

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest  
on PLS/ FC Deposits for the Period 1.06.2022 to 30.06.2022**

<b>Local Currency Saving Accounts</b>		
<b>1</b>	<b>PLS Savings Chequing Account</b>	<b>Simple Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>12.25%</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>
	For balances from <b>Rs. 1/- and above</b>	<b>12.25%</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>
	For average monthly balance during the month <b>from Rs. 1/- and above</b>	<b>12.25%</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>
	For average monthly balance during the month <b>Rs. 1/- and above</b>	<b>12.50%</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>
	From <b>Rs. 0 - 99,999</b>	<b>12.25%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>12.50%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>12.75%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>13.00%</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>
	From <b>Rs. 0 - 99,999</b>	<b>12.25%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>12.50%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>12.75%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>13.00%</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>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>12.26%</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>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>12.26%</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>
	The profit is payable on <b>monthly</b> basis and calculated on monthly average balance. The profit will be credited after month end.	<b>12.25%</b>

<b>Local Currency Term Deposit</b>					
<b>9</b>	<b>HBL Advantage Account</b>				
	<b>Simple Interest Rate</b>				
		<b>Monthly</b>	<b>Quarterly</b>	<b>Six Monthly</b>	<b>Maturity</b>
	<b>1 Month</b>	12.50%	-	-	-
	<b>3 Months</b>	-	12.75%	-	-
	<b>6 Months</b>	-	-	13.00%	-
	<b>1 Year</b>	13.05%	13.50%	13.60%	14.00%
	<b>2 Years</b>	12.85%	13.10%	13.50%	14.75%
	<b>3 Years</b>	12.25%	12.75%	12.90%	15.00%
	<b>5 Years</b>	11.50%	11.90%	12.00%	16.00%
<b>10 Years</b>	11.50%	11.90%	12.00%	18.00%	
<b>10</b>	<b>HBL Advantage Plus Account</b>			<b>Frequency</b>	<b>Simple Interest Rate</b>
	<b>One Year</b>			Monthly	13.25%
	<b>Two Year</b>			Monthly	13.00%
	<b>Three Years</b>			Monthly	12.50%
	<b>Five Years</b>			Monthly	11.75%
	<b>Ten Years</b>			Monthly	11.50%
<b>11</b>	<b>Notice Deposit (ND)</b>			<b>Simple Interest Rate</b>	
	<b>7 to 29 days' notice</b>			12.25%	
	<b>30 days and over notice</b>				
Profit is payable on encashment only. No interim profit is payable.					
<b>12</b>	<b>The Rates of profit on IPD will be conveyed on daily basis by Treasury Division.</b>				

Foreign Currency Savings Account

13	F.C. Saving Deposits Under New Rules	Simple Interest Rate
	US up to \$ 50,000	0.20%
	US above \$ 50,000	0.40%
	UK up to £ 50,000	0.10%
	UK above £ 50,000	0.25%
	EURO up to 50,000	0.00%
	EURO above 50,000	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.		
14	HBL Nisa FCY Savings Account	Simple Interest Rate
	US up to \$ 50,000	0.20%
	US above \$ 50,000	0.40%
	GBP up to £ 50,000	0.10%
	GBP above £ 50,000	0.25%
	EURO up to 50,000	0.00%
	EURO above 50,000	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

15	HYFFD (High Yield Foreign Currency Fixed Deposit)	Simple Interest Rate
<b>US Dollar</b>		
One Month	US up to \$ 50,000	0.20%
	US above \$ 50,000	0.40%
Three Months	US up to \$ 50,000	0.40%
	US above \$ 50,000	0.50%
Six Months	US up to \$ 50,000	0.60%
	US above \$ 50,000	0.80%
Twelve Months	US up to \$ 50,000	1.00%
	US above \$ 50,000	1.25%
<b>Pound Sterling</b>		
One Month	GBP up to £ 50,000	0.20%
	GBP above £ 50,000	0.40%
Three Months	GBP up to £ 50,000	0.40%
	GBP above £ 50,000	0.60%
Six Months	GBP up to £ 50,000	0.60%
	GBP above £ 50,000	0.80%
Twelve Months	GBP up to £ 50,000	0.80%
	GBP above £ 50,000	1.00%
<b>EURO</b>		
All Tenors – From EURO 1 and above		0.00%
The Interest will be paid on <b>Maturity only</b> . No interim interest is payable.		

<b>Legacy &amp; Discontinued Products</b>		
<b>1</b>	<b>F.C. Saving Deposits Under Old Rules</b>	<b>Simple Interest Rate</b>
	From <b>US \$ 1 and above</b>	<b>0.01%</b>
	From <b>EURO 1 and above</b>	<b>0.01%</b>
	From <b>UK £ 1 and above</b>	<b>0.01%</b>
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>2</b>	<b>Pardes Card</b>	<b>Simple Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>12.25%</b>
	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>3</b>	<b>PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD &amp; CPDC</b>	<b>Simple Interest Rate</b>
	Profit is Payable on encashment for completed number of days.	<b>12.25%</b>
<b>4</b>	<b>FC Overdue FDR</b>	<b>Simple Interest Rate</b>
	FC-FDR <b>USD</b>	<b>0.01%</b>
	FC-FDR <b>EURO</b>	<b>0.01%</b>
	FC-FDR <b>GBP</b>	<b>0.01%</b>
<b>5</b>	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>
	One Year – Monthly basis	<b>12.25%</b>
	One Year – Quarterly basis	<b>12.25%</b>
	One Year – Half Yearly basis	<b>12.25%</b>
	One Year – Maturity	<b>12.25%</b>
	Three Years – Monthly basis	<b>12.25%</b>
	Three Years – Quarterly basis	<b>12.25%</b>
	Three Years – Half Yearly basis	<b>12.25%</b>
	Three Years – Yearly basis	<b>12.25%</b>
	Three Years – Maturity	<b>12.25%</b>
	Five Years – Monthly basis	<b>12.25%</b>
	Five Years – Quarterly basis	<b>12.25%</b>
	Five Years – Half Yearly basis	<b>12.25%</b>
	Five Years – Yearly basis	<b>12.25%</b>
Five Years – Maturity	<b>12.25%</b>	
<b>6</b>	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>
	On Daily Actual Deposit from <b>Rs. 1 (M)</b>	<b>12.25%</b>
	On Daily Actual Deposit of <b>Rs. 500 (M) but less than Rs. 2,000 (M)</b>	<b>12.25%</b>
	On Daily Actual Deposit of <b>Rs. 2,000 (M) &amp; above</b>	<b>12.25%</b>
	The profit will be credited to the respective accounts on the last working day of each month.	