

# PUBLIC NOTICE

## The Bank of Khyber - Conversion of Conventional Branches into Islamic Banking branches

The Bank of Khyber (“Bank”) is pleased to announce its decision to convert all of its conventional banking branches into Shariah-compliant Islamic branches as part of our strategic transformation plan, in compliance with the State Bank of Pakistan’s Guidelines for Conversion of Conventional Banks into Islamic Banks. This transition reflects our continued commitment to providing customers with ethical and value-driven financial solutions in accordance with Shariah principles. Our transformation will ensure that our Islamic products and services are not only suitable and profitable for our valued customers but also fully compliant with Shariah principles.

### The Bank of Khyber Islamic Banking:

Our Islamic banking approach is based on the values of fairness, transparency, and Shariah-compliant financing, ensuring that all transactions benefit our customers and promote shared prosperity. Our services are structured to generate income through permissible business activities, in line with Shariah principles, promoting the financial well-being of all our stakeholders.

### Key Information for Customers:

1. All existing conventional branch account holders will be approached to discuss/inform the process of converting their accounts and advances into Shariah-compliant Islamic accounts and financing modes. This will be carried out after obtaining the necessary approvals from the State Bank of Pakistan.
2. The Bank will ensure that customers receive comprehensive information about the conversion process, including the nature of their underlying contracts with the Islamic branch / Islamic bank. Customer consent will be sought, and our representatives will be available to address any concerns or questions during the transition period.
3. The Bank is committed to making this transition as smooth and beneficial as possible for our customers. Customers will continue to receive uninterrupted service throughout the process, and all efforts will be made to ensure a smooth conversion with no impact on day-to-day banking operations.
4. The list of branches converting in 2025 is available at [www.bok.com.pk](http://www.bok.com.pk) and on conventional branch notice boards.

For detailed information and updates regarding this Notice, contact your nearest branch.

We thank you for your continued trust and support as we embark on this exciting journey towards becoming a fully Shariah-compliant Islamic bank.