



National Bank of Pakistan

Aitemaad اعتماد

ISLAMIC BANKING اسلامی بینکاری



NBP Aitemaad - Islamic Banking Product Key Fact Statement	
Product Name	Aitemaad Current Account (ACA)
Underlying Islamic Contract	Qardh
Type of Product	Current (Regular Non- Remunerative Account)
Currency	Pakistani Rupees (PKR)
Minimum / initial amount for opening an account	PKR 100/- However, no initial deposit would be required for opening an ASA by Mustahkeen of Zakat, Students, Employees of Government or Semi Government institutions for salary and pension purposes (including widows / children of deceased employees eligible for family pension / benevolent fund grant, etc.) and other similar types of accounts.
Customer Type (please tick any one)	<input type="checkbox"/> Adult Individual <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Minor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company / Corporation <input type="checkbox"/> NGO / NPO / Charity <input type="checkbox"/> Agent <input type="checkbox"/> Executor and Administrator <input type="checkbox"/> Trust / Club / Society / Association <input type="checkbox"/> Government Office Account (all types) <input type="checkbox"/> FATCA (for Individual and Sole Proprietor) <input type="checkbox"/> FATCA (for entity accounts)
Mode of Operations	<input type="checkbox"/> Single / Self <input type="checkbox"/> Joint <ul style="list-style-type: none"> <input type="checkbox"/> Jointly Signatories <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Any one of us <input type="checkbox"/> Any two of us <input type="checkbox"/> Mandate
Permission of unfettered use of the deposited funds.	The ACA 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
Restriction on withdrawals / credit transactions	No restriction on daily withdrawals / credit transactions or number of transactions
Restriction on low account balance	No charges on low account balance

Overdraft allowed	No
Loss Distribution	Not Applicable
Schedule of Charges (SOCs)	<p>Following services are available for ACA:</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 NOT eligible for Free Benefits. However, product related charges / fees / waiver / grid / criteria will be updated in NBP Aitemaad - Schedule of Charges (SOCs) from time to time.</p> <p>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).</p>

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