

NBP Aitemaad - Islamic Banking Product Key Fact Statement	
Product Name	Aitemaad Basic Banking Account (ABBA)
Underlying Islamic Contract	Qardh
Type of Product	Current (Non- Remunerative Account)
Currency	Pakistani Rupees (PKR)
Minimum / initial amount for opening an account	PKR 1,000/-
Customer Type (please tick any one)	<input type="checkbox"/> Adult Individual <input type="checkbox"/> Minor
Mode of Operations	<input type="checkbox"/> Single / Self <input type="checkbox"/> Joint <ul style="list-style-type: none"> Jointly Signatories Either or Survivor
Permission of unfettered use of the deposited funds.	The ABBA accountholder agrees hereby to the unfettered use of the deposited funds by the Bank at the Bank's discretion and the depositor will not claim any return in any form whatsoever.
Declared Profit Rates, Weightages and Mudharib Share by the Bank	Not Applicable
Profit Calculations	Not Applicable
Profit Payments	Not Applicable
Withholding Tax on Profit	Not Applicable
Forego Profit (if any) by the account holder	Not Applicable
Zakat	Not Applicable
Loss Distribution	Not Applicable
Restriction on withdrawals / credit transactions	Maximum two (02) deposit transactions and two (02) withdrawal transactions are allowed (in total four transactions) in a month through cash / clearing except for ATM withdrawals and system generated debit transactions.
Restriction on low account balance	No charges on low account balance
Overdraft allowed	No
Schedule of Charges (SOCs)	<p>Following services are available for ABBA:</p> <ul style="list-style-type: none"> Cheque Book, Debit Card, Pay Order, Demand Draft, SMS Alerts, Statement of Account, Online Banking (across the NBP network), etc. <p>Presently, this product is eligible for Free Statement of Account as all-time Benefits. However, product related charges / fees / waiver / grid / criteria will be updated in NBP Aitemaad - Schedule of Charges (SOCs) from time to time.</p>



National Bank of Pakistan

Aitemaad اعتماد



ISLAMIC BANKING اسلامک بینکنگ

Note: All Government taxes and levies for services (where applicable) will be recovered from the account holder as per NBP Aitemaad – Schedule of Charges (SOCs).

I / We hereby acknowledge and confirm that the product key fact sheet has been read, understood and signed by me / us as acceptance of the terms and conditions of account opening form. A copy of the same has been received.

Signature & Date: _____

Applicant Name: _____

CNIC#: _____

Account Opening Officer's Certificate

I have checked the account opening form, terms & conditions, KFS and the required documents and certify that these are in order. I also certify having verified the identity and credentials of the Applicant(s) and, where applicable, identity of guardian after having seen the original identification document(s).

Authorized Bank's Signature with Stamp & Date