

**Key Fact Statement for Deposit Accounts (Effective from Jul 01 to Dec 31, 2024)**

Taqwa Islamic Banking-  
The Bank of Punjab,  
-----Branch,  
City.

Date DD- MM-YYYY

**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 and fees may change on half yearly basis or as and when required, while profit rates may change on monthly basis. For updated fees/charges, you may visit our website or visit our branches.

Particulars	Islamic	
	TAQWA Business Account (Saving Account)	
Currency	PKR	
Minimum Balance for Account	To open	Rs. 1,000/-
	To keep	Rs. 1/- Monthly average PKR 25,000/- for availing free/concessional product features
Account Maintenance Fee	NA	
Is Profit Paid on account Subject to the applicable tax rate	Yes	
Indicative Profit Rate. (%)	%age vary as per last month declared profit rate	
Profit Payment Frequency	Monthly	
Provide example	E.g. Rs. 2.5/- Per Month on Average monthly balance of Rs. 1000/- @ 3% Per Annum. (Exclusive of applicable taxes)	
Premature/ Early Encashment/ Withdrawal Fee	NA	

**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 branches and on our website [www.bop.com.pk](http://www.bop.com.pk). Please note that all bank charges are exclusive of applicable taxes, except where inclusion of tax is explicitly mentioned.

Services	Modes	Islamic	
		TAQWA Business Account (Saving Account)	
Cash Transaction	Intercity	Zero	
	Intra-city	Zero	
	Own ATM withdrawal	Zero	
	Other Bank ATM	PKR 23.44 per Transaction (Inclusive of FED ) International Cash Withdrawal at Master Card ATMs 4% of the transaction amount	
SMS Alerts	ADC/Digital	Zero	
	Clearing	Zero	
	For other transactions (If customer opted SMS Service)	PKR 175/- per month *SMS Alerts for all international and domestic digital transactions (such as ATM, POS and Internet / Mobile banking transactions etc.) are free of cost	
Debit Cards	Classic	Zero	Issuance/ Renewal/ Replacement: PKR 2,000/- p.a
	Gold	ATM/Debit Card (Issuance/ Renewal for subsequent years)	Issuance/ Renewal/ Replacement: PKR 2,800/- p.a
	Platinum		Issuance/ Renewal/ Replacement: PKR 3,800/- p.a
	Lahore Qalandars Debit card	Note: In case Customer does not maintain the monthly average balance of Rs.25, 000/- in a month, then fee will be charged as per prevailing Schedule of Bank Charges.	Issuance/ Renewal/ Replacement: PKR 2,500/- p.a
	Paypak		Issuance/ Renewal/ Replacement: PKR 1,500/- p.a
	Khaas ATM Platinum Card		Issuance/ Renewal/ Replacement: PKR 4,400/- p.a
Cheque Book	Issuance	First 25 leave cheque book free. After first free cheque book subsequent cheque book will be issued @ Rs.22/- per leaf Note: In case Customer does not maintain the monthly average balance of Rs.25, 000/- in a month, then fee will be charged as per prevailing Schedule of Bank Charges.	
	Stop payment	Upto 5 cheques PKR 600/- per instruction , more than 5 cheques per instruction PKR 1,150/-	
	Loose cheque	NA	

Services	Modes	Islamic	
		TAQWA Business Account (Saving Account)	
Remittance (Local)	Banker Cheque/ Universal Cheque	Zero	Note: In case Customer does not maintain the monthly average balance of Rs.25, 000/- in a month, then fee will be charged as per prevailing Schedule of Bank Charges.

