

Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	3.94%
HBL AI-Mukhtar Account	Monthly	0.07%
HBL at Work Islamic Premium Account	January & July	0.07%
Remunerative Non-Chequing Current Margin Account	January & July	0.07%
Funds Acceptance under SBP ILTF	Monthly	2.25%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	4.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	4.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly	2.00%
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	2.00%
<b>HBL AI-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	4.39%
Deposits of Rs.500K but less than 1(M)	Monthly	4.39%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.39%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.39%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.39%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.39%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.39%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.39%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.39%
Deposits of Rs. 1(B) and above	Monthly	4.39%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
AI - Samarat 1 Month	Maturity	4.66%
AI - Samarat 3 Months	Maturity	5.43%
AI - Samarat 6 Months	Maturity	5.80%
AI - Samarat One Year	Maturity	6.09%
AI - Samarat Three Years	Maturity	6.20%
AI - Samarat Five Years	Maturity	6.07%
<b>Profit on Monthly</b>		
AI - Samarat One Year	Monthly	5.64%
AI - Samarat Three Years	Monthly	5.38%
AI - Samarat Five Years	Monthly	6.03%
<b>Profit on Quarterly</b>		
AI - Samarat One Year	Quarterly	5.57%
AI - Samarat Three Years	Quarterly	5.87%
AI - Samarat Five Years	Quarterly	6.32%
<b>Profit on Semi Annually</b>		
AI - Samarat One Year	Semi Annually	5.28%
AI - Samarat Three Years	Semi Annually	4.74%
AI - Samarat Five Years	Semi Annually	6.22%

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**Foreign Currency Accounts**

**HBL Islamic PLS Account (FCY)**

Less than 1000	Monthly	0.10%
From 1000 to less than FCY 50,000	Monthly	0.15%
From 50,000 & above	Monthly	0.20%

**HBL Islamic High Yield Investment Deposit (FCY)**

**One Month**

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

**Two Months**

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

**Three Months**

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

**Six Months**

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

**Twelve Months**

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

**2 Years**

From 1,000 to 99,999	Maturity	0.23%
From 100,000 to 499,999	Maturity	0.24%
From 500,000 & above	Maturity	0.25%

**3 Years**

From 1,000 to 99,999	Maturity	0.25%
From 100,000 to 499,999	Maturity	0.26%
From 500,000 & above	Maturity	0.27%


**4 Years**

From 1,000 to 99,999	Maturity	0.28%
From 100,000 to 499,999	Maturity	0.29%
From 500,000 & above	Maturity	0.29%

**5 Years**

From 1,000 to 99,999	Maturity	0.29%
From 100,000 to 499,999	Maturity	0.30%
From 500,000 & above	Maturity	0.30%

Prepared by:

  
Pool Manager  
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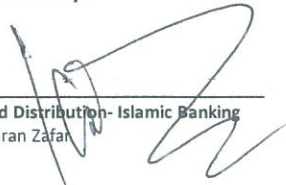
Reviewed by:

  
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Recommend by:

  
Head, Islamic Product Development & Operations  
Muhammad Mujeeb Beig

Approved by:

  
Head Distribution- Islamic Banking  
Kamran Zafar

Resident Sharia'h Board Member  
Mufti Yahya Asim



**HISTORICAL PROFIT RATES 2018 Till 2020**

Product Name	Payment Frequency	Month Nov 2018	Month Dec 2018	Month Jan 2019	Month Feb 2019	Month Mar 2019	Month Apr 2019	Month May 2019	Month Jun 2019	Month Jul 2019	Month Aug 2019	Month Sep 2019	Month Oct 2019	Month Nov 2019	Month Dec 2019	Month Jan 2020	Month Feb 2020	Month Mar 2020	Month Apr 2020	Month May 2020	Month Jun 2020	Month Jul 2020	Month Aug 2020	Month Sept 2020	Month Oct 2020	Month Nov 2020	
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