

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest
on PLS/ FC Deposits w.e.f. 1st Jan 2024 to March 31st 2024**

| Local Currency Saving Accounts | | | |
|---|---|-----------------------------|--------------------------------|
| 1 | PLS Savings Chequing Account | Simple Interest Rate | Effective Interest Rate |
| | For balances from Rs. 1/- and above | 20.50% | 21.55% |
| | The profit is payable on six monthly basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 th of June and 31 st December. | | |
| 2 | HBL Money Club (for individuals under 18) | Simple Interest Rate | Effective Interest Rate |
| | For balances from Rs. 1/- and above | 20.50% | 22.54% |
| | 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 | 20.50% | 22.13% |
| | The profit is payable on quarterly basis and calculated on 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 | 20.50% | 22.54% |
| | The profit is payable on monthly basis and calculated on 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 | 20.50% | 22.54% |
| | From Rs. 100,000 – 2,999,999 | 20.50% | 22.54% |
| | From Rs. 3,000,000 – 4,999,999 | 20.50% | 22.54% |
| | From Rs. 5,000,000 and above | 20.50% | 22.54% |
| The profit is payable on monthly basis and calculated on 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 | 20.50% | 22.54% |
| | From Rs. 100,000 – 2,999,999 | 20.50% | 22.54% |
| | From Rs. 3,000,000 – 4,999,999 | 20.50% | 22.54% |
| | From Rs. 5,000,000 and above | 20.50% | 22.54% |
| 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 | 20.51% | 22.55% |
| | The profit is payable on monthly basis and calculated on 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 | 20.51% | 22.55% |
| | The profit is payable on monthly basis and calculated on daily closing balance. The profit will be credited after month end. | | |

| Local Currency Term Deposit | | | | |
|--|-------------------------------|-------------|----------------------|-------------------------|
| 9 | HBL Advantage Account | | Simple Interest Rate | Effective Interest Rate |
| | 1 Month | Monthly | 19.00% | 19.00% |
| | 3 Months | Quarterly | 19.25% | 19.25% |
| | 6 Months | Six Monthly | 19.50% | 19.50% |
| | 1 Year | Monthly | 19.00% | 20.75% |
| | | Quarterly | 19.40% | 20.86% |
| | | Six Monthly | 19.90% | 20.89% |
| | | Maturity | 20.50% | 20.50% |
| | 2 Years | Monthly | 14.00% | 14.93% |
| | | Quarterly | 14.25% | 15.03% |
| | | Six Monthly | 14.50% | 15.03% |
| | | Maturity | 15.25% | 14.24% |
| | 3 Years | Monthly | 14.00% | 14.93% |
| | | Quarterly | 14.25% | 15.03% |
| | | Six Monthly | 14.50% | 15.03% |
| | | Maturity | 16.50% | 14.34% |
| | 5 Years | Monthly | 12.25% | 12.96% |
| | | Quarterly | 12.50% | 13.10% |
| | | Six Monthly | 12.75% | 13.16% |
| | | Maturity | 17.50% | 13.40% |
| 10 Years | Monthly | 12.00% | 12.68% | |
| | Quarterly | 12.25% | 12.82% | |
| | Six Monthly | 12.50% | 12.89% | |
| | Maturity | 18.50% | 11.04% | |
| 10 | HBL Advantage Plus Account | | Simple Interest Rate | Effective Interest Rate |
| | One Year | Monthly | 19.00% | 20.75% |
| | Two Year | Monthly | 14.00% | 14.93% |
| | Three Years | Monthly | 14.00% | 14.93% |
| | Five Years | Monthly | 12.25% | 12.96% |
| | Ten Years | Monthly | 12.00% | 12.68% |
| 11 | Notice Deposit (ND) | | Simple Interest Rate | Effective Interest Rate |
| | 7 to 29 days' notice | | 20.50% | 22.54% |
| | 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 | 18.50% | 18.50% |
| | 3 Months | Quarterly | 18.75% | 18.75% |
| | 6 Months | Six Monthly | 19.00% | 19.00% |
| | 1 Year | Monthly | 18.00% | 19.56% |
| | | Quarterly | 18.25% | 19.54% |
| | | Six Monthly | 18.70% | 19.57% |
| Maturity | | 19.50% | 19.50% | |
| 3 Years | Maturity | 16.50% | 14.34% | |
| 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 quarterly 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 | 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 quarterly 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 | Simple 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 | | | |
|---|---|-----------------------------|--------------------------------|
| 16 | 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 quarterly basis and calculated on minimum balance during the month. The profit will be credited after quarter end. | | | |
| 17 | Pardes Card | Simple Interest Rate | Effective Interest Rate |
| | For balances from Rs. 1/- and above | 20.50% | 21.55% |
| 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 th of June and 31 st December. | | | |
| 18 | PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC | Simple Interest Rate | Effective Interest Rate |
| | Profit is Payable on encashment for completed number of days. | 20.50% | 20.50% |
| 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 | 20.50% | 22.54% |
| | One Year – Quarterly basis | 20.50% | 22.13% |
| | One Year – Half Yearly basis | 20.50% | 21.55% |
| | One Year – Maturity | 20.50% | 20.50% |
| | Three Years – Monthly basis | 20.50% | 22.54% |
| | Three Years – Quarterly basis | 20.50% | 22.13% |
| | Three Years – Half Yearly basis | 20.50% | 21.55% |
| | Three Years – Yearly basis | 20.50% | 20.93% |
| | Three Years – Maturity | 20.50% | 17.33% |
| | Five Years – Monthly basis | 20.50% | 22.54% |
| | Five Years – Quarterly basis | 20.50% | 22.13% |
| | Five Years – Half Yearly basis | 20.50% | 21.55% |
| | Five Years – Yearly basis | 20.50% | 22.25% |
| Five Years – Maturity | 20.50% | 15.16% | |
| 21 | SSB (Special Saving Bank Deposit Scheme) Scheme Closed | Simple Interest Rate | Effective Interest Rate |
| | Daily Actual Deposit from Rs. 1 (M) | 20.50% | 20.50% |
| | Daily Actual Deposit of Rs. 500 (M) – Upto Rs. 2,000 (M) | 20.50% | 20.50% |
| | Daily Actual Deposit of Rs. 2,000 (M) & above | 20.50% | 20.50% |
| The profit will be credited to the respective accounts on the last working day of each month. | | | |
| 22 | HumWatan PLS Account (NRP Account) | Simple Interest Rate | Effective Interest Rate |
| | For balances from Rs. 1/- and above | 20.50% | 21.34% |
| The profit is payable on monthly basis and calculated on 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.