account _ Islamic</b>
<b>Shariah Mode</b>	Qard
<b>Type</b>	Remittance Current Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for overseas Pakistanis who send money to their loved ones in Pakistan through banking channels or exchange companies.
<b>Minimum Deposit Amount</b>	No Minimum Deposit Limit
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited (Only Remittance)
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• This account can only be fed through foreign inward home remittances non-repatriable account</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> </ul>

*Note: All free services and features offered apply equally to all Current and Savings account types.*

## 2. Saving Account Products & Their Salient Features

### 2.1. Yaqeen Saving Account (Individual)

<b>Product Name</b>	<b>Yaqeen Saving Account (Individual)</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Individuals, Joint, Minors (through guardian), Sole Proprietorships etc.
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>ATM Charges</b>	Free (Subject to Terms and Condition) *
<b>Cheque book Charges</b>	Free (Subject to Terms and Condition) *
<b>Tenure</b>	N/A
<b>Profit Payment Frequency</b>	Monthly
<b>Free Features</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Free online Transactional Banking</li> <li>• Mobile App</li> <li>• ATM/Debit Card*</li> <li>• Cheque Book*</li> <li>• IBFT**</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Account Opening:</b> Branch visit, Online application, Mobile App</li> <li>• <b>Access Channels:</b> Online Banking, Mobile App, ATM/Debit Card, inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> <li>• <b>Mandate Authority Facility:</b> Available for individual depositors.</li> </ul>
<b>Terms &amp; Conditions</b>	<p>* If Account opened with initial balance of Rs. 25,000/- 1<sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance of previous month.</p> <p>** Free IBFT for Maintaining 500K on monthly average balance</p>

## 2.2. Yaqeen Saving Account (Entity)

<b>Product Name</b>	<b>Yaqeen Saving Account (Entity)</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Partnerships, SME, Companies, Institutions, Trusts, Clubs/Societies etc.
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>ATM Charges</b>	Not Applicable
<b>Cheque book Charges</b>	Free (Subject to Terms and Condition) *
<b>Tenure</b>	N/A
<b>Profit Payment Frequency</b>	Monthly
<b>Free Features</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Free online Transactional Banking</li> <li>• Mobile App</li> <li>• Cheque Book*</li> <li>• IBFT**</li> <li>• Free inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Account Opening:</b> Branch visit, Online application, Mobile App</li> <li>• <b>Access Channels:</b> Free Online Banking, inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>Weightages:</b> High weightages are assigned to investments for higher profit.</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAST</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> <li>• <b>Mandate Authority Facility:</b> Available for individual depositors.</li> </ul>
<b>Terms &amp; Conditions</b>	<p>* If Account opened with initial balance of Rs. 25,000/- 1<sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance of previous month.</p> <p>** Free IBFT for Maintaining 500K on monthly average balance</p>

### 2.3. Bint-e-Hawa Yaqeen Saving Account

<b>Product Name</b>	<b>Bint-e-Hawa Yaqeen Saving Account</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Only female individual & Entrepreneurs can open this Account
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• IBFT**</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• ATM/Debit Card* (Individual)</li> <li>• Cheque Book*</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Mandate Authority Facility:</b> Available for female individual</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> </ul>
<b>Terms &amp; Conditions</b>	<p>* If Account opened with initial balance of Rs. 25,000/- 1<sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 25,000/- average balance of previous month.</p> <p>** Free IBFT for Maintaining 500K on monthly average balance</p>

## 2.4. Asaan Saving Account \_Islamic

<b>Product Name</b>	<b>Asaan Saving Account _Islamic</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for low-income individuals and students to foster financial inclusion
<b>Minimum Deposit Amount</b>	No Minimum Deposit Limit
<b>Debit Limit</b>	PKR 1,000,000
<b>Credit Limit</b>	PKR 3,000,000
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• -No commercial remittance allowed (Only Home Remittance Allowed)</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> </ul>

## 2.5. Bint-e-Hawa Asaan Saving Account \_Islamic

<b>Product Name</b>	<b>Bint-e-Hawa Assan Saving Account _Islamic</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for low-income female individuals and students to foster financial inclusion
<b>Minimum Deposit Amount</b>	No Minimum Deposit Limit
<b>Debit Limit</b>	PKR 1,000,000
<b>Credit Limit</b>	PKR 3,000,000
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• No commercial remittance allowed (Only Home Remittance Allowed)</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Mandate Authority Facility:</b> Available for individual &amp; entities depositors.</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> </ul>

## 2.6. Sohni Dharti Remittance Saving Account \_ Islamic

<b>Product Name</b>	<b>Sohni Dharti Remittance Saving Account _ Islamic</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Remittance Saving Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Designed for overseas Pakistanis who send money to their loved ones in Pakistan through banking channels or exchange companies.
<b>Minimum Deposit Amount</b>	No initial Deposit Required
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited (Only Remittance)
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• This account can only be fed through foreign inward home remittances non-repatriable account</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> </ul>

## 2.7. Yaqeen Saving Account Special

<b>Product Name</b>	<b>Yaqeen Saving Account Special</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Saving Account
<b>Account Opening Channel</b>	Branch
<b>Currency</b>	PKR
<b>Target Customer's</b>	Individuals, Joint, Minors (through guardian), Sole Proprietorships etc.
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100,000/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free Services</b>	<ul style="list-style-type: none"> <li>• SMS Alert (Digital Transactions)</li> <li>• E-statements</li> <li>• IBFT**</li> <li>• Online Transactional Banking</li> <li>• Mobile App (Individual)</li> <li>• ATM/Debit Card* (Individual)</li> <li>• Cheque Book*</li> <li>• Inter-branch Counter Services</li> </ul>
<b>Key Operational Features</b>	<ul style="list-style-type: none"> <li>• <b>Access Channels:</b> Online Banking, Mobile App (Individual), ATM/Debit Card (Individual), inter-branch Counter Services, Cheque Book Facility</li> <li>• <b>Statement Frequency:</b> 1 month 3-month 6 Month &amp; Annual E-statements, printed statement as per SBP instructions and on request only</li> <li>• <b>SMS Alerts:</b> Transaction alerts, other bank notifications</li> <li>• <b>Local Remittance:</b> Issuance of PO/DD/CDR from any branch</li> <li>• <b>Cash deposit / withdrawal from all bank branches:</b> access of cash deposit / withdrawal and fund transfer.</li> <li>• <b>Interbank Fund Transfers:</b> Available through IBFT, RTGS, RAAST</li> <li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li> <li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li> <li>• <b>Profit Distribution:</b> Higher Profit weightages for higher deposit.</li> </ul>
<b>Terms &amp; Conditions</b>	* If Account opened with initial balance of Rs. 100,000/- 1 <sup>st</sup> cheque book and ATM card will be issued free of cost. <b>Subsequent charges:</b> Cheque book and ATM card renewal fee will be waived if customer maintained Rs. 100,000/- average balance of previous month.

*Note: All free services and features offered apply equally to all Current and Savings account types.*

### 3. Islamic Certificate Products and Its Features

#### 3.1. Yaqeen Saving Certificate (Monthly)

<b>Product Name</b>	<b>YAQEEEN SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Individuals, Joint, Minors (through guardian), Sole Proprietorships, Partnerships, Companies, Institutions, Trusts, Clubs/Societies etc.
<b>Minimum Deposit Amount</b>	5000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	Monthly
<b>Profit Rates</b>	Will be declared on monthly basis.

#### 3.2. Yaqeen Saving Certificate (Maturity)

<b>Product Name</b>	<b>YAQEEEN SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Individuals, Joint, Minors (through guardian), Sole Proprietorships, Partnerships, Companies, Institutions, Trusts, Clubs/Societies etc.
<b>Minimum Deposit Amount</b>	5000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	At Maturity
<b>Profit Rates</b>	Will be declared on monthly basis.

#### 3.3. Yaqeen Social Saving Certificate (Monthly)

<b>Product Name</b>	<b>YAQEEEN SOCIAL SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Senior Citizens/ Junior/ Widow/ Disables and Pensioners
<b>Minimum Deposit Amount</b>	5000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	Monthly
<b>Profit Rates</b>	Will be declared on monthly basis.

### 3.4. Yaqeen Social Saving Certificate (Maturity)

<b>Product Name</b>	<b>YAQEEEN SOCIAL SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	Senior Citizens/ Junior/ Widow/ Disables and Pensioners
<b>Minimum Deposit Amount</b>	5000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	At Maturity
<b>Profit Rates</b>	Will be declared on monthly basis.

### 3.5. Yaqeen Special Saving Certificate (Monthly)

<b>Product Name</b>	<b>YAQEEEN SPECIAL SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	High net worth individual, Sole proprietor, Partnerships, Corporates, entities and trusts etc.
<b>Minimum Deposit Amount</b>	1,000,000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	Monthly
<b>Profit Rates</b>	Will be declared on monthly basis.

### 3.6. Yaqeen Special Saving Certificate (Maturity)

<b>Product Name</b>	<b>YAQEEEN SPECIAL SAVING CERTIFICATE</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Term Deposits
<b>Currency:</b>	PKR
<b>Target Customer's</b>	High net worth individual, Sole proprietor, Partnerships, Corporates, entities and trusts etc.
<b>Minimum Deposit Amount</b>	1,000,000/-
<b>Deposit Tenor (for Term Deposits)</b>	1-month, 3-month, 6-month, 1-year, 2-year, 3 year, 4, Year, 5 Year
<b>Profit Payout Frequency</b>	At Maturity
<b>Profit Rates</b>	Will be declared on monthly basis.

## 4. Current Remunerative Account

### 4.1. Islamic Business Plus Account

<b>Product Name</b>	<b>Islamic Business Plus Account</b>
<b>Shariah Mode</b>	Mudarabah
<b>Type</b>	Remunerative Current Account
<b>Account Opening Channel</b>	Restricted only Branch Banking
<b>Currency</b>	PKR
<b>Target Customer's</b>	Individuals, SMEs, corporates, partnerships, NGOs, institutions, and all customers seeking a Shariah-compliant, profit-bearing current account with premium features
<b>Minimum Deposit Amount</b>	Initial Deposit minimum PKR 100/-
<b>Debit Limit</b>	Unlimited
<b>Credit Limit</b>	Unlimited
<b>Account Opening Fee</b>	No Account opening Fee
<b>Banking Services</b>	As per SOBC
<b>Free of Cost Services</b>	<p>Maintain monthly average balance of PKR 25,000 and get Benefits for FREE of cost</p> <ul style="list-style-type: none"> <li>• Unlimited deposit &amp; withdrawals</li> <li>• Free Debit Card &amp; Cheque Book</li> <li>• Free Bankers Cheque (Pay Order)</li> <li>• Free 1 Link ATM Transactions</li> <li>• Free IBFT</li> <li>• Free CDR Issuance</li> <li>• Free RTGS facility</li> <li>• Free ATM Transactions up to Rs. 200,000/- per day.</li> <li>• Free Digital Card Management (Permanent card block, Temporary block, change card pin, Channel activation/ deactivation)</li> <li>• Free ATM Annual Charges</li> <li>• Free Debit Card Replacement</li> <li>• Banker's Cheque Cancellation</li> <li>• Banker's Cheque Issuance</li> <li>• Online Cash Deposit &amp; Withdrawal</li> <li>• E-statement</li> <li>• Digital Account Maintenance Certificate</li> <li>• Withholding Tax Certificate</li> <li>• Collection/intercity clearing</li> <li>• Free Internet Banking</li> <li>• Free Same day clearance</li> <li>• Free Mobile App</li> <li>• Free funds transfer within bank</li> <li>• Free SMS banking</li> <li>• Free Stop Payment</li> <li>• Free MMBL nearest Branch/ ATM locator via Free Mobile App</li> </ul> <p>All services are free in the current Calander smonth of Account Opening.</p>

## DEPOSIT PRODUCTS & THEIR SALIENT FEATURES



<b>Key Operational Requirement &amp; Features</b>	<ul style="list-style-type: none"><li>• <b>Zakat Management:</b> Zakat exemption in case CZ 50 form is furnished.</li><li>• <b>Tax Exemption:</b> Tax Exemption on submitting exemption certificate</li><li>• Accounting subject to biometric verification and KYC compliance as per SBP AML/CFT Regulations.</li><li>• Standing Instruction (automated regular payments i.e. monthly rent, Financing payments, top ups, etc.)</li></ul>
<b>Terms &amp; Conditions</b>	<p>On Maintenance of average balance of Rs. 25,000, all facilities will stand free of charge for the month whereas first month will be totally free without any balance requirement.</p> <p>Bank will deduct charges on non-maintenance of average balance at the end of every month.</p>