

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	5.00%
HBL Nisa Tawfir	Monthly	13.50%
HBL Al-Mukhtar Account	Monthly	0.08%
HBL at Work Islamic Premium Account	January & July	0.08%
Remunerative Non-Chequing Current Margin Account	January & July	0.08%
Funds Acceptance under SBP ILTFF	Monthly	2.56%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.56%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	3.21%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.08%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.08%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.08%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.28%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	2.56%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	5.32%
Deposits of Rs.500K but less than 1(M)	Monthly	5.32%
Deposits of Rs.1(M) but less than 5(M)	Monthly	5.32%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	5.32%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	5.32%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	5.32%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	5.32%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	5.32%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	5.32%
Deposits of Rs. 1(B) and above	Monthly	5.32%

AL-SAMARAT TERM DEPOSITS
Profit on Maturity

Al - Samarat 1 Month	Maturity	5.39%
Al - Samarat 3 Months	Maturity	5.58%
Al - Samarat 6 Months	Maturity	5.83%
Al - Samarat One Year	Maturity	6.09%
Al - Samarat Three Years	Maturity	6.73%
Al - Samarat Five Years	Maturity	7.37%

Profit on Monthly

Al - Samarat One Year	Monthly	5.77%
Al - Samarat Three Years	Monthly	6.09%
Al - Samarat Five Years	Monthly	6.73%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.90%
Al - Samarat Three Years	Quarterly	6.41%
Al - Samarat Five Years	Quarterly	7.05%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	6.03%
Al - Samarat Three Years	Semi Annually	6.60%
Al - Samarat Five Years	Semi Annually	7.18%

Product Name	Payment Frequency	Profit Rate
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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	0.11%
From 50,000 & above	Monthly	0.12%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.13%
From 100,000 to 499,999	Maturity	0.14%
From 500,000 & above	Maturity	0.14%

Two Months

From 1,000 to 99,999	Maturity	0.13%
From 100,000 to 499,999	Maturity	0.14%
From 500,000 & above	Maturity	0.14%

Three Months

From 1,000 to 99,999	Maturity	0.14%
From 100,000 to 499,999	Maturity	0.17%
From 500,000 & above	Maturity	0.21%

Six Months

From 1,000 to 99,999	Maturity	0.21%
From 100,000 to 499,999	Maturity	0.25%
From 500,000 & above	Maturity	0.31%

Twelve Months

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%

2 Years

From 1,000 to 99,999	Maturity	0.33%
From 100,000 to 499,999	Maturity	0.34%
From 500,000 & above	Maturity	0.34%

3 Years

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

4 Years

From 1,000 to 99,999	Maturity	0.37%
From 100,000 to 499,999	Maturity	0.38%
From 500,000 & above	Maturity	0.38%

5 Years

From 1,000 to 99,999	Maturity	0.38%
From 100,000 to 499,999	Maturity	0.39%
From 500,000 & above	Maturity	0.41%

Prepared by:

Pool Manager
Muhammad Saadati Sarwar

Reviewed by:

Head, Pool Management Unit
Khawaja Farhan Usman

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

[illegible]

Reviewed by:

Recommend by:

Unit Head, Pool Management
Khawaja Farhan Usman

Head, Islamic Product Development & Operations
Muhammad Mujeeb Beig

Head Distribution- Islamic Banking

Resident Sharla Board Member