

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits for the Period 01.01.2022 to 31.03.2022**

Local Currency Saving Accounts		
1	PLS-Savings Chequing Account	Simple Interest Rate
	For balances from Rs. 1/- and above	8.25%
	The profit is payable on six monthly basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 th of June and 31 st December.	
2	HBL-Money Club (for individuals under 18)	Simple Interest Rate
	For balances from Rs. 1/- and above	8.25%
	Profit will be calculated on monthly average balance and paid monthly .	
3	HBL - Value Account	Simple Interest Rate
	For average monthly balance during the month up to Rs. 10,000	8.25%
	For average monthly balance during the month from Rs. 10,000 up to Rs. 1,000,000	8.25%
	For average monthly balance during the month from Rs. 1,000,000 up to Rs. 3,000,000	8.25%
The profit is payable on monthly basis and calculated on monthly average balance. The profit will be credited to respective accounts after quarter end.		
4	HBL - Rutba (for individuals 55 years & above)	Simple Interest Rate
	For average monthly balance during the month Rs.1/- and above	8.75%
	The profit is payable on monthly basis and calculated on monthly average balance during the month. The profit will be credited to respective accounts after month end.	
5	HBL Nisa Savings Account (for women)	Simple Interest Rate
	For Rs.1/- and above	8.75%
	Profit will be calculated on daily basis and paid monthly .	
6	Daily Munafa Account	Simple Interest Rate
	On Daily Actual Deposits Rs.1/- and above	8.26%
	The Profit will be credited to respective accounts on the last working day of each month.	
7	Daily Progressive Account	Simple Interest Rate
	On Daily Actual Deposits Rs.1/- and above	8.26%
	The Profit will be credited to respective accounts on the last working day of each month.	
8	HumWatan PLS Account- (NRP Account)	Simple Interest Rate
	The profit is payable on monthly basis and calculated on average balance during the month.	8.25%

Local Currency Term Deposit					
9	HBL Advantage Account				
	Simple Interest Rate				
		Monthly	Quarterly	Six Monthly	Maturity
	1 Month	9.15%	-	-	-
	3 Months	-	9.25%	-	-
	6 Months	-	-	10.00%	-
	1 Year	10.25%	10.35%	10.50%	10.90%
	2 Years	10.30%	10.40%	10.55%	11.00%
	3 Years	10.40%	10.50%	10.75%	11.50%
	5 Years	10.50%	10.60%	10.80%	13.20%
10 Years	10.60%	10.80%	10.90%	16.50%	
10	HBL Advantage Plus Account		Frequency	Simple Interest Rate	
	One Year		Monthly	10.45%	
	Two Year		Monthly	10.50%	
	Three Years		Monthly	10.65%	
	Five Years		Monthly	10.70%	
	Ten Years		Monthly	10.80%	
11	Notice Deposit (ND)		Simple Interest Rate		
	7 to 29 days' notice		8.25%		
	30 days and over notice				
Profit is payable on encashment only. No interim profit is payable.					
12	The Rates of profit on IPD will be conveyed on daily basis by Treasury Division				

Foreign Currency Savings Account		
13	F.C. Saving Deposits Under New Rules	Simple Interest Rate
	US \$ 1 & above	0.04%
	EURO 1 and above	0.00%
	UK £ 1 and above	0.02%
The Interest is payable on quarterly basis and calculated on minimum balance during the month. The interest will be credited to respective accounts at quarter end.		
14	HBL Nisa FCY Savings Account	Simple Interest Rate
	US \$ 1 & above	0.04%
	EURO 1 and above	0.00%
	UK £ 1 and above	0.02%
The Interest is payable on quarterly basis and calculated on average monthly balance.		

Foreign Currency Term Deposit		
15	HYFFD (High Yield Foreign Currency Fixed Deposit)	Simple Interest Rate
	US Dollar	
	One Month - From US \$ 1 and above	0.05%
	Two Months - From US \$ 1 and above	0.05%
	Three Months - From US \$ 1 and above	0.09%
	Six Months - From US \$ 1 and above	0.11%
	Twelve Months - From US \$ 1 and above	0.16%
	Sterling Pound	
	One to Six Month - From UK £ 1 and above	0.01%
	Twelve Months - From UK £ 1 and above	0.05%
	EURO	
	All Tenors - From EURO 1 and above	0.00%
	The Interest will be paid on Maturity only. No interim interest is payable.	

Legacy & Discontinued Products		
1	F.C. Saving Deposits Under Old Rules	Simple Interest Rate
	From US \$ 1 and above	0.01%
	From EURO 1 and above	0.01%
	From UK £ 1 and above	0.01%
The Interest is payable on quarterly basis and calculated on minimum balance during the month. The interest will be credited to respective accounts at quarter end.		
2	Pardes Card	Simple Interest Rate
	For balances from Rs.1/- and above	8.25%
The profit is payable on six monthly basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 th of June and 31 st December.		

3	PLS Overdue TDR, Khas TDR, GIS.MIS-5 years, GTD & CPDC	Simple Interest Rate
	Profit is Payable on encashment for completed number of days.	8.25%
4	FC Overdue FDR	Simple Interest Rate
	FC-FDR USD	0.01%
	FC-FDR EURO	0.01%
	FC-FDR GBP	0.01%
5	Remittance Munafa Plus Deposit (RMPD)	Simple Interest Rate
	One Year - Monthly basis	8.25%
	One Year - Quarterly basis	8.25%
	One Year - Half Yearly basis	8.25%
	One Year - Maturity	8.25%
	Three Years - Monthly basis	8.40%
	Three Years - Quarterly basis	8.60%
	Three Years - Half Yearly basis	8.80%
	Three Years - Yearly basis	9.00%
	Three Years - Maturity	9.00%
	Five Years - Monthly basis	9.13%
	Five Years - Quarterly basis	9.25%
	Five Years - Half Yearly basis	9.38%
	Five Years - Yearly basis	9.50%
Five Years - Maturity	9.50%	
6	Remittance Munafa Plus Deposit (RMPD)	Simple Interest Rate
	On Daily Actual Deposit from Rs.1(M)	8.26%
	On Daily Actual Deposit of Rs.500(M) but less than Rs.2,000(M)	8.28%
	On Daily Actual Deposit of Rs.2,000(M) & above	8.29%
The profit will be credited to the respective accounts on the last working day of each month.		