

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits w.e.f. 01.12.2024 to 31.12.2024**

<u>Local Currency Saving Accounts</u>			
1	PLS Savings Chequing Account	Simple Interest Rate	Effective Interest Rate
	For balances from Rs. 1/- and above	13.50%	13.96%
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	13.50%	14.37%
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	13.50%	14.20%
The profit is payable on a 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	13.50%	14.37%
The profit is payable on a 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	13.50%	14.37%
	From Rs. 100,000 – 2,999,999	13.50%	14.37%
	From Rs. 3,000,000 – 4,999,999	13.50%	14.37%
	From Rs. 5,000,000 and above	13.50%	14.37%
The profit is payable on a 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	13.50%	14.37%
	From Rs. 100,000 – 2,999,999	13.50%	14.37%
	From Rs. 3,000,000 – 4,999,999	13.50%	14.37%
	From Rs. 5,000,000 and above	13.50%	14.37%
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	13.50%	14.37%
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	13.50%	14.37%
The profit is payable on a monthly basis and calculated on the daily closing balance. The profit will be credited after month end.			

<u>Local Currency Term Deposit</u>				
9	HBL Advantage Account	Simple Interest Rate	Effective Interest Rate	
	1 Month	Monthly	5.50%	
	3 Months	Quarterly	5.75%	
	6 Months	Six Monthly	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		13.50%	14.37%
	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.				
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.			

Foreign Currency Term Deposit				
	HYFFD (High Yield Foreign Currency Fixed Deposit)	Simple Interest Rate	Effective Interest Rate	
	US Dollar			
15	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				
	F.C. Saving Deposits Under Old Rules	Simple Interest Rate	Effective Interest Rate	
16	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.	13.50%	13.50%	
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	13.50%	14.37%	
	One Year - Quarterly basis	13.50%	14.20%	
	One Year - Half Yearly basis	13.50%	13.96%	
	One Year - Maturity	13.50%	13.50%	
	Three Years - Monthly basis	13.50%	14.37%	
	Three Years - Quarterly basis	13.50%	14.20%	
	Three Years - Half Yearly basis	13.50%	13.96%	
Three Years - Yearly basis	13.50%	12.00%		

	Three Years – Maturity	13.50%	12.00%
	Five Years – Monthly basis	13.50%	14.37%
	Five Years – Quarterly basis	13.50%	14.20%
	Five Years – Half Yearly basis	13.50%	13.96%
	Five Years – Yearly basis	13.50%	10.87%
	Five Years – Maturity	13.50%	10.87%
20	SSB (Special Saving Bank Deposit Scheme) Scheme Closed	Simple Interest Rate	Effective Interest Rate
	Daily Actual Deposit from Rs. 1(M)	13.50%	13.50%
	Daily Actual Deposit of Rs. 500(M)–Up to Rs. 2,000(M)	13.50%	13.50%
	Daily Actual Deposit of Rs. 2,000(M) & above	13.50%	13.50%
	The profit will be credited to the respective accounts on the last working day of each month.		
21	HumWatan PLS Account (NRP Account)	Simple Interest Rate	Effective Interest Rate
	For balances from Rs. 1/- and above	13.50%	14.37%
	The profit is payable on a monthly basis and calculated on a monthly average balance. The profit will be credited after month end.		

*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.