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| --- | --- | --- | --- | --- |
| **Product Types** | **Alfalah Islamic Asaan Digital Account** | **Alfalah Islamic Asaan Digital Remittance Account** | **Falah Asaan Women Digital Account** | **Islamic Freelancer Digital Savings Account LCY**  **(Linked to ESFCA)** |
| **Documentation** | •Valid ID proof | •Valid ID proof | •Valid ID proof | •Valid ID proof |
| •Customer Self-Declaration | •Customer Self-Declaration | •Customer Self-Declaration | •Customer Self-Declaration |
| **Variants** | PKR Current | PKR Current | PKR Savings | PKR Current |
| PKR Savings | PKR Savings | - | PKR Savings |
| - | - | - | Primary FDA account will be opened 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 |
| - | - | - |
| **Transactional Limits** | Maximum credit balance limit PKR 1,000,000/- | Maximum credit balance limit of PKR 3,000,000/- | Maximum credit balance limit PKR 1,000,000/- | Freelancers shall be allowed to retain upto USD 5,000/- per month or 50% of the export proceeds, whichever is higher, in their ESFCA (debit & credit limits shall be applied separately) |
| Monthly debit limit of PKR 1,000,000/- | Cash withdrawal limit and Fund transfer limit of PKR 500,000/- each per day from ADRA to any other account | Monthly debit limit of PKR 1,000,000/- | Cash withdrawal limit of PKR 500,000/- or equivalent per day |
| - | This account may also be fed through local credit to the extent of PKR 1,000,000/- per month. | - | - |
| **Product Features** | For savings variant | For savings variant | Savings variant only | For savings variant |
| •Single tier | •Single tier | •Single tier | •Single tier |
| •Profit calculation on monthly avg balance | •Profit calculation on monthly avg balance | •Profit calculation on monthly avg balance | •Profit calculation on monthly avg balance |
| •Profit disbursement semi-annually | •Profit disbursement monthly | •Profit disbursement semi-annually | •Profit disbursement monthly |
| •Same rate as for Alfalah Asaan Savings Account | •Same rate as for Alfalah Asaan Remittance Savings Account | •Same rate as for Alfalah Asaan Savings Account | •As per Actual Announced rate for Freelancer Digital Account for the applicable month |
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| **Associated Charges** | As per prevailing SOBC | As per prevailing SOBC | As per prevailing SOBC | As per prevailing SOBC |