

SILKBANK 



Halal Returns with Complete Access to your Funds

An investment account which offers you Halal returns and complete access to your funds whenever required, providing you a sense of contentment



EMAAN REGULAR SAVINGS ACCOUNT

Emaan Islamic Regular Savings Account allows consumers to invest and earn Halal returns in line with Shari'ah principles. This account is designed to offer affordable services to our valued customers as well as providing ready access to their funds conveniently when they need it, with the freedom of unlimited withdrawals.

Join hands with Emaan Islamic Banking as it strives to commit Riba-free banking.

Shari'ah Structure

Regular Savings Account is an investment account, under which the Account Holder (fund provider or Rabb-ul-Mal in Fiqh terminology) authorizes the Bank (investment manager or Mudarib in Fiqh terminology) to invest its funds on the basis of unrestricted Mudaraba contract according to the principles of Islamic Shari'ah.

The Mudarib contributes by providing his services and skills in investing and managing these funds. Both the parties share the profit as per the agreed ratio. Losses, if any, are borne by the Rabb-ul-Mal, unless the loss has been caused due to breach of trust by the Mudarib i.e. misconduct or negligence in which case the loss has to be borne by the Mudarib.

Key Features

- Low cost Shari'ah-compliant investment account
- Profit calculated on daily balance basis and credited monthly
- Higher profit weightage for PKR accounts where two or less withdrawals are conducted in a month
- Account can be opened in PKR, USD, GBP, EUR and JPY currencies
- Minimum balance requirement of PKR 25,000 or equivalent in FCY
- No minimum balance charge
- Free online banking with cheque/cash deposit and withdrawal at any Silkbank branch across Pakistan
- Bank balance and other certificates available on request
- 24/7 access to free internet banking and toll-free phone banking providing round-the-clock access to your funds
- Option to subscribe to free e-statements at a frequency of your choice gives you hassle-free access to the records of all your banking transactions
- SMS alert facility offers you the ability to stay informed of all transactions conducted in your account
- Dedicated Relationship Managers to attend to all your banking needs
- Entitlement to ATM/Visa Debit Card which grants you real time access to your funds. Withdraw up to Rs. 50,000 in cash and spend up to Rs. 100,000 at any VISA affiliated merchant with a simple swipe of your card