<table>
<tr><th colspan="5">Key Fact Statement for Employee Banking Saving Accounts</th></tr>
<tr><td colspan="2">Al Baraka Bank (Pakistan) Limited</td><td colspan="3">Date: Nov 2025</td></tr>
<tr><td colspan="2">Branch: _ _ _ _ _ _ _ _ _
City: _ _ _ _ _ _ _ _ _ _</td><td colspan="3">IMPORTANT:
Read this document carefully if you are considering opening a new account. 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.</td></tr>
<tr><td colspan="5">Account Types & Salient Features:
This information is accurate as of the date above. Services and fees may change on periodic basis. For updated fees/charges, you may visit our website or branches.
(Services & Fees updated semiannually)</td></tr>
<tr><th colspan="2" rowspan="2">Particulars</th><th colspan="3">Al Baraka Payroll Saving Accounts</th></tr>
<tr><th>Al Baraka Payroll Account (Basic)</th><th>Al Baraka Payroll Account (Plus)</th><th>Al Baraka Payroll Account (Executive)</th></tr>
<tr><td rowspan="3">Minimum Balance for Account</td><td>Currency</td><td>PKR</td><td>PKR</td><td>PKR</td></tr>
<tr><td>To Open</td><td>0</td><td>0</td><td>0</td></tr>
<tr><td>To Keep</td><td colspan="3">Nil</td></tr>
<tr><td colspan="2">Account Maintenance Fee</td><td colspan="3">Nil</td></tr>
<tr><td colspan="2">Is Profit Paid on account?</td><td colspan="3">Yes</td></tr>
<tr><td colspan="2">Declared Profit Rate</td><td colspan="3">6.05%</td></tr>
<tr><td colspan="2">Profit Payment Frequency</td><td colspan="3">Monthly</td></tr>
<tr><td colspan="2">Example of profit(approx.) earned: PKR 1000</td><td colspan="3">PKR 5.04/-</td></tr>
<tr><td colspan="2">Premature/ Early Encashment/ Withdrawal Fee</td><td colspan="3">Nil</td></tr>
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Service Charges
IMPORTANT: All charges will be charges as per prevailing SOC. This is a list of the main service charges for this account. It does not include all charges. You can find a full list on our website at www.albaraka.com.pk.
Please note that all bank charges are exclusive of applicable taxes.
Zakat are applicable as per SOC and law respectively.

Services	Modes	CHARGES AS PER SOC (Jul-25 to Dec-25)		
		Al Baraka Payroll Account (Basic)	**Al Baraka Payroll Account (Plus)**	**Al Baraka Payroll Account (Executive)**
Cash Transaction	Intercity	NIL		
	Intra-city	NIL		
	Own ATM withdrawal	FREE		
	Other Bank ATM	PKR 23.44/- per transaction (only on financial transactions)		
SMS Alerts	ADC/Digital	FREE		
	Clearing	NIL		
	For other transactions	PKR 200/-1		FREE
Debit Cards	Classic Union Pay Int.	N/A		
	Gold Union Pay Int.	N/A		
	Classic MasterCard	N/A	FREE	N/A
	Gold MasterCard	N/A	N/A	FREE
	Platinum MasterCard	N/A		
	FCY MasterCard	N/A		
	Paypak Standard	FREE	N/A	N/A
	Paypak NexGen	N/A		
	Paypak Aura	N/A		
Cheque Book	Issuance	N/A	FREE (10 LEAVES)	FREE (25 LEAVES)
	Stop payment	PKR 350/- per cheque and PKR 1000/- per request (if all cheques pertain to same cheque book)		
	Loose cheque	N/A		
Statement of Account	Annual/Half Yearly/Duplicate	AS PER SOC	FREE	FREE
Remittance (Local)	Banker Cheque / Pay Order	PKR 150/-4	PKR 150/-4	FREE
Remittance (Foreign)	Foreign Demand Draft	$ 15/-		
	Wire Transfer	$15 (eqv, in other currencies) + SWIFT + cash handling charges + correspondent Bank charges at actual, if any		
Fund Transfer	ADC/Digital Channels	FREE		
	ADC/ Digital Channels (Inter Bank)	Up to PKR 25,000/- per month: NIL (For additional amount above PKR 25,000 per month: 0.1% of the transaction amount or PKR 200, whichever is lower)		
Digital Banking	Internet & Mobile banking subscription (onetime & annual)	As per SOC	FREE	FREE

Takaful	Life Takaful Protection	Up to 100,000/-	Up to 200,000/-	Up to 300,000/-
Clearing	Local Bills	PKR 200/- (flat) courier charges inclusive		
	Intercity	PKR 200/-per instrument		
	Special (NIFT)	PKR 400/- (flat)		
Closure of acc.	Customer request	NIL		
Terms and Conditions apply				

You Must Know	
Requirements to open an account: To open an account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details. **Cheque Bounce:** Dishonoring of cheques is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence. Whoever dishonestly issues a Cheque towards repayment of a loan or fulfillment of an obligation and which is dishonored on presentation shall be punishable by a fine and imprisonment as per criteria listed in the Pakistan Penal Code section 489 F, **Safe Custody:** Safe custody of access tools to your account like ATM cards, PINs, Cheques, ebanking usernames, passwords; other personal information, etc. is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. Al Baraka Bank will never ask for your personal information such as ATM PIN, CVV or exp. date via Phone, SMS or email. **Record updation:** Always keep profiles/records updated with the bank to avoid missing any significant communication. You can contact your account maintaining branch, to update your information. **What happens if you do not use this account for a long period?** If your account remains inoperative for 12 months, it will be treated as dormant. If your account becomes dormant, you will not be able to make withdrawals. To reactivate your account, you must visit your account maintaining branch with identity proof (e.g. NIC, Passport) and make a deposit for reactivation of your dormant account.	**Unclaimed Deposits:** In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last fifteen years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact your account maintaining branch for more information. **Closing this account:** In order to close your account, please visit your account maintaining branch along with your CNIC, cheque book and ATM card for the processing of account closure. **How can you get assistance or make a complaint?** Complaint Management unit, Address: 3rd floor, Plot No. 11-C, Zamzama Boulevard, Phase V, DHA, Karachi, Pakistan. Helpline: +92 (21) 111-113-442 Email: complaints@albaraka.com.pk **If you are not satisfied with our response, you may contact :** BANKING MOHTASIB PAKISTAN (BMP) Address: Shaheen Complex 5th floor, M.R Kiyani Road, Karachi Helpline: +92 (21) 99217334-38 Email: info@bankingmohtasib.gov.pk Website: www.bankingmohtasib.gov.pk

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:	

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Bank