

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	6.68322%
HBL Nisa Tawfir	Monthly	19.53861%
HBL Rutba Islamic Saving Account	Monthly	19.53863%
HBL Uraan Islamic Saving Account	Monthly	19.53846%
HBL Al-Mukhtar Account	Monthly	0.06616%
HBL at Work Islamic Premium Account	Semi Annually	0.06608%
Remunerative Non-Chequing Current Margin Account	Semi Annually	0.06608%
Funds Acceptance under SBP ILTF	Monthly	18.03568%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	18.03569%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.51282%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.06608%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.06608%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.06608%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.23000%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	5.00989%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	18.03569%
HBL Al-Irtifa Account		
Deposits of Rs. 1 but less than 500K	Monthly	6.69329%
Deposits of Rs. 500K but less than 1(M)	Monthly	6.69329%
Deposits of Rs. 1(M) but less than 5(M)	Monthly	6.69329%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	6.69329%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	6.69329%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	6.69329%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	6.69329%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	6.69329%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	6.69329%
Deposits of Rs. 1(B) and above	Monthly	6.69329%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	6.70322%
Al - Samarat 3 Months	Maturity	7.10403%
Al - Samarat 6 Months	Maturity	7.50484%
Al - Samarat One Year	Maturity	8.65719%
Al - Samarat Three Years	Maturity	8.66711%
Al - Samarat Five Years	Maturity	8.73735%
Profit on Monthly		
Al - Samarat One Year	Monthly	7.61508%
Al - Samarat Three Years	Monthly	8.02582%
Al - Samarat Five Years	Monthly	8.42663%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	7.71525%
Al - Samarat Three Years	Quarterly	8.12613%
Al - Samarat Five Years	Quarterly	8.56294%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	7.81541%
Al - Samarat Three Years	Semi Annually	8.21622%
Al - Samarat Five Years	Semi Annually	8.62711%

Product Name	Payment Frequency	Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.067%
From 1000 to less than FCY 50,000	Monthly	0.067%
From 50,000 & above	Monthly	0.067%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.063%
From 100,000 to 499,999	Maturity	0.063%
From 500,000 & above	Maturity	0.063%
Two Months		
From 1,000 to 99,999	Maturity	0.064%
From 100,000 to 499,999	Maturity	0.064%
From 500,000 & above	Maturity	0.064%
Three Months		
From 1,000 to 99,999	Maturity	0.065%
From 100,000 to 499,999	Maturity	0.065%
From 500,000 & above	Maturity	0.065%
Six Months		
From 1,000 to 99,999	Maturity	0.066%
From 100,000 to 499,999	Maturity	0.066%
From 500,000 & above	Maturity	0.066%
Twelve Months		
From 1,000 to 99,999	Maturity	0.067%
From 100,000 to 499,999	Maturity	0.067%
From 500,000 & above	Maturity	0.067%
2 Years		
From 1,000 to 99,999	Maturity	0.068%
From 100,000 to 499,999	Maturity	0.068%
From 500,000 & above	Maturity	0.068%
3 Years		
From 1,000 to 99,999	Maturity	0.068%
From 100,000 to 499,999	Maturity	0.068%
From 500,000 & above	Maturity	0.068%
4 Years		
From 1,000 to 99,999	Maturity	0.069%
From 100,000 to 499,999	Maturity	0.069%
From 500,000 & above	Maturity	0.069%
5 Years		
From 1,000 to 99,999	Maturity	0.069%
From 100,000 to 499,999	Maturity	0.069%
From 500,000 & above	Maturity	0.069%

Note: The profit rates are rounded off to two digits after decimal places

Prepared by:

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Resident Sharia'h Board Member
Mufti Yahya Asim

SAVING ALLOWANCE

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HBL Islamic PLS Account (FCY)

HBL Islamic High Yield Investment Deposit (I-HYID)

HBL Islamic High Yield Investment Deposit (I-HYID)

From 100,000From 500,000

Two Month

From 1,000 to
From 100,000

From 500,000

Three Mon From 1,000 to

From 100,000

From 500,000
Six Months

From 1,000 to

From 100,000
From 500,000

Twelve Mo

From 1,000 to
From 100,000

From 500,000

2 Years

From 100,000

From 500,000
3 Years

From 1,000 to 3,000

From 100,000

4 Years

From 1,000 to

From 100,000
From 500,000

5 Years

From 1,000 to
From 100,000

From 500,000Prepared by: 81501
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