

Indicative Profit Rates on Savings & Fixed Deposit Schemes - Effective from July 01, 2024

Saving Deposit Schemes		Rate (Per Annum)		
Treasure's Call Account				19.00%
AL Habib PLS Savings Account				19.00%
Monthly Profit Plan Account				19.00%
Enhanced Savings Account				19.00%
AL Habib Monthly Saver Account				19.10%
AL Habib Woman Savings Account				19.00%
AL Habib Woman Digital Savings Account				19.00%
AL Habib Senior Citizens' Account				19.25%
AL Habib Pensioner's Saving Account				19.25%
AL Habib Armed Forces Pensioner Savings Account				19.25%
AL Habib Asaan Savings Account				19.00%
AL Habib Asaan Digital Savings Account				19.00%
AL Habib Woman Asaan Savings Account				19.00%
AL Habib Woman Digital Asaan Savings Account				19.00%
AL Habib Remit Savings Account				19.00%
AL Habib Remit Digital Savings Account				19.00%
AL Habib Freelancer Savings Account				19.00%
AL Habib Freelancer Digital Savings Account				19.00%
AL Habib Asaan Remittance Savings Account				19.00%
AL Habib Digital Savings Account				19.00%
AL Habib Young Savers Account:				
Upto Rs. 500,000				19.25%
Over Rs. 500,000				19.00%
Fixed Deposit Schemes		Rate (Per Annum)		
Special Notice Deposits (7 Days & 30 Days)				15.00%
AL Habib Zamanat Account				19.00%
AL Habib Salana Munafa Account				18.25%
AL Habib Mahana Munafa Account				
1 Year				18.00%
2 Years				14.00%
3 Years				14.00%
4 Years				13.00%
5 Years				13.00%
AL Habib Special Saver Certificate:				
First Year				14.00%
Second Year				14.00%
Third Year				14.00%
Fixed Term Deposits				
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 Fixed Deposits				
7 days	1.50%	1.00%	1.00%	
1 Month	1.50%	1.00%	1.00%	
3 Months	1.50%	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)		
		USD	GBP	EURO
AL Habib Foreign Currency Saving Account		1.00%	1.00%	1.00%
AL Habib Digital Savings Account		1.00%	1.00%	1.00%
AL Habib Foreign Currency Saver Account		USD	GBP	EURO
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.20%	0.70%	0.70%
From 10,000 to 24,999.99		1.30%	0.80%	0.80%
From 25,000.00 to 99,999.99		1.40%	0.90%	0.90%
100,000 & Above		1.50%	1.00%	1.00%
AL Habib Roshan Digital Account		Rate (Per Annum)		
AL Habib Roshan Digital Savings Account (PKR)				19.00%
AL Habib Roshan Digital FCY Account		USD	GBP	EURO
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.25%	0.75%	0.75%
From 10,000 to 24,999.99		1.35%	0.85%	0.85%
From 25,000.00 to 99,999.99		1.50%	0.90%	0.90%
100,000 & Above		3.00%	1.00%	1.00%
<ul style="list-style-type: none"> 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 SBP The profit calculated will be based on simple annualized rate of expected return. Profit on PKR saving accounts will be calculated on monthly average balance and on FCY saving accounts will be calculated on monthly minimum balance. For 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) 				