

| Product Name | Payment Frequency | Profit Rate |
|--------------------------------|-------------------|-------------|
| Local Currency Accounts | | |

SAVING ACCOUNTS

| | | |
|--|----------------|-------|
| HBL Islamic PLS Account / Nisa | Monthly | 4.33% |
| 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 ILTFF | Monthly | 2.20% |
| 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% |

HBL Al-Irtifa Account

| | | |
|---|---------|-------|
| Deposits of Rs.1 but less than 500K | Monthly | 4.55% |
| Deposits of Rs.500K but less than 1(M) | Monthly | 4.55% |
| Deposits of Rs.1(M) but less than 5(M) | Monthly | 4.55% |
| Deposits of Rs. 5(M) but less than 25(M) | Monthly | 4.55% |
| Deposits of Rs. 25(M) but less than 50(M) | Monthly | 4.55% |
| Deposits of Rs. 50(M) but less than 100(M) | Monthly | 4.55% |
| Deposits of Rs. 100(M) but less than 250(M) | Monthly | 4.55% |
| Deposits of Rs. 250(M) but less than 500(M) | Monthly | 4.55% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 4.55% |
| Deposits of Rs. 1(B) and above | Monthly | 4.55% |

AL-SAMARAT TERM DEPOSITS

Profit on Maturity

| | | |
|--------------------------|----------|-------|
| Al - Samarat 1 Month | Maturity | 4.76% |
| Al - Samarat 3 Months | Maturity | 4.98% |
| Al - Samarat 6 Months | Maturity | 5.20% |
| Al - Samarat One Year | Maturity | 5.41% |
| Al - Samarat Three Years | Maturity | 5.95% |
| Al - Samarat Five Years | Maturity | 6.50% |

Profit on Monthly

| | | |
|--------------------------|---------|-------|
| Al - Samarat One Year | Monthly | 5.14% |
| Al - Samarat Three Years | Monthly | 5.41% |
| Al - Samarat Five Years | Monthly | 5.95% |

Profit on Quarterly

| | | |
|--------------------------|-----------|-------|
| Al - Samarat One Year | Quarterly | 5.25% |
| Al - Samarat Three Years | Quarterly | 5.68% |
| Al - Samarat Five Years | Quarterly | 6.22% |

Profit on Semi Annually

| | | |
|--------------------------|---------------|-------|
| Al - Samarat One Year | Semi Annually | 5.36% |
| Al - Samarat Three Years | Semi Annually | 5.85% |
| Al - Samarat Five Years | Semi Annually | 6.33% |

| Product Name | Payment Frequency | Profit Rate |
|--------------|-------------------|-------------|
|--------------|-------------------|-------------|

Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

| | | |
|-----------------------------------|---------|-------|
| Less than 1000 | Monthly | 0.11% |
| From 1000 to less than FCY 50,000 | Monthly | 0.16% |
| From 50,000 & above | Monthly | 0.21% |

HBL Islamic High Yield Investment Deposit (FCY)

One Month

| | | |
|-------------------------|----------|-------|
| 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% |

Two 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% |

Three 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% |

Six Months

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.21% |
| From 100,000 to 499,999 | Maturity | 0.22% |
| From 500,000 & above | Maturity | 0.23% |

Twelve Months

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.21% |
| From 100,000 to 499,999 | Maturity | 0.22% |
| From 500,000 & above | Maturity | 0.23% |

2 Years

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.24% |
| From 100,000 to 499,999 | Maturity | 0.25% |
| From 500,000 & above | Maturity | 0.26% |

3 Years

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.28% |
| From 100,000 to 499,999 | Maturity | 0.29% |
| From 500,000 & above | Maturity | 0.30% |

4 Years

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.31% |
| From 100,000 to 499,999 | Maturity | 0.32% |
| From 500,000 & above | Maturity | 0.33% |

5 Years

| | | |
|-------------------------|----------|-------|
| From 1,000 to 99,999 | Maturity | 0.34% |
| From 100,000 to 499,999 | Maturity | 0.35% |
| From 500,000 & above | Maturity | 0.36% |

