Faysal Bank Limited
Faysal House
ST 02 Shahrah-e-Faisal
Karachi, Pakistan

Registered Office
Faysal House
ST 02 Shahrah-e-Faisal
Karachi, Pakistan

UAN +92 21 111 747 747
TEL +92 213 279 5200
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Date: 28 Aug 2026

SUBJECT: ICAP-PROPOSAL FOR FAYSAL BANK CONSUMER PRODUCTS

Dear Sir/Madam,

We would like to thank you for considering Faysal Bank as a banking services provisioning partner for employees & members of ICAP.

Faysal Bank Limited was established in Pakistan on October 3, 1994 and is engaged in Commercial, Consumer, Corporate and Islamic Banking activities. Faysal Bank's footprint has expanded to over 900+ branches after the acquisition of RBS Pakistan operations, further strengthening its balance sheet and placing it amongst the top ten banks in Pakistan. Our ambition is to provide par excellence service for our customers while meeting all their financial needs.

Faysal Bank Consumer Finance Offering:

Faysal Islami Noor Card: Pakistan's first Islamic Card based on the Islamic Principle of Tawarruq and a Shariah Compliant alternative of conventional credit cards. Noor Card is a convenient payment tool to match consumer lifestyle and fulfills a variety of financial needs from making a long awaited purchase to making daily expenditures such as fuel and groceries & much more.

Islami Personal Finance: A Riba-free, Shariah-compliant personal financing solution based upon the Islamic structure of Tawarruq. It is a limit-based financing that facilitates customers by providing a comprehensive, affordable and hassle-free financing option. It is extended to customers for multiple purposes such as education, medical/hospitalization and wedding.

Faysal Takmeel Financing: A Shariah-compliant facility based upon Islamic structure of Musawamah, customer can purchase consumer durable goods e.g. Home Appliances, Home Refurbishments, Room Décor, Generators, Air Conditioners, LED Televisions, Laptops, Solar Panel, Bikes on easy monthly installments.

Faysal Secured Islamic Personal Finance: Faysal Islamic Secured IPF is 100% Shariah Compliant Facility based on the Islamic concept of "Tawarruq". Faysal Secured Islamic Personal Financing is an opportunity to fulfill your personal financing needs with an easy monthly installment plan.

Car Finance: A facility extended to individuals and corporate clients for purchase of new as well as used vehicle(s) offered under Islamic mode of Diminishing Musharka (DM). Under DM mechanism Faysal Bank and its client will have a joint ownership in the vehicle.

Home Finance: A Shariah compliant installment based facility extended for purchase, construction as well as home renovation. Offered under Islamic mode of Diminishing Musharka, where Faysal Bank and its client will have a joint ownership in the property.

Fleet Finance: A facility extended to corporate clients for purchase of new as well as used vehicle(s) offered under Islamic mode of Diminishing Musharka (DM). Under DM mechanism Faysal Bank and its client will have a joint ownership in the vehicle.

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Exclusive offer for ICAP: All ICAP employees will be eligible for the special offers for each products:

Products	Existing	*Special Offer
Faysal Islami Noor Card Annual Fees: Velocity PKR 6,500/- Gold PKR 11,000/- Titanium PKR 13,000/- Platinum PKR 19,000/- World PKR 26,000/-	**Velocity**: Reduced fee of Rs. 600/- (upon spend of PKR 20,000 in 12 months) **Gold**: Reduced fee of Rs. 900/- (upon spend of PKR 30,000 in 12 months) **Titanium**: Reduced fee of Rs. 1,100/- (upon spend of PKR 40,000 in 12 months) **Platinum**: Reduced fee of Rs. 2,100/- (upon spend of PKR 200,000 in 12 months) **World**: Reduced fee of Rs.2,500/- (upon spend of PKR 400,000 in 12 months)	First year Annual Fee Waiver
Noor Flexi Card	Annual fee 9,000 + FED & processing fee 5,000 + FED	Annual & Processing fee waiver
Islamic Personal Finance	Fixed 29% to 33%	Fixed 26% & Processing fee waiver
Faysal Islami Solar Finance	-	KIBOR + 2%
Faysal Secured Islamic Personal Finance	1 Year KIBOR + 6% to 6.5%	1 Year KIBOR + 4%
	Processing Fee 10,000/- + FED	50% waiver
Car Finance	1 Year KIBOR + 5% (K + 4% for Used Ready Delivery)	1 Year KIBOR + 2% (K + 3 % for Used Ready Delivery)
	Takaful 2.0%	1.50%
	Processing Fee 13,000/- + FED	Processing fee waiver
Home Finance	1 Year KIBOR + 3% to 4%	1 Year KIBOR + 1.5 %
	Processing Fee 12,000/- + FED	Processing fee waiver
Wazir-e-Azam Apna Ghar Program **"Ghar Ho Tu Apna"**	**Financing Amount** Up to **PKR 10 Million** **Size of Housing Unit:** • (House of up to 10 Marla / 2,720 sq. ft.) • (Apartment/Flat of up to 1,500 sq. ft.) **Pricing Mechanism:** **Flat 5%** for first **10 years** After (10 Years) 1 year KIBOR + 3% No processing Fees No Early Payment Charges	**Priority services** **Approval in one day**

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Other Conditions

- Customers will be entertained on case-to-case basis as per Faysal Bank's Policy.
- This offer is applicable for current and new applicants.
- This is a preliminary offer and bank reserves the right to change. Terms and conditions will be discussed once the offer is accepted by ICAP.
- This offer has 30 days' acceptance expiry and the deal is valid only for 90 days from the date of first solicitation.

We would like to place information/ facilitation desk with a dedicated Relationship Manager at ICAP premises for three days in order to provide personalized service to your employees.

Looking forward to a lasting relationship with ICAP.

Regards

Adnan Ahmed
Head Unsecured Business

Parvez Noor Sirohi
Head Secured Business

Acceptance of Proposal:

The above offer including the pricing, specifications and conditions are satisfactory, Your Proposal is hereby acknowledged and accepted in accordance with the terms and conditions stated herein.

FOR AND BEHALF OF:

Name & Signature: ______________________ Date of Acceptance: ______________