



EMAAN
ISLAMIC BANKING

**SPECIAL TERM
DEPOSIT**

Watch your wealth grow

Invest your savings in a Sharia' Compliant
account to enjoy attractive Halal returns



Special Term Deposit

Emaan Special Term Deposit lets you invest your hard earned savings in a Sharia' Compliant manner and enjoy attractive Halal returns. This product is designed to afford maximum flexibility to the investor as required with tenures ranging from 1 month to 5 years as well as providing a choice of profit payment frequency from monthly, quarterly, half yearly and at maturity options.

Sharia' Structure

Term Deposit 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 Sharia'.

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

- Account will be offered in PKR only
Minimum investment amount PKR 10,000,000/-
- Profit distribution monthly, quarterly , half yearly or at maturity as per customer's choice
Investment tenors available: 1, 3, 6 months and 1, 2, 3, 5 years
- Only 15 certificates will be clubbed if the certificates are booked on same date in same product and pertains to same customer
24 hour notice period will be required for premature encashment
- Customer must have any type of Current/Savings account with the bank for term deposit
- 24/7 call center services with complete tele-banking facilities
- Acceptable collateral for other banking facilities
- Customer may bear loss in proportion to its investment in Mudaraba pool
- Investor may give standing instruction for re-investment or roll-over of investment for next applicable period

BRANCH NETWORK

Abbottabad

Plot No. 7838, situated at Mansehra Road Mandian, opposite Daewoo Bus Stand, Abbottabad Cantt.

0992-385978-9

Faisalabad

Madina Town Branch, 6C-Z-101, Susan Road, Madina Town.

041-8503411-4

Islamabad

F-8 Markaz Branch, Plot # 18-C, Kaghan Road, F-8 Markaz.

051-2287450, 051-2287451, 051-2287455-57

Karachi

Clifton Branch, Showroom 1, Plot # D-69, Block 7, Clifton.

021-35371841-2

Shahrah-e-Faisal Branch, 47-A, Dar-ul-Aman Housing Society, P.E.C.H.S., Block 7/8, Shahrah-e-Faisal.

021-34521766, 021-34533106-9

Lahore

D.H.A. T-Block Branch, Plot # 88, Sector-CCA, Phase 2-C, D.H.A.

042-35748850, 042-35748849

Gulberg Q-Block Branch, Plot # 6-Q, Block Gulberg II.

042-35752855, 042-35751536-7

Mardan

Property Survey No.135/45, Mall Road, Saddar Bazar, Mardan Cantt.

093-7867555

Quetta

Khasra No. 63 situated on Main Jinnah Road, Quetta.

081-2866201-3

Rawalpindi

Chaklala Branch, Plot # 46, Commercial Area, Chaklala Scheme III.

051-5766147, 051-5780987, 051-5766151-52