**Product Features**

Just like your work, Freelancer Digital Account can be opened remotely to get all work payments directly into the bank account.

**Product Features**

* Free Online Banking Transactions through 1,000 + Branches
* Free Cheque Book issuance (Only on PKR Account)
* Free Banker’s Cheque issuance
* Free Same – Day Clearing
* Free Intercity Clearing
* Free Outward Clearing Returns (including Same-Day & Intercity Returns)
* No Minimum Balance Requirement
* Free ADC SMS alerts
* Free e-Statements
* Primary FDA account will be open in PKR, however concurrently Exporters’ Special Foreign Currency Accounts (ESFCA) will also open in USD to retain some amount of their export proceeds in USD
* Freelancers shall be allowed to retain upto USD 5,000/- per month or 50% of the export proceeds, whichever is higher, in their ESFCA
* The funds available in the ESFCAs can be converted into PKR at any time upon the request of the customer
* The balances held in ESFCAs may be utilized for making all personal and own work related payments of current account nature (for example, digital services, digital marketing, membership/ subscription fees, acquiring certification, study etc.) without any approval from SBP
* Issuance of Bank Alfalah Debit Card against PKR and FCY account\*

**Target Market**

Designed for students and unemployed individuals working on freelancing projects.

**Eligibility Criteria**

All individuals, resident in Pakistan, engaged in provision of any digital/online services, including IT and IT related services against which payments are received from outside Pakistan.