

Product Brief Description

Islami Asaan Digital Current Account

It is a Qard based deposit account with simple documentation requirements for account opening to encourage financial inclusion for all.

Currency: Pakistani Rupees (PKR)

Key Features:

- No minimum balance requirement for opening the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Monthly debit transactions limit is of PKR 1,000,000/-
- Maximum credit transaction limit is of PKR 1,000,000/-
- Debit Card facility available, charges would be applied as per schedule of charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch Banking facility

Islami Asaan Digital Saving Account

A Mudarabah based deposit account in which profit is calculated and monthly distributed as per SBP's pool management guidelines.

Currency: Pakistani Rupees (PKR)

Key Features:

- No minimum balance requirement for opening the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Halal profit given on monthly basis.
- Monthly debit transactions limit is of PKR 1,000,000/-
- Maximum credit transaction limit is of PKR 1,000,000/-
- Debit Card facility available, charges would be applied as per schedule of charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.

- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Asaan Digital Sahulat Account

A Mudarabah based deposit account in which profit is calculated and monthly distributed as per SBP's pool management guidelines.

Currency: Pakistani Rupees (PKR)

Key Features:

- No minimum balance requirement for opening the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Halal profit given on monthly basis.
- Monthly debit transactions limit is of PKR 1,000,000/-
- Maximum credit transaction limit is of PKR 1,000,000/-
- Debit Card facility available, charges would be applied as per schedule of charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Bachat Account

Islami Bachat Account is ideal for customers who need to draw money for monthly expenses but would also like to earn Halal profit on hard earned savings.

Corporate Employers can also avail this account to provide convenience, flexibility and halal profits to their employees by opening their salary accounts with us.

It is a Mudarabah based deposit account in which profit is calculated and monthly distributed as per SBP's pool management guidelines.

Currencies: Pakistani Rupees (PKR), United States Dollar (USD), Great Britain Pound (GBP) and Euro (EUR) only.

Key Features:

- No minimum balance requirement for opening the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Monthly profit/loss payment on average balance.

- Profit announced and distributed, every month.
- Unlimited over the counter deposits and withdrawals facility, free of charge.
- No restrictions on intercity transactions.
- Access to the entire online branch network.
- Debit Card facility available only for PKR account, charges would be applied as per schedule of charges.
- Access to ATMs & POS networks throughout Pakistan with debit card.
- Hold mail and Stop payment facilities are available.
- Safe deposit lockers, subject to availability upon charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Sahulat Account

BankIslami's Islami Sahulat Account is a profit bearing deposit account developed on the basis of the mode of Mudarabah.

Currency: Pakistani Rupees (PKR)

Key Features:

- No minimum balance requirement for opening the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Monthly profit/loss payment on average balance
- Profit announced and distributed, every month.
- Unlimited over the counter deposits and withdrawals facility, free of charge
- No restrictions on intercity transactions.
- Access to the entire online branch network.
- Debit Card facility available, charges would be applied as per schedule of charges.
- Access to ATMs & POS networks throughout Pakistan with debit card.
- Hold mail and Stop payment facilities are available.
- Safe deposit lockers, subject to availability upon charges.

Key Benefits*

- **Free** – Cheque Book
- **Free** – Pay Orders
- **Free** – Inward Clearing
- **Free** – Online Banking
- **Free** – Internet Banking facility

- **Free** – Mobile Banking application facility
- **Free** – e-Statement facility
- **Free** – One Touch banking facility

**A monthly average balance of PKR 25,000 is required to avail all these free services.*

Islami Premium Saving Account

Islami Premium Savings Account is a Mudarabah based deposit account with attractive profit rates.

Currencies: Pakistani Rupees (PKR) and United States Dollar (USD) only

Key Features:

- No minimum balance requirement for operating the account.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Profit calculation on monthly average balance.
- Profit payment on monthly basis.
- No restriction on number of withdrawals during a month
- No restriction on the number of deposit transactions during a month
- No restrictions on intercity transactions
- Personalized service from Personal Banker
- Debit Card facility available only for PKR account, charges would be applied as per schedule of charges.
- Access to ATMs & POS networks throughout Pakistan with debit card.
- Hold mail and Stop payment facilities are available.
- Safe deposit lockers, subject to availability upon charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Current Account

Islami current account is based on the Islamic principle of Qard (loan) whereby depositor is the lender and the Bank is the borrower.

Currencies: Pakistani Rupees (PKR), United States Dollar (USD), Great Britain Pound (GBP) and Euro (EUR), United Arab Emirates Dirham (AED), Japanese Yen (JPY), Saudi Riyal (SAR) and Canadian Dollar (CAD) only

Key Features:

- No minimum balance requirement for opening the account.

- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Debit Card facility available only for PKR account, charges would be applied as per schedule of charges.
- Facility of making instant payments at all POS terminals in Pakistan for grocery, fuel, dining and other purchases through debit card.
- Access to ATMs networks throughout Pakistan with debit card.
- Interbank Funds transfer (IBFT) facility available through BankIslami's ATM.
- Hold mail and Stop payment facilities are available.
- Safe deposit lockers, subject to availability upon charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Khair Current Account

Islami Khair Current account is based on the Islamic principle of Qard whereby depositor is the lender and the Bank is the borrower. A Charitable contribution equal to 1% p.a. of the depositor's average six months amount in this Deposit Product would be paid by BankIslami biannually to selected charitable institutions, under Bank's Corporate Social Responsibility initiative. The charity payment would be from Bank's side, and there will be no deductions from customer account for this charity payout by the Bank.

Currency: Pakistani Rupees (PKR)

Key Features:

- Initial deposit requirement for opening of account is Rs. 1,000/-
- There is no condition of maintaining any minimum balance.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Debit Card facility available only for PKR account, charges would be applied as per schedule of charges.
- Facility of making instant payments at all POS terminals in Pakistan for grocery, fuel, dining and other purchases through debit card.
- Access to ATMs networks throughout Pakistan with debit card.
- Interbank Funds transfer (IBFT) facility available through BankIslami's ATM.
- Hold mail and Stop payment facilities are available.
- Safe deposit lockers, subject to availability upon charges.
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.

- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Asaan Digital Remittance Account

Islami Asaan Digital Remittance account is based on the Islamic principle of Qard whereby depositor is the lender and the Bank is the borrower. Customers will be able to receive home remittances through proper accounts instead of traditional cash over the counter transactions.

Currency: Pakistani Rupees (PKR)

Key Features:

- It is a Current Account.
- There is no condition of maintaining any minimum balance.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Debit Card facility available, charges would be applied as per schedule of charges.
- Facility of making instant payments at all POS terminals in Pakistan for grocery, fuel, dining and other purchases through debit card.
- Access to ATMs networks throughout Pakistan with debit card.
- Interbank Funds transfer (IBFT) facility available through BankIslami's ATM.
- Monthly maximum credit balance limit is of PKR 3,000,000/-
- Daily Cash Withdrawal limit is PKR 500,000
- Daily Funds Transfer Limit is PKR 500,000
- Monthly local credit limit is PKR 1,000,000
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility

Islami Freelancer Digital Account

Islami Freelancer Digital account is based on the Islamic principle of Qard whereby depositor is the lender and the Bank is the borrower. This account has been specifically developed to facilitate freelancers in Pakistan to directly receive funds into their bank accounts digitally, swiftly and conveniently.

Currency: Pakistani Rupees (PKR) and United States Dollar (USD) only

Key Features:

- It is a Current Account.

- There is no condition of maintaining any minimum balance.
- An Individual can open and operate the account singly.
- For Resident Pakistani only.
- Debit Card facility available, charges would be applied as per schedule of charges.
- Facility of making instant payments at all POS terminals in Pakistan for grocery, fuel, dining and other purchases through debit card.
- Access to ATMs networks throughout Pakistan with debit card.
- Interbank Funds transfer (IBFT) facility available through BankIslami's ATM.
- Monthly Debit Transaction Limit is in PKR equivalent to USD 5,000/-
- Monthly Credit Transaction Limit is in PKR equivalent to USD 5,000/-
- Daily Cash Withdrawal Limit is PKR 500,000/- or equivalent
- **Free** – Cheque Book would be provided.
- **Free** – Internet banking facility.
- **Free** – Mobile Banking application facility.
- **Free** – E-Statement facility upon request.
- **Free** – Pay order issuance facility.
- **Free** – One Touch banking facility