



The Bank of Khyber is pleased to declare the following weightages:

Declaration Date: 29th August, 2009

Applicable Periods: 1st September, 2009 onward

Name of Pool: Riba Free Special Deposit Pool

These weightages shall remain effective till they are changed.

These weightages may be changed from first day of any month

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Categories	Weightages	Expected Annual Profit
General Deposit Accounts	1.000	08.00%
Riba Free Special Certificates RFSC	1.334	11.00%
Equity	2.668	
Minimum Share of Equity in total investment: 10%		

Assets	Amount		
Orix Leasing Sakuk	50,000,000		
LESCO	500,000,000		
House Building Sakuk (AFS)	94,600,000		-
Total		644,500,000	

SPECIAL TERMS AND CONDITIONS OF RIBA FREE SPECIAL DEPOSITS POOL

The Bank offers to accept deposit on Musharakah Basis in its Riba Free Special Deposit Pool on the following special terms and conditions:

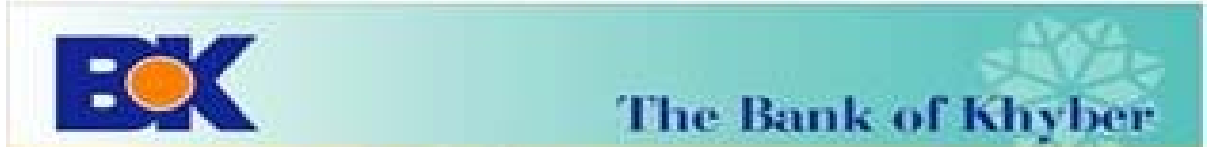
- Pool shall be Musharakah Base.
- Minimum equity contribution in each earning asset of the Pool will be 10%
- Weightages of deposits shall be as under:

Deposit Categories	Weightages	Expected Annual Profit
General Deposit Accounts	1.000	09.00%
Riba Free Special Certificates RFSC	1.334	12.00%
Equity	2.668	
- Weightages may be changed before start of any month which shall be applicable till next change. The changes will be communicated to all depositors.
- In case of loss, weightages are ignored.
- Equity holders have opted to absorb all expenses of this Pool.
- Bank has the right to refuse the acceptance of deposits under this Pool.
- Profit shall be paid with in 5 working days of each month.
- Pool shall be terminated on end of each month and new Pool will be considered to be started from 1st of each month.
- Minimum balance is Rs.1 to share the profits (loss) of the Pool.

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- k. All depositors holding accounts on the last date of a month shall be entitled to the profit or liable for loss incurred during the month.
- l. A notice period of three days may be required for withdrawal of any amount.
- m. List of assets where funds of this Pool are invested shall be communicated to you on monthly basis along with expected profit rates.
- n. Expected profit rates may be communicated to customer on the basis of expected earning of the assets of the Pool. However, actual profit rates shall be calculated on the basis of actual earning and related expenses of the Pool, if any, and shall be declared within five working days after closing of a month.
- o. Institutions will be assigned particular Sukuk instruments held on AFS basis to overcome problems of the Bank rating, when deposits are minimum 50 million.
- p. Profit on Deposits and RFSC is to be credited to Accounts to be opened in General Pool.
- q. No Cheque Book is to be issued for these accounts. All transactions are to be routed through transfer entries from accounts under these categories accounts to accounts in General Pool.
- r. RFSCs will be issued for one year maturity and profit shall be paid monthly. Its premature encashment is allowed on face value if the expected rate reduces from the declared rates for the last month. Option of premature encashment is to be exercised during the month for which the expected rate is reduced.
- s. All other terms of opening of an account with the Bank shall be applicable on this account.

In case the above terms are acceptable, customers are required to open an account with Islamic Banking Branches of the Bank, sign this letter as token of acceptance of the terms and attach its copy with the account opening form.