

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

Declaration Date: 25th March, 2011
Applicable Periods: 01st April, 2011
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	
▪ RFSD Pool-Deposit	1.000	8.00%	
▪ RFSC-01 month	1.067	8.53%	
▪ RFSC-03 month	1.200	9.60%	
▪ RFSC-06 months	1.400	11.20%	
▪ Equity	2.800		

Assets	Amount
Orix Leasing Sakuk Bonds	25,000,000
Sitara Energy	21,136,364
House Building	105,000,000
BRR Gardian Sakuk	100,000,000
JWD Sugar Mills	35,555,557
Engro Sakuk (AFS)	174,500,000
TOTAL	461,191,921

Declaration Date: 25th March, 2011
Applicable Periods: 01st April, 2011
Name of Pool: Riba Free Special Deposit Pool-Banks

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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	
▪ RFSC-Banks Deposit	1.000	9.89%	
▪ RFSC-Banks 01 month	1.112	11.00%	
▪ Equity	2.224		

Government Sukuk Bonds of Face value of Rs.1.3 Billion (17-09-2010)

Declaration Date: 25th March, 2011
Applicable Periods: 01st April, 2011
Name of Pool: Riba Free Special Deposit Pool-Corporate

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
▪ RFSD–Corporate Deposit		1.000 9.75 %
▪ RFSCC-01 month		1.067 10.40%
▪ RFSCC-03 month		1.200 11.70%
▪ Equity		2.400

Assets	Amount
Ijarah Sukuk of Pakistan Investment: (Issue Date 20.12.2010)	500,000,000
TOTAL	500,000,000

SPECIAL TERMS AND CONDITIONS OF SUB-POOLS

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

1. Pool shall be Musharakah Base.
2. It will be a Sub Pool of the General Pool.
3. All equity shall be contributed by the General Pool.
4. Minimum equity contribution in each earning asset of the Pool will be 10%
5. IBG shall revise and declare weightages, expected rates, actual rates, categories of deposits and the assets of the Pool on monthly basis keeping in view the market conditions.
6. Weightages may be changed before start of any month which shall be applicable till next change. The changes will be communicated to all depositors.
7. In case of loss, weightages are ignored.
8. Equity holders have opted to absorb all expenses of this Pool.
9. Bank has the right to refuse the acceptance of deposits under this Pool.
10. Profit shall be paid with in 5 working days of each month.
11. Pool shall be terminated on each month and new Pool will be considered to be started from 1st of each month. However, in case of termination of Pool on permanent basis, 15 days prior notice will be required which shall be displayed on the web-site of BoK and Notice Board of the Branches. After permanent termination of the pool or expiry of period of investment, the amount of investment shall be transferred to the customer account preferably to interest free PLS saving account.
12. No minimum balance is required to share the profits (loss) of the Pool.

13. 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.
14. A notice period of three days may be required for withdrawal of any amount.
15. List of assets where funds of this Pool are invested shall be displayed on web site www.bok.com.pk on monthly basis along with expected profit rates.
16. 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.
17. Profit on Deposits and certificate is to be credited to Accounts to be opened in General Pool.
18. 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.
19. Certificate may be issued for selected period at the option of the customer. 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.
20. Premature encashment of certificate, rates declared in RFSD Pool for various categories shall be used for pre-mature encashment of certificate where required.
21. Debit authority stating amount and account No. to transfer amounts from an account of General Pool to sub Pool and vice versa as and when required.
22. 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, a copy of which is attached with the account opening form.

The above terms and Conditions are accepted for a deposit of an amount in following Pool (Tick Appropriate Box).

- | | |
|-------------------|--------------------------|
| a) RFSD | <input type="checkbox"/> |
| b) RFSD-Banks | <input type="checkbox"/> |
| c) RFSD-Corporate | <input type="checkbox"/> |

Customer's
Signature: _____