Indicative Profit Rates on Savings & Fixed Deposit Schemes - Effective from July 01, 2023           Saving Deposit Schemes         20.50%           Saving Bank Deposits         20.50%           Bonnly Profit Pan Account         20.50%           Li Habib Monthy Saver Account         20.50%           Al. Habib Monthy Saver Account         20.50%           Al. Habib Monthy Saver Account         20.50%           Al. Habib Senior Citizes <sup>17</sup> Account         20.50%           Al. Habib Senior Citizes <sup>17</sup> Account         20.50%           Al. Habib Armed Deves Pensioner Saving Account         20.50%           Al. Habib Armed Forces Pensioner Saving Account         20.50%           Al. Habib Armed Forces Pensioner Saving Account         20.50%           Al. Habib Asam Digital Account         20.50%           Al. Habib Asam Digital Account         20.50%           Al. Habib Monta Asan Account         20.50%           Al. Habib Monta Account         20.50%           Al. Habib Manta Accou	
Treasures Call Account         20.50%           Monthly Porfit Plan Account         20.50%           Monthly Porfit Plan Account         20.50%           AL Habb Monthly Saver Account         20.50%           AL Habb Named Digital Account         20.50%           AL Habb Named Network Account         20.50%           AL Habb Name Account         20.50%           AL Habb Name Account         20.50%           AL Habb Name Account         20.50%           AL Habb Nama Digital Account         20.50%           AL Habb Nama Account         20.50%           AL Habb Nama Account         20.50%           AL Habb Nama Digital Account         20.50%           AL Habb Nama Nasa Account         20.50%           AL Habb Nama Nasa Account         20.50%           AL Habb Nama Nasa Account         20.50%           AL Habb Nama Nama Account	
Swing Bark Deposits     20.50%       Bonhly Porifi Pin Account     20.50%       Enhanced Savings Account     20.60%       AL Habb Mondity Saver Account     20.50%       AL Habb Norman Digital Account     20.50%       AL Habb Sensing Account     20.50%       AL Habb Sensing Account     20.50%       AL Habb Sensing Account     20.57%       AL Habb Pensioner's Swing Account     20.57%       AL Habb Anan Account     20.50%       AL Habb Norma Digital Account     20.50%       AL Habb Norma Asian Account     20.50%       AL Habb Norma Asian Account     20.50%       AL Habb Norma Reverse     20.50%       AL Habb Norma Reverse     20.50%       AL Habb Norma Reverse     20.50%       AL Habb Renit Account     20.50%       AL Habb Renit Account     20.50%       AL Habb Renit Account     20.50%       AL Habb Digital Account     20.50%       Mathab Digital Account     20.50%       Ma	
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AL Habb Woman Account     20.0%       AL Habb Woman Digital Account     20.50%       AL Habb Noman Digital Account     20.75%       AL Habb Senior Citizers' Account     20.75%       AL Habb Pensioner's Saving Account     20.75%       AL Habb Armed Forces Pensioner Savings Account     20.50%       AL Habb Armed Forces Pensioner Savings Account     20.50%       AL Habb Asan Digital Account     20.50%       AL Habb Asan Digital Account     20.50%       AL Habb Mann Asan Account     20.50%       AL Habb Nemin Digital Account     20.50%       AL Habb Remin Account     20.50%       AL Habb Remin Account     20.50%       AL Habb Freelancer Savings Account     20.50%       AL Habb Freelancer Digital Savings Account     20.50%       AL Habb Freelancer Savings Account     20.50%       AL Habb Nemin Digital Account     20.50%       AL Habb Treatmer Togital Savings Account     20.50%       AL Habb Nemin Digital Account     20.50%       AL Habb Nemin System Count     20.50%       AL Habb Nemin Digital Account     20.50%       AL Habb Saman Remittance Account     20.50%       AL Habb Saman Munda Account Effective from March 22, 2024)     18.25%       Year     Fixed Deposit Schemes     Rate (Per Annun)       Special Notice Deposits (7 Days & 30 Days)     15.00%<	
AL Habb Woman Account     20.50%       AL Habb Woman Digital Account     20.75%       AL Habb Pensioner's Saving Account     20.75%       AL Habb Asaan Account     20.75%       AL Habb Asaan Account     20.57%       AL Habb Asaan Account     20.50%       AL Habb Moman Digital Asaan Account     20.55%       AL Habb Norman Digital Asaan Account     20.50%       AL Habb Teelancer Digital Ascount     20.50%       AL Habb Digital Account     20.50%       ML Habb Zama Remittance Account     20.50%       ML Habb Zama Remittance Account     20.50%       ML Habb Zama Remittance Account     20.50%       ML Habb Zama Munafa Account     20.50%       ML Habb Zama Munafa Account     20.50%       ML Habb Zama Munafa Account Effective from March 22, 2024)	
Al. Habb Woman Digital Account     20.50%       AL Habb Senior Citizers' Account     20.75%       AL Habb Persioner's Ascing Account     20.75%       AL Habb Armed Forces Pensioner Savings Account     20.57%       AL Habb Armed Forces Pensioner Savings Account     20.57%       AL Habb Assan Digital Ascount     20.50%       AL Habb Assan Digital Ascount     20.50%       AL Habb Norman Digital Ascount     20.50%       AL Habb Norman Digital Ascount     20.50%       AL Habb Treelancer Saving Account     20.50%       AL Habb Treelancer Digital Savings Account     20.50%       AL Habb Asaan Remittance Account     20.50%       ML Habb Digital Account     20.50%       ML Habb Treelancer Saving Account     20.50%       ML Habb Asaan Remittance Account     20.50%       ML Habb Manda Account (Effective from March 22, 2024)     18.25%       ML Habb Sandar Account (Effective from March 22, 2024)     14.00%       Years	
AL Habb Senior Citizens' Account     20.75%       AL Habb Anne Forces Pensioner Savings Account     20.75%       AL Habb Anne Forces Pensioner Savings Account     20.75%       AL Habb Anne Cores Pensioner Savings Account     20.50%       AL Habb Asan Account     20.50%       AL Habb Asan Account     20.50%       AL Habb Noman Asaan Account     20.50%       AL Habb Noman Asaan Account     20.50%       AL Habb Remit Account     20.50%       AL Habb Remit Account     20.50%       AL Habb Remit Account     20.50%       AL Habb Teelancer Digital Asaan Account     20.50%       AL Habb Treelancer Digital Ascount     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Treelancer Digital Savings Account     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Mana Remittance Account     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Treelancer Digital Account     20.50%       AL Habb Tamana Account     20.50%       AL Habb Tamana Account Effective from March 22. 2024)     15.00%       AL Habb Tamana Account Effective from March 22. 2024)     18.20%       Years     13.00% <t< td=""><td></td></t<>	
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International function         18.25%           AL Habib Salana Munafa Account (Effective from March 22, 2024)         18.25%           AL Habib Mahana Munafa Account (Effective from March 22, 2024)         18.00%           1 Year         14.00%           2 Years (Effective from June 12, 2024)         14.00%           3 Years         14.00%           4 Years         13.00%           5 Years         13.00%           AL Habib Special Saver Certificate:         13.00%           First Year         14.00%           Second Year         14.00%           Third Year         14.00%           Fixed Term Deposits (Effective from June 12, 2024)         14.00%           I Month         18.00%           3 Months         18.00%           6 Months         18.00%           1 Year         14.10%           2 Years         14.10%           3 Years         14.10%           4 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         13.10%           6 Months         1.00%           1 Years         1.50%           3 Years	
AL Habib Mahana Munafa Account (Effective from March 22, 2024)         18.00%           1 Year         18.00%           2 Years (Effective from June 12, 2024)         14.00%           3 Years         14.00%           3 Years         14.00%           4 Years         13.00%           5 Years         13.00% <b>AL Habib Special Saver Certificate:</b> 13.00% <b>First Year</b> 14.00%           Second Year         14.00%           Third Year         14.00%           Fixed Term Deposits (Effective from June 12, 2024)         14.00%           Fixed Term Deposits (Effective from June 12, 2024)         14.00%           1 Month         18.00%           3 Months         18.00%           1 Year         18.00%           1 Year         14.00%           2 Years         14.10%           3 Years         18.00%           4 Years         18.00%           5 Years         14.10%           3 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         1.00%           5 Years         1.00% <td></td>	
1 Year       18.00%         2 Years (Effective from June 12, 2024)       14.00%         3 Years       14.00%         4 Years       13.00%         5 Years       13.00%         AL Habib Special Saver Certificate:       13.00%         First Year       14.00%         Second Year       14.00%         Second Year       14.00%         Second Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       14.00%         I Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       14.10%         2 Years       14.10%         4 Years       18.00%         5 Years       18.00%         4 Years       18.00%         5 Years       14.10%         4 Years       13.10%         5 Years       13.10%         5 Years       13.10%         5 Years       13.10%         7 days       1.00%       1.00%         1 Month       1.00%       1.00%         3 Months       1.50%       1.00%	
2 Years (Effective from June 12, 2024)       14.00%         3 Years       14.00%         4 Years       13.00%         5 Years       13.00%         AL Habib Special Saver Certificate:       13.00%         First Year       14.00%         Second Year       14.00%         Third Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       14.00%         Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.00%         2 Years       14.10%         9 Years       18.00%         6 Months       18.00%         1 Year       18.05%         2 Years       14.10%         4 Years       13.10%         5 Years       13.10%         5 Years       13.10% <b>FCY Deposits</b> (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         3 Months       1.50%       1.00%	
3 Years         14.00%           4 Years         13.00%           5 Years         13.00%           AL Habib Special Saver Certificate:         13.00%           First Year         14.00%           Second Year         14.00%           Third Year         14.00%           Fixed Term Deposits (Effective from June 12, 2024)         14.00%           I Month         18.00%           3 Months         18.00%           6 Months         18.00%           1 Year         18.00%           2 Years         14.10%           3 Wanths         18.00%           6 Months         18.00%           1 Year         18.25%           2 Years         14.10%           3 Years         14.10%           4 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         13.10%           5 Years         13.10%           7 Years         13.10%           8 Years         13.0%	
4 Years       13.00%         5 Years       13.00%         AL Habib Special Saver Certificate:       14.00%         First Year       14.00%         Second Year       14.00%         Third Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       14.00%         1 Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.00%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         5 Years       13.10%         5 Years       13.10%         7 CY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         1 Month       1.50%       1.00%	
5 Years       13.00%         AL Habib Special Saver Certificate:       14.00%         First Year       14.00%         Second Year       14.00%         Third Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       14.00%         I Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       18.25%         5 Years       14.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD         Savings / AL Habib Digital Savings Account       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.50%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%	
AL Habib Special Saver Certificate:First Year $14.00\%$ Second Year $14.00\%$ Third Year $14.00\%$ Fixed Term Deposits (Effective from June 12, 2024) $14.00\%$ I Month $18.00\%$ 3 Months $18.00\%$ 6 Months $18.00\%$ 1 Year $18.00\%$ 2 Years $18.25\%$ 2 Years $14.10\%$ 3 Years $14.10\%$ 4 Years $14.10\%$ 5 Years $13.10\%$ 5 Years $13.10\%$ 5 Years $1.00\%$ 6 Months Digital Savings Account $1.00\%$ 1 Month $1.50\%$ $1.00\%$ 1 Month $1.50\%$ $1.00\%$	
First Year       14.00%         Second Year       14.00%         Third Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       18.00%         1 Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       14.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%	
Second Year         14.00%           Third Year         14.00%           Fixed Term Deposits (Effective from June 12, 2024)         18.00%           1 Month         18.00%           3 Months         18.00%           6 Months         18.00%           1 Year         18.00%           2 Years         18.02%           2 Years         14.10%           3 Years         14.10%           4 Years         13.10%           5 Years         13.10%           FCY Deposits (Effective from November 01, 2023)         USD         GBP           Savings / AL Habib Digital Savings Account         1.00%         1.00%           FCY Fixed Deposits (Effective from November 01, 2023)         1.50%         1.00%           3 Months         1.50%         1.00%         1.00%	
Third Year       14.00%         Fixed Term Deposits (Effective from June 12, 2024)       18.00%         1 Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.00%         2 Years       14.10%         3 Years       14.10%         4 Years       14.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.50%       1.00%         3 Months       1.50%       1.00%       1.00%	
Fixed Term Deposits (Effective from June 12, 2024)       Iso0%         1 Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         5 Years       13.10%         5 Years       13.0%         6 Months       1.00%         1 Year       1.00%         3 Years       1.00%         4 Years       1.00%         5 Years       1.00%         6 Months       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%	
1 Month       18.00%         3 Months       18.00%         6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.50%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%	
3 Months       18.00%         6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)         Savings / AL Habib Digital Savings Account       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)         FCY Fixed Deposits (Effective from November 01, 2023)         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         3 Months       1.50%       1.00%	
6 Months       18.00%         1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)         Savings / AL Habib Digital Savings Account       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)         Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2	
1 Year       18.25%         2 Years       14.10%         3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         3 Months       1.50%       1.00%	
3 Years       14.10%         4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         3 Months       1.50%       1.00%	
4 Years       13.10%         5 Years       13.10%         FCY Deposits (Effective from November 01, 2023)       USD       GBP         Savings / AL Habib Digital Savings Account       1.00%       1.00%         FCY Fixed Deposits (Effective from November 01, 2023)       1.00%       1.00%         7 days       1.50%       1.00%         1 Month       1.50%       1.00%         3 Months       1.50%       1.00%	
5 Years         13.10%           FCY Deposits (Effective from November 01, 2023)         USD         GBP           Savings / AL Habib Digital Savings Account         1.00%         1.00%           FCY Fixed Deposits (Effective from November 01, 2023)         1.00%         1.00%           7 days         1.50%         1.00%         1.00%           1 Month         1.50%         1.00%         1.00%           3 Months         1.50%         1.00%         1.00%	
FCY Deposits (Effective from November 01, 2023)         USD         GBP           Savings / AL Habib Digital Savings Account         1.00%         1.00%           FCY Fixed Deposits (Effective from November 01, 2023)         1.50%         1.00%           7 days         1.50%         1.00%           1 Month         1.50%         1.00%           3 Months         1.50%         1.00%	
Savings / AL Habib Digital Savings Account         1.00%         1.00%           FCY Fixed Deposits (Effective from November 01, 2023)         1.50%         1.00%           7 days         1.50%         1.00%           1 Month         1.50%         1.00%           3 Months         1.50%         1.00%	
FCY Fixed Deposits (Effective from November 01, 2023)           7 days         1.50%         1.00%           1 Month         1.50%         1.00%           3 Months         1.50%         1.00%	EURO
7 days         1.50%         1.00%           1 Month         1.50%         1.00%           3 Months         1.50%         1.00%	1.00%
1 Month         1.50%         1.00%           3 Months         1.50%         1.00%	
3 Months 1.50% 1.00%	1.00%
	1.00%
	1.00%
6 Months 1.50% 1.00%	1.00%
12 Months 1.50% 1.00%	1.00%
Foreign Currency Account Rate (Per Annum)	
AL Habib Foreign Currency Saver Account (Effective from November 01, 2023) USD GBP	EURO
Below 5,000.00 1.00% 0.50%	0.50%
From 5,000 to 9,999.99 1.20% 0.70%	N 700/
From 10,000 to 24,999.99 1.30% 0.80%	0.70%
From 25,000.00 to 99,999.99 1.40% 0.90%	0.80%
100,000 & Above 1.50% 1.00%	0.80% 0.90%
AL Habib Roshan Digital Account         Rate (Per Annum)           AL Habib Roshan Digital Savings Account (PKR)         20.50%	0.80%
AL Habib Roshan Digital Savings Account (PKK) 20.30% AL Habib Roshan Digital FCY Account (Effective from November 01, 2023) USD GBP	0.80% 0.90%
AL Habib Koshan Digital FCY Account (Effective from November 01, 2023)     USD     GBP       Below 5,000.00     1.00%     0.50%	0.80% 0.90% 1.00%
Below 5,000.00         1.00%         0.50%           From 5,000 to 9,999.99         1.25%         0.75%	0.80% 0.90% 1.00% EURO
From 10,000 to 24,999.99 1.25% 0.75% 1.25% 0.85%	0.80% 0.90% 1.00% EURO 0.50%
From 10,000 to 24,999.99         1.55%         0.85%           From 25,000.00 to 99,999.99         1.50%         0.90%	0.80% 0.90% 1.00% EURO 0.50% 0.75%
Prom 25,000.00 to 99,999.99         1.50%         0.90%           100,000 & Above         3.00%         1.00%	0.80% 0.90% 1.00% EURO 0.50% 0.75% 0.85%
• The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the Sta	0.80% 0.90% 1.00% EURO 0.50% 0.75% 0.85% 0.90%
• The included of calculating feature provide and the provide of states of the bank rates and the prevaining regulations/uncerves of the state • The profit calculated will be based on simple annualized rate of expected return.	0.80% 0.90% 1.00% EURO 0.50% 0.75% 0.85% 0.90% 1.00%
• Profit on PKR saving accounts will be calculated on monthly average balance and on FCY saving accounts will be calculated on monthly minimum balance.	0.80% 0.90% 1.00% EURO 0.50% 0.75% 0.85% 0.90% 1.00%

Profit on PKR saving accounts will be calculated on monthly average balance and on PCY saving accounts will be calculated on monthly average balance and on PCY saving accounts will be calculated on PKR and FCY transactional accounts, the rates will be effective for the entire calendar month.
For Term Deposit, the applicable profit rates will be the rate at which the deposit is booked. (Except Zamanat Account)