

Product Name	Payment Frequency	Month November 2017
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Local Currency Accounts

SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	4.870%
HBL Al-Mukhtar Account	January & July	0.070%
HBL at Work Islamic Premium Account	January & July	0.070%

HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	4.870%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	5.020%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	5.520%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.590%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.660%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.700%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.730%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.770%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.810%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	5.840%

AL-SAMARAT TERM ACCOUNTS

Profit on Maturity

Al - Samarat 1 Month	Maturity	5.980%
Al - Samarat 3 Months	Maturity	6.130%
Al - Samarat 6 Months	Maturity	6.410%
Al - Samarat One Year	Maturity	7.130%
Al - Samarat Three Years 2014	Maturity	13.260%
Al - Samarat Three Years 2015	Maturity	7.880%
Al - Samarat Three Years	Maturity	7.850%
Al - Samarat Five Years 2012	Maturity	13.980%
Al - Samarat Five Years 2013	Maturity	10.750%
Al - Samarat Five Years 2014	Maturity	13.260%
Al - Samarat Five Years 2015	Maturity	9.320%
Al - Samarat Five Years	Maturity	8.560%

Profit on Monthly

Al - Samarat One Year	Monthly	6.490%
Al - Samarat Three Years 2015	Monthly	8.920%
Al - Samarat Three Years	Monthly	7.060%
Al - Samarat Five Years 2012	Monthly	13.970%
Al - Samarat Five Years 2013	Monthly	10.000%
Al - Samarat Five Years 2014	Monthly	13.260%
Al - Samarat Five Years 2015	Monthly	8.560%
Al - Samarat Five Years	Monthly	6.560%

Profit on Quarterly

Al - Samarat One Year	Quarterly	6.630%
Al - Samarat Three Years 2014	Quarterly	13.260%
Al - Samarat Three Years 2015	Quarterly	8.920%
Al - Samarat Three Years	Quarterly	7.200%
Al - Samarat Five Years 2012	Quarterly	0.000%
Al - Samarat Five Years 2013	Quarterly	10.710%
Al - Samarat Five Years 2014	Quarterly	13.260%
Al - Samarat Five Years 2015	Quarterly	8.560%
Al - Samarat Five Years	Quarterly	6.920%



ISLAMIC
BANKING

PROFIT RATES
FOR THE MONTH OF NOVEMBER 2017

Product Name	Payment Frequency	Month November 2017
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Profit on Semi Annually

AI - Samarat One Year	Semi Annually	6.770%
AI - Samarat Three Years 2014	Semi Annually	13.260%
AI - Samarat Three Years 2015	Semi Annually	9.280%
AI - Samarat Three Years	Semi Annually	7.350%
AI - Samarat Five Years 2012	Semi Annually	13.980%
AI - Samarat Five Years 2013	Semi Annually	10.710%
AI - Samarat Five Years 2014	Semi Annually	13.260%
AI - Samarat Five Years 2015	Semi Annually	8.570%
AI - Samarat Five Years	Semi Annually	7.350%

Foreign Currency Accounts

Product Name	Payment Frequency	Month November 2017
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HBL Islamic PLS Account (FCY)

HBL Islamic PLS FCY Less than 1000	Quarterly	1.143%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	1.726%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	2.301%

HBL Islamic High Yield Investment Deposit (FCY)

Six Months

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	2.301%
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Twelve Months

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	2.306%
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Prepared by:

Pool Manager

Reviewed by:

Unit Head Pool Management

Head Product Development

Approved by:

Head Retail Channel Liability

Head Islamic Banking

Resident Shariah Board Member