

| Product Name                   | Payment Frequency | Profit Rate |
|--------------------------------|-------------------|-------------|
| <b>Local Currency Accounts</b> |                   |             |

### SAVING ACCOUNTS

|  |                |       |
|--|----------------|-------|
| HBL Islamic PLS Account  | Monthly        | 4.23% |
| HBL Nisa Tawfir  | Monthly        | 7.86% |
| Rutba Islamic Saving Account   | Monthly        | 5.25% |
| 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        | 2.42% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy                 | Quarterly      | 2.00% |
| FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce   | Quarterly      | 4.00% |
| 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      | 2.00% |
| ISLAMIC TEMP ECO REFIN (ITERF)   | Quarterly      | 1.00% |
| Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs | Quarterly      | 2.00% |

### HBL Al-Irtifa Account

|   |         |       |
|---|---------|-------|
| Deposits of Rs.1 but less than 500K           | Monthly | 4.47% |
| Deposits of Rs.500K but less than 1(M)        | Monthly | 4.47% |
| Deposits of Rs.1(M) but less than 5(M)        | Monthly | 4.47% |
| Deposits of Rs. 5(M) but less than 25(M)      | Monthly | 4.47% |
| Deposits of Rs. 25(M) but less than 50(M)     | Monthly | 4.47% |
| Deposits of Rs. 50(M) but less than 100(M)    | Monthly | 4.47% |
| Deposits of Rs. 100(M) but less than 250(M)   | Monthly | 4.47% |
| Deposits of Rs. 250(M) but less than 500(M)   | Monthly | 4.47% |
| Deposits of Rs. 500(M) but less than Rs. 1(B) | Monthly | 4.47% |
| Deposits of Rs. 1(B) and above                | Monthly | 4.47% |

### AL-SAMARAT TERM DEPOSITS

#### Profit on Maturity

|                          |          |       |
|--------------------------|----------|-------|
| Al - Samarat 1 Month     | Maturity | 4.72% |
| Al - Samarat 3 Months    | Maturity | 4.96% |
| Al - Samarat 6 Months    | Maturity | 5.20% |
| Al - Samarat One Year    | Maturity | 5.44% |
| Al - Samarat Three Years | Maturity | 6.05% |
| Al - Samarat Five Years  | Maturity | 6.65% |

#### Profit on Monthly

|                          |         |       |
|--------------------------|---------|-------|
| Al - Samarat One Year    | Monthly | 5.14% |
| Al - Samarat Three Years | Monthly | 5.44% |
| Al - Samarat Five Years  | Monthly | 6.05% |

#### Profit on Quarterly

|                          |           |       |
|--------------------------|-----------|-------|
| Al - Samarat One Year    | Quarterly | 5.26% |
| Al - Samarat Three Years | Quarterly | 5.74% |
| Al - Samarat Five Years  | Quarterly | 6.35% |

#### Profit on Semi Annually

|                          |               |       |
|--------------------------|---------------|-------|
| Al - Samarat One Year    | Semi Annually | 5.38% |
| Al - Samarat Three Years | Semi Annually | 5.92% |
| Al - Samarat Five Years  | Semi Annually | 6.47% |

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

**Foreign Currency Accounts**

**HBL Islamic PLS Account (FCY)**

|                                   |         |       |
|-----------------------------------|---------|-------|
| Less than 1000                    | Monthly | 0.10% |
| From 1000 to less than FCY 50,000 | Monthly | 0.15% |
| From 50,000 & above               | Monthly | 0.20% |

**HBL Islamic High Yield Investment Deposit (FCY)**

**One Month**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.19% |
| From 100,000 to 499,999 | Maturity | 0.20% |
| From 500,000 & above    | Maturity | 0.21% |

**Two Months**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.19% |
| From 100,000 to 499,999 | Maturity | 0.20% |
| From 500,000 & above    | Maturity | 0.21% |

**Three Months**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.19% |
| From 100,000 to 499,999 | Maturity | 0.20% |
| From 500,000 & above    | Maturity | 0.21% |

**Six 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% |

**Twelve 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% |

**2 Years**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.23% |
| From 100,000 to 499,999 | Maturity | 0.24% |
| From 500,000 & above    | Maturity | 0.25% |

**3 Years**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.26% |
| From 100,000 to 499,999 | Maturity | 0.27% |
| From 500,000 & above    | Maturity | 0.28% |

**4 Years**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.29% |
| From 100,000 to 499,999 | Maturity | 0.30% |
| From 500,000 & above    | Maturity | 0.31% |

**5 Years**

|                         |          |       |
|-------------------------|----------|-------|
| From 1,000 to 99,999    | Maturity | 0.32% |
| From 100,000 to 499,999 | Maturity | 0.33% |
| From 500,000 & above    | Maturity | 0.34% |

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