

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits w.e.f. 01.01.2026 to 31.03.2026**

Local Currency Saving Accounts			
1	PLS Savings Chequing Account	Simple Interest Rate	Effective Interest Rate
	For balances from Rs. 1/- and above	9.00%	9.20%
The profit is payable on six-monthly basis and calculated on the average balance during the month. The Profit will be credited to respective accounts on the 30 th of June and 31 st of December.			
2	HBL Money Club (for individuals under 18)	Simple Interest Rate	Effective Interest Rate
	For balances from Rs. 1/- and above	9.00%	9.38%
The profit is payable on monthly and calculated on monthly average balance. The profit will be credited after month end.			
3	HBL Value Account	Simple Interest Rate	Effective Interest Rate
	For average monthly balance during the month Rs. 1/- and above	9.00%	9.31%
The profit is payable on quarterly basis and calculated on a monthly average balance. The profit will be credited after quarter end.			
4	HBL Rutba (for individuals 55 years & above)	Simple Interest Rate	Effective Interest Rate
	For average monthly balance during the month Rs. 1/- and above	9.00%	9.38%
The profit is payable on monthly basis and calculated on a monthly average balance. The profit will be credited after month end.			
5	HBL Nisa Savings Account (for women)	Simple Interest Rate	Effective Interest Rate
	From Rs. 0 - 99,999	9.00%	9.38%
	From Rs. 100,000 – 2,999,999	9.00%	9.38%
	From Rs. 3,000,000 – 4,999,999	9.00%	9.38%
	From Rs. 5,000,000 and above	9.00%	9.38%
The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end.			
6	HBL Mahana Amdan	Simple Interest Rate	Effective Interest Rate
	From Rs. 0 - 99,999	9.00%	9.38%
	From Rs. 100,000 – 2,999,999	9.00%	9.38%
	From Rs. 3,000,000 – 4,999,999	9.00%	9.38%
	From Rs. 5,000,000 and above	9.00%	9.38%
The profit is payable on monthly basis and calculated on daily closing balance. The profit will be credited after month end.			
7	Daily Munafa Account	Simple Interest Rate	Effective Interest Rate
	On Daily Actual Deposits Rs. 1/- and above	9.00%	9.38%
The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end.			
8	Daily Progressive Account	Simple Interest Rate	Effective Interest Rate
	On Daily Actual Deposits Rs. 1/- and above	9.00%	9.38%
The profit is payable on monthly basis and calculated on the daily closing balance. The profit will be credited after month end.			

Note: Applicable rates on Savings Account of Financial Institutions, Public Sector Entities & Public Limited Companies will be 9.00%.

Local Currency Term Deposit				
9	HBL Advantage Account		Simple Interest Rate	Effective Interest Rate
	1 Month	Monthly	5.50%	5.50%
	3 Months	Quarterly	5.75%	5.75%
	6 Months	Six Monthly	5.80%	5.80%
	1 Year	Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
		Six Monthly	4.50%	4.55%
		Maturity	4.75%	4.75%
	2 Years	Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
		Six Monthly	4.50%	4.55%
		Maturity	4.75%	4.64%
	3 Years	Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
		Six Monthly	4.50%	4.55%
		Maturity	4.75%	4.54%
	5 Years	Monthly	3.50%	3.56%
		Quarterly	4.25%	6.40%
		Six Monthly	4.50%	6.61%
		Maturity	3.50%	3.28%
10 Years	Monthly	4.00%	4.07%	
	Quarterly	4.25%	4.32%	
	Six Monthly	4.50%	4.55%	
	Maturity	4.00%	3.42%	
10	HBL Advantage Plus Account		Simple Interest Rate	Effective Interest Rate
	One Year	Monthly	4.00%	4.07%
	Two Year	Monthly	4.00%	4.07%
	Three Years	Monthly	4.00%	4.07%
	Five Years	Monthly	3.50%	3.56%
	Ten Years	Monthly	4.00%	4.07%
11	Notice Deposit (ND)		Simple Interest Rate	Effective Interest Rate
	7 to 29 days' notice		9.00%	9.38%
	30 days and over notice			
Profit is payable on encashment only. No interim profit is payable.				
12	Investment Plus Deposit (IPD)		Simple Interest Rate	Effective Interest Rate
	1 Month	Monthly	5.50%	5.50%
	3 Months	Quarterly	5.75%	5.75%
	6 Months	Six Monthly	5.80%	5.80%
	1 Year	Monthly	4.00%	4.07%
		Quarterly	4.25%	4.32%
		Six Monthly	4.50%	4.55%
		Maturity	4.75%	4.75%
3 Years	Maturity	4.75%	4.54%	
Minimum investment amount of PKR 20 million . For 1-month, minimum investment amount is PKR 100Mn (unless approved otherwise) Negotiated rates may be offered for 1,3,6, & 12 months after obtaining necessary approvals.				
Foreign Currency Savings Account				
13	F.C. Saving Deposits Under New Rules		Simple Interest Rate	Effective Interest Rate
	US up to \$ 50,000		1.00%	1.00%
	US above \$ 50,000		1.25%	1.26%
	UK up to £ 50,000		1.00%	1.00%

	UK above £ 50,000	1.25%	1.26%
	EURO up to € 50,000	0.00%	0.00%
	EURO above € 50,000	0.00%	0.00%
	The profit is payable on a quarterly basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.		
14	HBL Nisa FCY Savings Account	Simple Interest Rate	Effective Interest Rate
	US up to \$ 50,000	1.00%	1.00%
	US above \$ 50,000	1.25%	1.26%
	GBP up to £ 50,000	1.00%	1.00%
	GBP above £ 50,000	1.25%	1.26%
	EURO up to 50,000	0.00%	0.00%
	EURO above 50,000	0.00%	0.00%
	The profit is payable on a quarterly basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.		
15	HBL Prime FCY Savings Account	Simple Interest Rate	Effective Interest Rate
	US up to \$ 10,000	1.00%	1.00%
	US \$ 10,000 - \$ 50,000	1.00%	1.00%
	US \$ 50,000 - \$ 250,000	1.50%	1.51%
	US \$ 250,000 - \$ 1M	2.00%	2.02%
	US above \$ 1M	2.50%	2.53%
	GBP up to £ 10,000	1.00%	1.00%
	GBP up to £ 10,000 - £ 50,000	1.00%	1.00%
	GBP up to £ 50,000 - £ 250,000	1.50%	1.51%
	GBP up to £ 250,000 - £ 1M	2.00%	2.02%
	GBP above £ 1M	2.50%	2.53%
	EURO up to € 10,000	1.00%	1.00%
	EURO € 10,000 - € 50,000	1.00%	1.00%
	EURO € 50,000 - € 250,000	1.25%	1.26%
	EURO € 250,000 - € 1M	1.50%	1.51%
EURO above € 1M	1.50%	1.51%	
	The profit is payable on monthly basis and calculated on daily closing balance. The profit will be credited after month end.		

Foreign Currency Term Deposit			
	HYFFD (High Yield Foreign Currency Fixed Deposit)	Simple Interest Rate	Effective Interest Rate
	US Dollar		
One Month	US up to \$ 50,000	1.00%	1.00%
	US above \$ 50,000	1.25%	1.26%
Three Months	US up to \$ 50,000	1.10%	1.10%
	US above \$ 50,000	1.30%	1.31%
Six Months	US up to \$ 50,000	1.25%	1.26%
	US above \$ 50,000	1.50%	1.51%
Twelve Months	US up to \$ 50,000	1.50%	1.50%
	US above \$ 50,000	1.75%	1.75%
	Pound Sterling		
One Month	GBP up to £ 50,000	1.00%	1.00%
	GBP above £ 50,000	1.25%	1.26%
Three Months	GBP up to £ 50,000	1.10%	1.10%
	GBP above £ 50,000	1.30%	1.31%
Six Months	GBP up to £ 50,000	1.25%	1.26%
	GBP above £ 50,000	1.50%	1.51%
Twelve Months	GBP up to £ 50,000	1.50%	1.50%
	GBP above £ 50,000	1.75%	1.75%
	EURO		
	All Tenors – From EURO 1 and above	0.00%	0.00%
	The Interest will be paid on Maturity only . No interim interest is payable.		

<u>Legacy & Discontinued Products</u>			
17	F.C. Saving Deposits Under Old Rules	Simple Interest Rate	Effective Interest Rate
	From US \$ 1 and above	0.01%	0.01%
	From EURO 1 and above	0.01%	0.01%
	From UK £ 1 and above	0.01%	0.01%
The profit is payable on a quarterly basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.			
18	PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC	Simple Interest Rate	Effective Interest Rate
	Profit is Payable on encashment for a completed number of days.	9.00%	9.00%
19	FC Overdue FDR	Simple Interest Rate	Effective Interest Rate
	FC-FDR USD	0.01%	0.01%
	FC-FDR EURO	0.01%	0.01%
	FC-FDR GBP	0.01%	0.01%
20	Remittance Munafa Plus Deposit (RMPD)	Simple Interest Rate	Effective Interest Rate
	One Year – Monthly basis	9.00%	9.38%
	One Year – Quarterly basis	9.00%	9.31%
	One Year – Half Yearly basis	9.00%	9.20%
	One Year – Maturity	9.00%	9.00%
	Three Years – Monthly basis	9.00%	9.38%
	Three Years – Quarterly basis	9.00%	9.31%
	Three Years – Half Yearly basis	9.00%	9.20%
	Three Years – Yearly basis	9.00%	8.29%
	Three Years – Maturity	9.00%	8.29%
	Five Years – Monthly basis	9.00%	9.38%
	Five Years – Quarterly basis	9.00%	9.31%
	Five Years – Half Yearly basis	9.00%	9.20%
	Five Years – Yearly basis	9.00%	7.71%
Five Years – Maturity	9.00%	7.71%	
21	SSB (Special Saving Bank Deposit Scheme) Scheme Closed	Simple Interest Rate	Effective Interest Rate
	Daily Actual Deposit from Rs. 1(M)	9.00%	9.00%
	Daily Actual Deposit of Rs. 500(M)–Up to Rs. 2,000(M)	9.00%	9.00%
	Daily Actual Deposit of Rs. 2,000(M) & above	9.00%	9.00%
The profit will be credited to the respective accounts on the last working day of each month.			

*An effective annual interest rate is the real return on a savings account or any interest-paying investment when the effects of compounding over time are taken into account.