

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits w.e.f. 01.03.2025 to 31.03.2025**

<u>Local Currency Saving Accounts</u>			
1	PLS Savings Chequing Account	Simple Interest Rate	Effective Interest Rate
	For balances from Rs. 1/- and above	10.50%	10.78%
	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	10.50%	11.02%
	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	10.50%	10.92%
	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	10.50%	11.02%
	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	10.50%	11.02%
	From Rs. 100,000 - 2,999,999	10.50%	11.02%
	From Rs. 3,000,000 - 4,999,999	10.50%	11.02%
	From Rs. 5,000,000 and above	10.50%	11.02%
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	10.50%	11.02%
	From Rs. 100,000 - 2,999,999	10.50%	11.02%
	From Rs. 3,000,000 - 4,999,999	10.50%	11.02%
	From Rs. 5,000,000 and above	10.50%	11.02%
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	10.50%	11.02%
	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	10.50%	11.02%
	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

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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		10.50%	11.02%
	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.				

<u>Foreign Currency Savings Account</u>				
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.				

<u>Foreign Currency Term Deposit</u>				
15	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>				
16	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.				

17	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.	10.50%	10.50%
18	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%
19	Remittance Munafa Plus Deposit (RMPD)	Simple Interest Rate	Effective Interest Rate
	One Year – Monthly basis	10.50%	11.02%
	One Year – Quarterly basis	10.50%	10.92%
	One Year – Half Yearly basis	10.50%	10.78%
	One Year – Maturity	10.50%	10.50%
	Three Years – Monthly basis	10.50%	11.02%
	Three Years – Quarterly basis	10.50%	10.92%
	Three Years – Half Yearly basis	10.50%	10.78%
	Three Years – Yearly basis	10.50%	9.56%
	Three Years – Maturity	10.50%	9.56%
	Five Years – Monthly basis	10.50%	11.02%
	Five Years – Quarterly basis	10.50%	10.92%
	Five Years – Half Yearly basis	10.50%	10.78%
	Five Years – Yearly basis	10.50%	8.81%
	Five Years – Maturity	10.50%	8.81%
20	SSB (Special Saving Bank Deposit Scheme) Scheme Closed	Simple Interest Rate	Effective Interest Rate
	Daily Actual Deposit from Rs. 1(M)	10.50%	10.50%
	Daily Actual Deposit of Rs. 500(M)-Up to Rs. 2,000(M)	10.50%	10.50%
	Daily Actual Deposit of Rs. 2,000(M) & above	10.50%	10.50%
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.