

Comparison among Islamic Savings Accounts



Features	EBL Power Islamic Savings Account	EBL Executive Islamic Savings Account (Payroll)	EBL Women's Islamic Savings Account	EBL Junior Saver's Islamic Account (Below aged 3)	EBL Junior Saver's Islamic Account (Age: 3 to below 18)	EBL Junior Saver's Islamic Account (Age: 18+)	EBL Campus Islamic Account (Age: 18+ to below 28)	EBL Campus Islamic Account (Age: 28+)
Short Code Name	EBL-PISA	EBL-EISA	EBL-WISA	EBL-JSIA	EBL-JSIA	EBL-JSIA	EBL-CIA	EBL-CIA
Islamic Contract	Mudarabah	Mudarabah	Mudarabah	Mudarabah	Mudarabah	Mudarabah	Mudarabah	Mudarabah
Who can open	Individual (18+) and Non-individual	Employee of Firm/ Company under MOU	Female (18+)	Guardian of infant	Guardian of minor student	None*	Student (18+)	None**
Initial Deposit	BDT 1,000	0	BDT 1,000	BDT 100/nil	BDT 100/nil	Not applicable	BDT 500	Not Applicable
PSR & Weightage	As per ALCO	As per ALCO	As per ALCO	As per ALCO, but higher than PISA	As per ALCO, but higher than PISA	As per ALCO	As per ALCO, but higher than PISA	As per ALCO
Profit Calculation	Day-end Balance	Day-end Balance	Day-end Balance	Day-end Balance	Day-end Balance	Day-end Balance	Day-end Balance	Day-end Balance
Profit Payable	Half Yearly	Half Yearly	Half Yearly	Quarterly	Quarterly	Quarterly	Quarterly	Quarterly
Islamic Debit Card (Dual currency)	Visa Platinum/ Signature Priority	Visa Platinum	Visa Platinum/ Signature Priority	Visa Platinum	Visa Platinum	Visa Platinum/ Signature Priority	Visa Platinum	Visa Platinum/ Signature Priority
Debit Card Fee***	Applicable	As per MOU	Applicable	For Guardian with fee	Free for Student & with fee for Guardian	Applicable	Applicable	Applicable
ATM Daily Limit	1 Lac or as per policy	1 Lac or as per policy	2 Lac	1 Lac or as per policy	As per BB Policy	1 Lac or as per policy	1 Lac or as per policy	1 Lac or as per policy
Transaction in EBL ATM	Free	Free	Free	Free	Free	Free	Free	Free
Cheque Book	Not-free	1st 10 leaves free	Not-free	Not-free	Not-free	Not-free	Not-free	Not-free
A/C monitoring fee	Applicable	Free	Free with link DPS	Free	Free	Applicable	Free	Applicable
A/C Operating	Not only single	Singly by AC holder	Singly by AC holder	Singly by Guardian	Singly by Guardian	Singly by AC holder	Singly by AC holder	Singly by AC holder
CPV	Mandatory	For Firm/ Company	Mandatory	Mandatory	Mandatory	Not applicable	Mandatory	Not applicable
To avail Priority Service	As per existing rules	As per existing rules	As per existing rules	As per existing rules	As per existing rules	As per existing rules	As per existing rules	As per existing rules
Other Features	As described in PPG of PISA	Same as PISA	Same as PISA	As described in PPG of JSIA	As described in PPG of JSIA	As described in PPG of JSIA	As described in PPG of CIA	As described in PPG of CIA

No person above 18 years of age can open EBL-JSIA. In case of continuation of the EBL Junior Saver's Islamic Account (JSIA) after exceeding the age of 18 years of account holder, all existing terms and conditions of the Power Islamic Savings Account (PISA) or Woman's Islamic Savings Account (WISA) will be applicable for male and female account holder respectively. However, the Management/ALCO may decide to give different or higher facilities then PISA or WISA or rename the Account.

^{**} No person above 28 years of age can open EBL- Campus Islamic Account (EBL-CIA). In case of continuation of the EBL-CIA after exceeding the age of 28 years of account holder, all existing terms and conditions of the Power Islamic Savings Account (EBL-PISA) or Woman's Islamic Savings Account (EBL-WISA) will be applicable for male and female account holder respectively. However, the Management/ALCO may decide to give different or higher facilities then PISA or WISA or rename the Account.

^{***} Islamic Debit Card will be guided & processed as per existing EBL Debit Card rules and Fees & Charges will be guided as per latest approved Cards- Schedule of Charges.