

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest  
on PLS/ FC Deposits for the Period 01.12.2022 to 31.12.2022**

<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>14.50%</b>	<b>15.03%</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>14.50%</b>	<b>15.50%</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>14.50%</b>	<b>15.31%</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>14.50%</b>	<b>15.50%</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>14.50%</b>	<b>15.50%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>14.75%</b>	<b>15.79%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>14.85%</b>	<b>15.90%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>15.00%</b>	<b>16.08%</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>14.50%</b>	<b>15.50%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>14.75%</b>	<b>15.79%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>14.85%</b>	<b>15.90%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>15.00%</b>	<b>16.08%</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>14.51%</b>	<b>15.51%</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>14.51%</b>	<b>15.51%</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>14.50%</b>	<b>15.50%</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	HBL Advantage Account		Simple Interest Rate	Effective Interest Rate
	1 Month	Monthly	14.50%	14.50%
	3 Months	Quarterly	14.60%	14.60%
	6 Months	Six Monthly	14.75%	14.75%
	1 Year	Monthly	14.50%	15.50%
		Quarterly	14.75%	15.59%
		Six Monthly	15.00%	15.56%
		Maturity	16.00%	16.00%
	2 Years	Monthly	13.25%	14.09%
		Quarterly	13.50%	14.20%
		Six Monthly	13.75%	14.22%
		Maturity	15.50%	14.46%
	3 Years	Monthly	13.00%	13.80%
		Quarterly	13.25%	13.92%
		Six Monthly	13.50%	13.96%
		Maturity	16.25%	14.15%
	5 Years	Monthly	12.00%	12.68%
		Quarterly	12.10%	12.66%
		Six Monthly	12.25%	12.63%
		Maturity	17.00%	13.09%
10 Years	Monthly	11.50%	12.13%	
	Quarterly	11.90%	12.44%	
	Six Monthly	12.00%	12.36%	
	Maturity	18.00%	10.84%	
11	HBL Advantage Plus Account		Simple Interest Rate	Effective Interest Rate
	One Year	Monthly	14.75%	15.79%
	Two Year	Monthly	13.25%	14.09%
	Three Years	Monthly	13.00%	13.80%
	Five Years	Monthly	12.25%	12.96%
	Ten Years	Monthly	11.75%	12.40%
12	Notice Deposit (ND)		Simple Interest Rate	Effective Interest Rate
	7 to 29 days' notice		14.50%	14.50%
	30 days and over notice			
Profit is payable on encashment only. No interim profit is payable.				
13	The Rates of profit on IPD will be conveyed on daily basis by Treasury Division.			

Foreign Currency Savings Account				
14	<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 <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.				
15	<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 <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	<b>HYFFD (High Yield Foreign Currency Fixed Deposit)</b>		<b>Simple Interest Rate</b>	<b>Simple 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 <b>EURO 1</b> 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>			
17	<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.			
18	<b>Pardes Card</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from Rs. 1/- and above	14.50%	15.03%
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.			
19	<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.	14.50%	14.50%
20	<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%
21	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	One Year - Monthly basis	14.50%	15.50%
	One Year - Quarterly basis	14.50%	15.31%
	One Year - Half Yearly basis	14.50%	15.03%
	One Year - Maturity	14.50%	14.50%
	Three Years - Monthly basis	14.50%	15.50%
	Three Years - Quarterly basis	14.50%	15.31%
	Three Years - Half Yearly basis	14.50%	15.03%
	Three Years - Yearly basis	14.50%	12.96%
	Three Years - Maturity	14.50%	13.50%
	Five Years - Monthly basis	14.50%	15.50%
	Five Years - Quarterly basis	14.50%	15.31%
	Five Years - Half Yearly basis	14.50%	15.03%
	Five Years - Yearly basis	14.50%	10.87%
Five Years - Maturity	14.50%	13.50%	
22	<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)	14.50%	15.50%
	Daily Actual Deposit of Rs. 500 (M) - Upto Rs. 2,000 (M)	14.50%	15.50%
	Daily Actual Deposit of Rs. 2,000 (M) & above	14.50%	15.50%
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.