

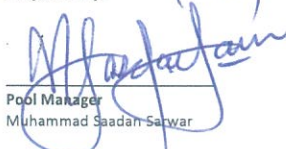
Product Name	Payment Frequency	Profit Rate
<b>Local Currency Accounts</b>		
<b>SAVING ACCOUNTS</b>		
HBL Islamic PLS Account	Monthly	6.48%
HBL Nisa Tawfir	Monthly	14.73%
HBL Rutba Islamic Saving Account	Monthly	14.73%
HBL Uraan Islamic Saving Account	Monthly	14.73%
HBL Al-Mukhtar Account	Monthly	0.07%
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	13.20%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	13.20%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	6.60%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.23%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.30%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	13.20%
<b>HBL Al-Irtifa Account</b>		
Deposits of Rs.1 but less than 500K	Monthly	6.58%
Deposits of Rs.500K but less than 1(M)	Monthly	6.58%
Deposits of Rs.1(M) but less than 5(M)	Monthly	6.58%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	6.58%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	6.58%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	6.58%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	6.58%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	6.58%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	6.58%
Deposits of Rs. 1(B) and above	Monthly	6.58%
<b>AL-SAMARAT TERM DEPOSITS</b>		
<b>Profit on Maturity</b>		
Al - Samarat 1 Month	Maturity	6.69%
Al - Samarat 3 Months	Maturity	7.09%
Al - Samarat 6 Months	Maturity	7.49%
Al - Samarat One Year	Maturity	8.64%
Al - Samarat Three Years	Maturity	8.65%
Al - Samarat Five Years	Maturity	8.72%
<b>Profit on Monthly</b>		
Al - Samarat One Year	Monthly	8.64%
Al - Samarat Three Years	Monthly	8.01%
Al - Samarat Five Years	Monthly	8.41%
<b>Profit on Quarterly</b>		
Al - Samarat One Year	Quarterly	7.70%
Al - Samarat Three Years	Quarterly	8.11%
Al - Samarat Five Years	Quarterly	8.51%
<b>Profit on Semi Annually</b>		
Al - Samarat One Year	Semi Annually	7.80%
Al - Samarat Three Years	Semi Annually	8.20%
Al - Samarat Five Years	Semi Annually	8.61%

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

Product Name	Payment Frequency	Profit Rate
<b>Foreign Currency Accounts</b>		
<b>HBL Islamic PLS Account (FCY)</b>		
Less than 1000	Monthly	0.06%
From 1000 to less than FCY 50,000	Monthly	0.06%
From 50,000 & above	Monthly	0.07%
<b>HBL Islamic High Yield Investment Deposit (FCY)</b>		
<b>One Month</b>		
From 1,000 to 99,999	Maturity	0.06%
From 100,000 to 499,999	Maturity	0.06%
From 500,000 & above	Maturity	0.06%
<b>Two Months</b>		
From 1,000 to 99,999	Maturity	0.06%
From 100,000 to 499,999	Maturity	0.07%
From 500,000 & above	Maturity	0.07%
<b>Three Months</b>		
From 1,000 to 99,999	Maturity	0.07%
From 100,000 to 499,999	Maturity	0.07%
From 500,000 & above	Maturity	0.07%
<b>Six Months</b>		
From 1,000 to 99,999	Maturity	0.08%
From 100,000 to 499,999	Maturity	0.09%
From 500,000 & above	Maturity	0.09%
<b>Twelve Months</b>		
From 1,000 to 99,999	Maturity	0.09%
From 100,000 to 499,999	Maturity	0.09%
From 500,000 & above	Maturity	0.10%
<b>2 Years</b>		
From 1,000 to 99,999	Maturity	0.10%
From 100,000 to 499,999	Maturity	0.10%
From 500,000 & above	Maturity	0.10%
<b>3 Years</b>		
From 1,000 to 99,999	Maturity	0.10%
From 100,000 to 499,999	Maturity	0.10%
From 500,000 & above	Maturity	0.11%
<b>4 Years</b>		
From 1,000 to 99,999	Maturity	0.11%
From 100,000 to 499,999	Maturity	0.11%
From 500,000 & above	Maturity	0.11%
<b>5 Years</b>		
From 1,000 to 99,999	Maturity	0.12%
From 100,000 to 499,999	Maturity	0.12%
From 500,000 & above	Maturity	0.12%

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


Prepared by:

  
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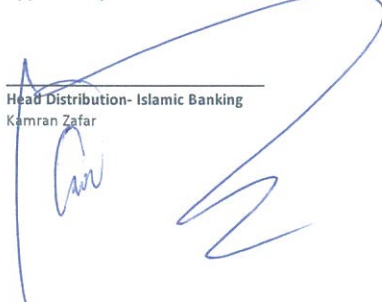
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