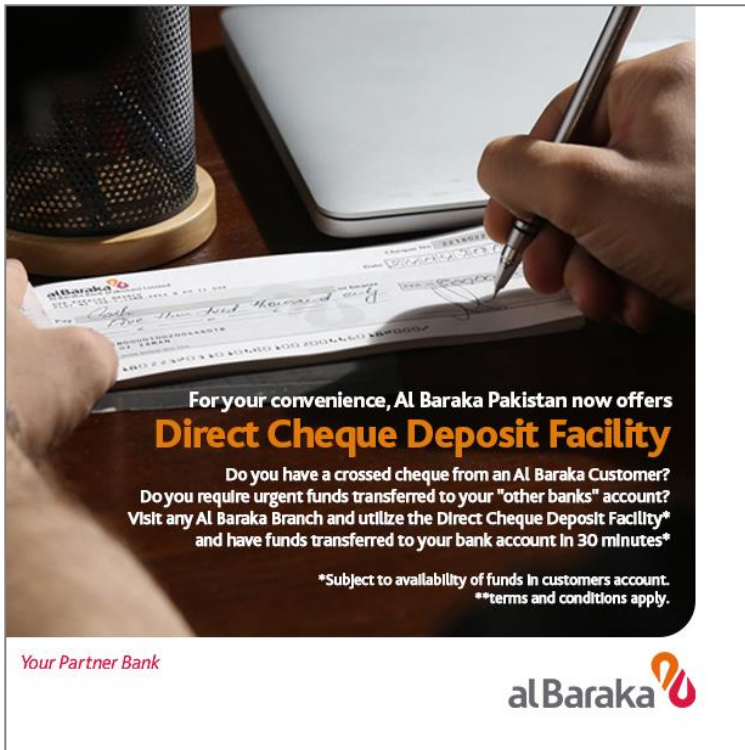


Direct Cheque Deposit Facility

To combat the potential spread of COVID-19 pandemic by limiting person-to-person interactions and to provide ease of services to the customers, Banks are allowed to provide the following services to their customers:

Direct Cheque Deposit Facility under which:

- A crossed cheque may be presented by payee/beneficiary directly into the paying/drawee bank, instead of their bank branches as per the existing practice.
- In this case, funds may be transferred by the paying/drawee bank either through RTGS customer fund transfer - MT102 or Over the Counter (OTC) IBFT or Bank's internal online system (in case both payer & payee banks are the same).
- Before debiting their customer's account, the paying/drawee bank must take all necessary precautions including but not limited to customer call back or multifactor authentication to verify the authenticity/genuineness of the instrument and verification of their respective customers. Similarly, before crediting the customer account, the payee/beneficiary bank must ensure the authenticity of the customer's credentials as well.


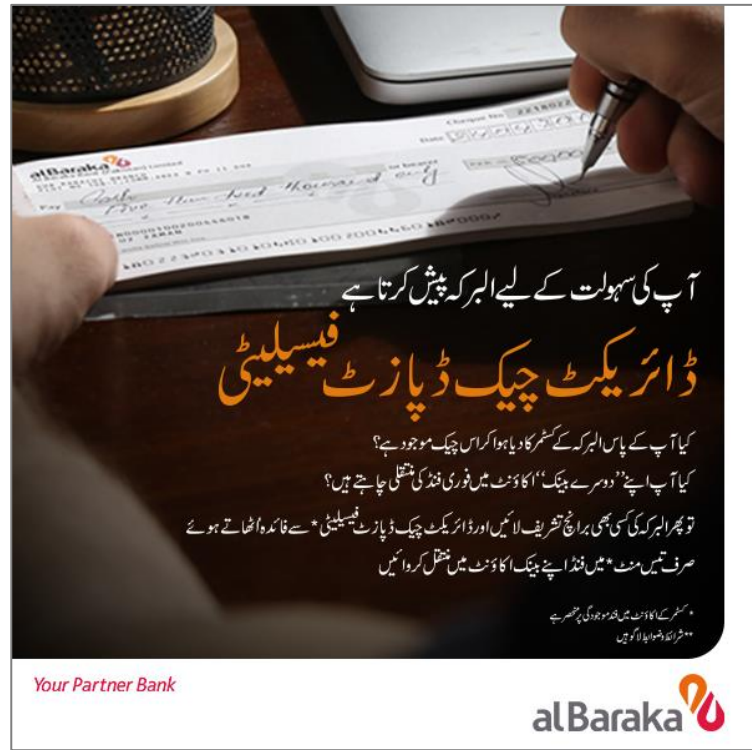


For your convenience, Al Baraka Pakistan now offers
Direct Cheque Deposit Facility

Do you have a crossed cheque from an Al Baraka Customer?
 Do you require urgent funds transferred to your "other banks" account?
 Visit any Al Baraka Branch and utilize the Direct Cheque Deposit Facility*
 and have funds transferred to your bank account in 30 minutes*

*Subject to availability of funds in customers account.
 **terms and conditions apply.

Your Partner Bank





آپ کی سہولت کے لیے البرکہ پیش کرتا ہے
ڈائریکٹ چیک ڈپازٹ فیسلیٹی

کیا آپ کے پاس البرکہ کے کسٹمر کا دیا ہوا کراس چیک موجود ہے؟
 کیا آپ اپنے "دوسرے بینک" اکاؤنٹ میں فوری فنڈ کی منتقلی چاہتے ہیں؟
 تو پھر البرکہ کی کسی بھی براچ تشریف لائیں اور ڈائریکٹ چیک ڈپازٹ فیسلیٹی* سے فائدہ اٹھاتے ہوئے
 صرف تین منٹ** میں فنڈ اپنے بینک اکاؤنٹ میں منتقل کروائیں

*کسٹمر کے اکاؤنٹ میں موجودگی پر منحصر ہے
 **شرائط و ضوابط لاگو ہیں

Your Partner Bank



Do you have a crossed cheque from an Al Baraka Customer? Do you want to transfer funds to other bank accounts? Then you need the Al Baraka Direct Cheque Deposit Facility!

Visit any Al Baraka Branch and have funds transferred to your bank account in 30 minutes*

*Subject to availability of funds in customers account.

**terms and conditions apply.

For more details visit your nearest Al Baraka Pakistan branch.