

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest  
on PLS/ FC Deposits for the Period 01.07.2023 to 31.12.2023**

<b>Local Currency Saving Accounts</b>			
<b>1</b>	<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>20.50%</b>	<b>21.55%</b>
	The profit is payable on <b>six monthly</b> basis and calculated on 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> December.		
<b>2</b>	<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>20.50%</b>	<b>22.54%</b>
	The profit is payable on <b>monthly</b> and calculated on monthly average balance. The profit will be credited after month end.		
<b>3</b>	<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>20.50%</b>	<b>22.13%</b>
	The profit is payable on <b>quarterly</b> basis and calculated on monthly average balance. The profit will be credited after quarter end.		
<b>4</b>	<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>20.50%</b>	<b>22.54%</b>
	The profit is payable on <b>monthly</b> basis and calculated on monthly average balance. The profit will be credited after month end.		
<b>5</b>	<b>HBL Nisa Savings Account (for women)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From <b>Rs. 0 - 99,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>20.50%</b>	<b>22.54%</b>
The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.			
<b>6</b>	<b>HBL Mahana Amdan</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From <b>Rs. 0 - 99,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>20.50%</b>	<b>22.54%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>20.50%</b>	<b>22.54%</b>
The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.			
<b>7</b>	<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>20.51%</b>	<b>22.55%</b>
	The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.		
<b>8</b>	<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>20.51%</b>	<b>22.55%</b>
	The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.		
<b>9</b>	<b>HumWatan PLS Account ( NRP Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>20.50%</b>	<b>21.34%</b>
	The profit is payable on <b>monthly</b> basis and calculated on monthly average balance. The profit will be credited after month end.		

Local Currency Term Deposit				
10	<b>HBL Advantage Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>1 Month</b>	<b>Monthly</b>	<b>19.00%</b>	<b>19.00%</b>
	<b>3 Months</b>	<b>Quarterly</b>	<b>19.25%</b>	<b>19.25%</b>
	<b>6 Months</b>	<b>Six Monthly</b>	<b>19.50%</b>	<b>19.50%</b>
	<b>1 Year</b>	<b>Monthly</b>	<b>19.00%</b>	<b>20.75%</b>
		<b>Quarterly</b>	<b>19.50%</b>	<b>20.97%</b>
		<b>Six Monthly</b>	<b>20.00%</b>	<b>21.00%</b>
		<b>Maturity</b>	<b>20.50%</b>	<b>20.50%</b>
	<b>2 Years</b>	<b>Monthly</b>	<b>14.00%</b>	<b>14.93%</b>
		<b>Quarterly</b>	<b>14.25%</b>	<b>15.03%</b>
		<b>Six Monthly</b>	<b>14.50%</b>	<b>15.03%</b>
		<b>Maturity</b>	<b>15.00%</b>	<b>14.02%</b>
	<b>3 Years</b>	<b>Monthly</b>	<b>14.00%</b>	<b>14.93%</b>
		<b>Quarterly</b>	<b>14.25%</b>	<b>15.03%</b>
		<b>Six Monthly</b>	<b>14.50%</b>	<b>15.03%</b>
		<b>Maturity</b>	<b>15.50%</b>	<b>13.57%</b>
	<b>5 Years</b>	<b>Monthly</b>	<b>12.25%</b>	<b>12.96%</b>
		<b>Quarterly</b>	<b>12.50%</b>	<b>13.10%</b>
		<b>Six Monthly</b>	<b>12.75%</b>	<b>13.16%</b>
		<b>Maturity</b>	<b>15.50%</b>	<b>12.16%</b>
<b>10 Years</b>	<b>Monthly</b>	<b>12.00%</b>	<b>12.68%</b>	
	<b>Quarterly</b>	<b>12.25%</b>	<b>12.82%</b>	
	<b>Six Monthly</b>	<b>12.50%</b>	<b>12.89%</b>	
	<b>Maturity</b>	<b>16.00%</b>	<b>10.03%</b>	
11	<b>HBL Advantage Plus Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>One Year</b>	<b>Monthly</b>	<b>19.00%</b>	<b>20.75%</b>
	<b>Two Year</b>	<b>Monthly</b>	<b>14.00%</b>	<b>14.93%</b>
	<b>Three Years</b>	<b>Monthly</b>	<b>14.00%</b>	<b>14.93%</b>
	<b>Five Years</b>	<b>Monthly</b>	<b>12.25%</b>	<b>12.96%</b>
	<b>Ten Years</b>	<b>Monthly</b>	<b>12.00%</b>	<b>12.68%</b>
12	<b>Notice Deposit (ND)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>7 to 29 days' notice</b>		<b>20.50%</b>	<b>22.54%</b>
	<b>30 days and over notice</b>			
Profit is payable on encashment only. No interim profit is payable.				
13	<b>Investment Plus Deposit (IPD)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>1 Month</b>	<b>Monthly</b>	<b>18.50%</b>	<b>18.50%</b>
	<b>3 Months</b>	<b>Quarterly</b>	<b>18.75%</b>	<b>18.75%</b>
	<b>6 Months</b>	<b>Six Monthly</b>	<b>19.00%</b>	<b>19.00%</b>
	<b>1 Year</b>	<b>Monthly</b>	<b>18.75%</b>	<b>20.45%</b>
		<b>Quarterly</b>	<b>19.00%</b>	<b>20.40%</b>
		<b>Six Monthly</b>	<b>19.25%</b>	<b>20.18%</b>
		<b>Maturity</b>	<b>19.50%</b>	<b>19.50%</b>
<b>3 Years</b>	<b>Maturity</b>	<b>14.00%</b>	<b>12.40%</b>	
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				
14	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 <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.				
15	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 <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.				

Foreign Currency Term Deposit					
16	HYFFD (High Yield Foreign Currency Fixed Deposit)		Simple Interest Rate	Simple Interest Rate	
			Rate	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 <b>Maturity only</b> . No interim interest is payable.				

<b>Legacy &amp; Discontinued Products</b>			
<b>17</b>	<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 <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.			
<b>18</b>	<b>Pardes Card</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from Rs. 1/- and above	19.50%	20.45%
	The profit is payable on six monthly basis and calculated on monthly average balance. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> December.		
<b>19</b>	<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 completed number of days.	19.50%	19.50%
<b>20</b>	<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%
<b>21</b>	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	One Year - Monthly basis	19.50%	21.34%
	One Year - Quarterly basis	19.50%	20.97%
	One Year - Half Yearly basis	19.50%	20.45%
	One Year - Maturity	19.50%	19.50%
	Three Years - Monthly basis	19.50%	21.34%
	Three Years - Quarterly basis	19.50%	20.97%
	Three Years - Half Yearly basis	19.50%	20.45%
	Three Years - Yearly basis	19.50%	16.59%
	Three Years - Maturity	19.50%	16.59%
	Five Years - Monthly basis	19.50%	21.34%
	Five Years - Quarterly basis	19.50%	20.97%
	Five Years - Half Yearly basis	19.50%	20.45%
	Five Years - Yearly basis	19.50%	14.58%
	Five Years - Maturity	19.50%	14.58%
<b>22</b>	<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)	19.50%	19.50%
	Daily Actual Deposit of Rs. 500 (M) - Upto Rs. 2,000 (M)	19.50%	19.50%
	Daily Actual Deposit of Rs. 2,000 (M) & above	19.50%	19.50%
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.