

## Shari'ah Compliance with Confidence and Convenience

A frequent-transaction account which ensures that your funds are secure and available whenever required, providing you complete peace of mind

## **EMAAN CURRENT ACCOUNT**

Emaan Islamic Current Account ensures that your funds are protected and available on demand with a host of value added services that let you manage your money at your own convenience in the comfort of your home or office.

The Current Account is designed to support the customer's day to day personal and business requirements with the utmost ease in an efficient manner.

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

## Shari'ah Structure

Emaan Islamic Current Account is based on the Islamic principle of Qard whereby your principal is secure and the Bank is liable to pay your money back on demand. The Bank may use these funds for Shari'ah- compliant investments and will be entitled to any profit or loss thereof.

## **Key Features**

- Low cost Shari'ah-compliant transactional account
- Account can be opened in PKR, USD, GBP, EUR and JPY currencies
- Minimum balance requirement PKR 10,000 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
- Dedicated Relationship Managers to attend to all your banking needs
- 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
- 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