

Product Name	Payment Frequency	July 2020 Profit Rate
Local Currency Accounts		
SAVING ACCOUNTS		
HBL Islamic PLS Account	Monthly	3.500%
HBL Al-Mukhtar Account	Monthly	0.066%
HBL at Work Islamic Premium Account	January & July	0.066%
Remunerative Non-Chequing Current Margin Account	January & July	0.066%
Funds Acceptance under SBP ILTFF	Monthly	2.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Monthly	4.000%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Monthly	4.000%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Monthly	0.066%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Monthly	0.066%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Monthly	0.066%
SBP Islamic Refinance Scheme for Modernization of SMEs	Monthly	0.066%
HBL Al-Irtifa Account		
Deposits of Rs.1 but less than 500K	Monthly	3.899%
Deposits of Rs.500K but less than 1(M)	Monthly	3.899%
Deposits of Rs.1(M) but less than 5(M)	Monthly	3.899%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.899%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.899%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.899%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	3.899%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	3.899%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	3.899%
Deposits of Rs. 1(B) and above	Monthly	3.899%
AL-SAMARAT TERM DEPOSITS		
Profit on Maturity		
Al - Samarat 1 Month	Maturity	4.534%
Al - Samarat 3 Months	Maturity	4.695%
Al - Samarat 6 Months	Maturity	5.020%
Al - Samarat One Year	Maturity	6.744%
Al - Samarat Three Years	Maturity	6.643%
Al - Samarat Five Years	Maturity	7.453%
Profit on Monthly		
Al - Samarat One Year	Monthly	6.443%
Al - Samarat Three Years	Monthly	5.751%
Al - Samarat Five Years	Monthly	5.182%
Profit on Quarterly		
Al - Samarat One Year	Quarterly	6.564%
Al - Samarat Three Years	Quarterly	5.913%
Al - Samarat Five Years	Quarterly	5.588%
Profit on Semi Annually		
Al - Samarat One Year	Semi Annually	8.742%
Al - Samarat Three Years	Semi Annually	8.163%
Al - Samarat Five Years	Semi Annually	8.163%

Product Name	Payment Frequency	July 2020 Profit Rate
Foreign Currency Accounts		
HBL Islamic PLS Account (FCY)		
Less than 1000	Monthly	0.100%
From 1000 to less than FCY 50,000	Monthly	0.150%
From 50,000 & above	Monthly	0.200%
HBL Islamic High Yield Investment Deposit (FCY)		
One Month		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Two Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Three Months		
From 1,000 to 99,999	Maturity	0.190%
From 100,000 to 499,999	Maturity	0.200%
From 500,000 & above	Maturity	0.210%
Six Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
Twelve Months		
From 1,000 to 99,999	Maturity	0.200%
From 100,000 to 499,999	Maturity	0.210%
From 500,000 & above	Maturity	0.220%
2 Years		
From 1,000 to 99,999	Maturity	0.230%
From 100,000 to 499,999	Maturity	0.240%
From 500,000 & above	Maturity	0.250%
3 Years		
From 1,000 to 99,999	Maturity	0.260%
From 100,000 to 499,999	Maturity	0.270%
From 500,000 & above	Maturity	0.280%
4 Years		
From 1,000 to 99,999	Maturity	0.290%
From 100,000 to 499,999	Maturity	0.300%
From 500,000 & above	Maturity	0.310%
5 Years		
From 1,000 to 99,999	Maturity	0.320%
From 100,000 to 499,999	Maturity	0.330%
From 500,000 & above	Maturity	0.340%

Prepared by:

Pool Manager

Approved by:

Head Distribution- Islamic Banking

Reviewed by:

Head, Pool Management Unit

Head, Islamic Banking

Recommend by:

Head, Islamic Product Development & Operations

Resident Sharia'h Board Member

