Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest on PLS/ FC Deposits w.e.f. 01.07.2026 to 30.09.2026

Local Currency Saving Accounts			
1	**PLS Savings Chequing Account**	**Simple Interest Rate**	**Effective Interest Rate**
	For balances from **Rs. 1/- and above**	**10.00%**	**10.25%**
	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 30th of June and 31st of December.		
2	**HBL Money Club (for individuals under 18)**	**Simple Interest Rate**	**Effective Interest Rate**
	For balances from **Rs. 1/- and above**	**10.00%**	**10.47%**
	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**	**10.00%**	**10.38%**
	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**	**10.00%**	**10.47%**
	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**	**10.00%**	**10.47%**
	From Rs. **100,000 – 2,999,999**	**10.00%**	**10.47%**
	From Rs. **3,000,000 – 4,999,999**	**10.00%**	**10.47%**
	From Rs. **5,000,000 and above**	**10.00%**	**10.47%**
	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**	**10.00%**	**10.47%**
	From Rs. **100,000 – 2,999,999**	**10.00%**	**10.47%**
	From Rs. **3,000,000 – 4,999,999**	**10.00%**	**10.47%**
	From Rs. **5,000,000 and above**	**10.00%**	**10.47%**
	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**	**10.00%**	**10.47%**
	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**	**10.00%**	**10.47%**
	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 7.50%.

Local Currency Term Deposit				
9	HBL Advantage Account		Simple Interest Rate	Effective Interest Rate
	1 Month	Monthly	9.28%	9.28%
	3 Months	Quarterly	9.15%	9.15%
	6 Months	Six Monthly	9.40%	9.40%
	1 Year	Monthly	10.20%	10.69%
		Quarterly	10.30%	10.70%
		Six Monthly	10.50%	10.78%
		Maturity	10.60%	10.60%
	2 Years	Monthly	9.00%	9.38%
		Quarterly	9.18%	9.50%
		Six Monthly	9.40%	9.62%
		Maturity	10.28%	9.80%
	3 Years	Monthly	8.85%	9.22%
		Quarterly	9.03%	9.34%
		Six Monthly	9.25%	9.46%
		Maturity	10.68%	9.71%
	5 Years	Monthly	9.03%	9.41%
		Quarterly	9.21%	9.53%
		Six Monthly	9.44%	9.66%
		Maturity	11.95%	9.82%
	10 Years	Monthly	9.48%	9.90%
		Quarterly	9.57%	9.92%
		Six Monthly	9.71%	9.95%
		Maturity	14.00%	9.15%
10	HBL Advantage Plus Account		Simple Interest Rate	Effective Interest Rate
	One Year	Monthly	10.20%	10.69%
	Two Year	Monthly	9.00%	9.38%
	Three Years	Monthly	8.85%	9.22%
	Five Years	Monthly	9.03%	9.41%
	Ten Years	Monthly	9.48%	9.90%
11	Notice Deposit (ND)		Simple Interest Rate	Effective Interest Rate
	7 to 29 days' notice		10.00%	10.47%
	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	9.28%	9.28%
	3 Months	Quarterly	9.15%	9.15%
	6 Months	Six Monthly	9.40%	9.40%
	1 Year	Monthly	10.20%	10.69%
		Quarterly	10.30%	10.70%
		Six Monthly	10.50%	10.78%
		Maturity	10.60%	10.60%
	3 Years	Maturity	10.68%	9.71%
	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				
16	**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.			

Legacy & Discontinued Products			
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.	**10.00%**	**10.00%**
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	**10.00%**	**10.47%**
	One Year – Quarterly basis	**10.00%**	**10.38%**
	One Year – Half Yearly basis	**10.00%**	**10.25%**
	One Year – Maturity	**10.00%**	**10.00%**
	Three Years – Monthly basis	**10.00%**	**10.47%**
	Three Years – Quarterly basis	**10.00%**	**10.38%**
	Three Years – Half Yearly basis	**10.00%**	**10.25%**
	Three Years – Yearly basis	**10.00%**	**9.14%**
	Three Years – Maturity	**10.00%**	**9.14%**
	Five Years – Monthly basis	**10.00%**	**10.47%**
	Five Years – Quarterly basis	**10.00%**	**10.38%**
	Five Years – Half Yearly basis	**10.00%**	**10.25%**
	Five Years – Yearly basis	**10.00%**	**8.45%**
	Five Years – Maturity	**10.00%**	**8.45%**
21	**SSB (Special Saving Bank Deposit Scheme) Scheme Closed**	**Simple Interest Rate**	**Effective Interest Rate**
	Daily Actual Deposit from **Rs. 1(M)**	**10.00%**	**10.00%**
	Daily Actual Deposit of **Rs. 500(M)–Up to Rs. 2,000(M)**	**10.00%**	**10.00%**
	Daily Actual Deposit of **Rs. 2,000(M) & above**	**10.00%**	**10.00%**
	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.