

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest  
on PLS/ FC Deposits w.e.f. 01.04.2025 to 30.06.2025**

<u>Local Currency Saving Accounts</u>			
1	<b>PLS Savings Chequing Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>10.78%</b>
	The profit is payable on <b>six-monthly</b> basis and calculated on the average balance during the month. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> of December.		
2	<b>HBL Money Club (for individuals under 18)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>11.02%</b>
	The profit is payable on <b>monthly</b> and calculated on monthly average balance. The profit will be credited after month end.		
3	<b>HBL Value Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>10.92%</b>
	The profit is payable on <b>quarterly</b> basis and calculated on a monthly average balance. The profit will be credited after quarter end.		
4	<b>HBL Rutba (for individuals 55 years &amp; above)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>11.02%</b>
	The profit is payable on <b>monthly</b> basis and calculated on a monthly average balance. The profit will be credited after month end.		
5	<b>HBL Nisa Savings Account (for women)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From Rs. <b>0 - 99,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>100,000 - 2,999,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>3,000,000 - 4,999,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>5,000,000 and above</b>	<b>10.50%</b>	<b>11.02%</b>
The profit is payable on <b>monthly</b> basis and calculated on the daily closing balance. The profit will be credited after month end.			
6	<b>HBL Mahana Amdan</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From Rs. <b>0 - 99,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>100,000 - 2,999,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>3,000,000 - 4,999,999</b>	<b>10.50%</b>	<b>11.02%</b>
	From Rs. <b>5,000,000 and above</b>	<b>10.50%</b>	<b>11.02%</b>
The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.			
7	<b>Daily Munafa Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>11.02%</b>
	The profit is payable on <b>monthly</b> basis and calculated on the daily closing balance. The profit will be credited after month end.		
8	<b>Daily Progressive Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>10.50%</b>	<b>11.02%</b>
	The profit is payable on <b>monthly</b> 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	<b>HBL Advantage Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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	<b>HBL Advantage Plus Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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	<b>Notice Deposit (ND)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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	<b>Investment Plus Deposit (IPD)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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	<b>F.C. Saving Deposits Under New Rules</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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 <b>quarterly</b> basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.				
14	<b>HBL Nisa FCY Savings Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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 <b>quarterly</b> 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	<b>HYFFD (High Yield Foreign Currency Fixed Deposit)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>US Dollar</b>			
	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%
	<b>Pound Sterling</b>			
	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%
	<b>EURO</b>			
	All Tenors – From EURO 1 and above		0.00%	0.00%
	The Interest will be paid on <b>Maturity only</b> . No interim interest is payable.			

<u>Legacy &amp; Discontinued Products</u>				
16	<b>F.C. Saving Deposits Under Old Rules</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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 <b>quarterly</b> basis and calculated on a minimum balance during the month. The profit will be credited after quarter end.				

17	<b>PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD &amp; CPDC</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Profit is Payable on encashment for a completed number of days.	10.50%	10.50%
18	<b>FC Overdue FDR</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	FC-FDR USD	0.01%	0.01%
	FC-FDR EURO	0.01%	0.01%
	FC-FDR GBP	0.01%	0.01%
19	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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	<b>SSB (Special Saving Bank Deposit Scheme) Scheme Closed</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	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.