**Product Features**

With Falah Senior Citizens Term Deposit you can now have a high return yielding savings avenue with increased profit on higher deposit levels. The product provides senior citizens with financial safety and independence so that they can spend their retirement in peace.

**Product Features and Benefits:**

* Investment with a minimum deposit of PKR 100,000/- only
* For Term deposit, profit calculation on daily balance and profit disbursement  
  + At maturity: 1 month, 3 months, 6 months & 1 Year
  + Monthly: 1 Year
* Rollover option available upon written intimation

**Terms and Conditions**

* All charges will be applicable as per the prevailing SOBC
* Profit on Falah Senior Citizens TDR will be decided as per Pool Management guidelines
* Zakat and WHT to be deducted as per prevailing rules and regulations
* The product is based on the concept of Mudarabah.

**Eligibility Criteria**

Pakistani National with CNIC/NICOP/SNIC aged 55 and above Individuals and joint accountholders. In case of joint applicants, the primary applicant should be at least 55 years of age or above, and the other joint account holder must be at least 18 years of age.