

Public Notice

Habib Bank Limited has declared the following Profit Rates on various categories of PLS Deposits for the period July to December 2020 based on the periodical results of the Bank.

		Profit Rate % Per Annum
1	PLS Savings Chequing Account	
	For balances from Rs.1/- and above (w.e.f. 01.07.2020 to 31.12.2020)	5.50
2	Pardes Card	
	For balances from Rs.1/- and above (w.e.f. 01.07.2020 to 31.12.2020)	5.50
3	HBL Money Club	
	(w.e.f. 01.07.2020 to 04.11.2020)	
	For balance from Rs. 1 and above unconditionally	5.50
	For balance from Rs. 1 and above conditionally	5.63
	(w.e.f. 05.11.2020 to 31.12.2020)	
	For balance from Rs. 1 and above	5.50
4	HBL iD Savings Bucket	
	(w.e.f. 01.07.2020 to 04.11.2020)	
	Rs.1 to Rs.10,000	5.63
	Rs.10,001 to Rs.20,000	5.75
	Rs.20,001 to Rs.50,000	6.00
	Rs.50,001 to Rs.100,000	6.10
	Rs.100,001 and above	5.50
5	HBL Value Account (VA)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	For average monthly balance during the month up to Rs.10,000	5.50
	For average monthly balance during the month from Rs.10,000 up to Rs.1,000,000	5.63
	For average monthly balance during the month above Rs.1,000,000	5.50
6	HBL Rutba	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	For average monthly balance during the month less than or equal to Rs.10,000	5.50
	For average monthly balance during the month above Rs.10,000 to Rs.10,000,000	5.75
	For average monthly balance during the month above Rs.10,000,000	5.50
7	HBL Nisa Savings Account	
	(w.e.f. 05.11.2020 to 31.12.2020)	
	Rs.0 to Rs.5,000	5.75
	Rs. 5,001 to Rs. 1,000,000	6.00
	Rs. 1,000,001 or above	6.25
8	Notice Deposit (ND)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	7 to 29 days' notice	5.50
	30 days and over notice	5.50

9	Daily Munafa Account (DMA)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	On Daily Actual Deposits less than Rs. 50 Million	5.51
	On Daily Actual Deposits of Rs. 50 Million but less than Rs.100 Million	5.53
	On Daily Actual Deposits of Rs. 100 Million but less than Rs.250 Million	5.54
	On Daily Actual Deposits of Rs. 250 Million but less than Rs.500 Million	5.55
	On Daily Actual Deposits of Rs. 500 Million but less than Rs.1 Billion	5.56
	On Daily Actual Deposits of Rs. 1 Billion and above	5.58
10	Daily Progressive Account (DPA)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	On Daily Actual Deposits of less than Rs.1 Million	5.51
	On Daily Actual Deposits of Rs. 1 Million but less than Rs. 5 Million	5.53
	On Daily Actual Deposits of Rs. 5 Million but less than Rs. 25 Million	5.54
	On Daily Actual Deposits of Rs. 25 Million but less than Rs. 50 Million	5.55
	On Daily Actual Deposits of Rs. 50 Million but less than Rs. 100 Million	5.56
	On Daily Actual Deposits of Rs. 100 Million but less than Rs. 250 Million	5.58
	On Daily Actual Deposits of Rs. 250 Million but less than Rs. 500 Million	5.59
	On Daily Actual Deposits of Rs. 500 Million but less than Rs. 1 Billion	5.60
	On Daily Actual Deposits of Rs.1 Billion and above	5.61
11	HBL Advantage Account	
	(w.e.f. 01.07.2020 to 04.11.2020)	
	One Month on maturity	5.30
	Three Months on maturity	5.10
	Six Months on maturity	5.20
	For One Year	4.95 to 5.30
	For Two Years	5.87 to 6.79
	For Three Years	5.67 to 4.93
	For Five Years	6.82 to 5.65
	For Ten Years	7.80 to 9.19
	(w.e.f. 05.11.2020 to 31.12.2020)	
	One Month on maturity	5.35
	Three Months on maturity	5.14
	Six Months on maturity	5.34
	For One Year	5.31 to 5.70
	For Two Years	6.80 to 7.24
	For Three Years	7.03 to 7.50
	For Five Years	7.68 to 8.13
	For Ten Years	7.78 to 11.70
12	HBL Advantage Plus Account	
	(w.e.f. 01.07.2020 to 04.11.2020)	
	One Year – Monthly	6.05
	Two Years – Monthly	6.08
	Three Years – Monthly	6.36
	Five Years – Monthly	7.30
	Ten Years – Monthly	7.74
	(w.e.f. 05.11.2020 to 31.12.2020)	
	One Year – Monthly	6.31
	Two Years – Monthly	7.10
	Three Years – Monthly	7.25
	Five Years – Monthly	7.73
	Ten Years – Monthly	7.98

13	HumWatan PLS Account (NRP Account)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	Profit is payable on monthly basis & calculated on average balance during the month	5.50
14	F.C. Saving Deposits under New Rules	
	(w.e.f. 01.07.2020 to 01.07.2020)	
	FC SB – Less than US \$ 1,000	0.10
	FC SB – US \$ 1,000 to Less than US \$ 50,000	0.15
	FC SB – From US \$ 50,000 & above	0.16
	FC SB – Less than EURO 1,000	0.00
	FC SB – From EURO 1,000 & above	0.00
	FC SB – Less than UK £ 1,000	0.10
	FC SB – From UK £ 1,000 & above	0.40
	(w.e.f. 02.07.2020 to 04.11.2020)	
	FC SB – Less than US \$ 1,000	0.10
	FC SB – US \$ 1000 to Less than US \$ 50,000	0.15
	FC SB – From US \$ 50,000 & above	0.16
	FC SB – Less than EURO 1,000	0.00
	FC SB – From EURO 1,000 & above	0.00
	FC SB – Less than UK £ 1,000	0.04
	FC SB – From UK £ 1,000 & above	0.04
	(w.e.f. 05.11.2020 to 31.12.2020)	
	FC SB – Less than US \$ 1,000	0.05
	FC SB – US \$ 1000 to Less than US \$ 50,000	0.06
	FC SB – From US \$ 50,000 & above	0.07
	FC SB – Less than EURO 1,000	0.00
	FC SB – From EURO 1,000 & above	0.00
	FC SB – Less than UK £ 1,000	0.02
	FC SB – From UK £ 1,000 & above	0.02
15	F.C. Saving Deposits under Old Rules	
	(w.e.f. 01.07.2020 to 04.11.2020)	
	FC SB – Less than US \$ 1,000	0.01
	FC SB – US \$ 1000 to Less than US \$ 50,000	0.01
	FC SB – From US \$ 50,000 & above	0.01
	FC SB – Less than EURO 1,000	0.01
	FC SB – From EURO 1,000 & above	0.01
	FC SB – Less than UK £ 1,000	0.01
	FC SB – From UK £ 1,000 & above	0.01
16	HBL Nisa FCY Savings Account	
	(w.e.f. 05.11.2020 to 31.12.2020)	
	Less than US \$ 1,000	0.05
	US \$ 1000 to Less than US \$ 50,000	0.06
	From US \$ 50,000 & above	0.07
	Less than EURO 1,000	0.00
	From EURO 1,000 & above	0.00
	Less than UK £ 1,000	0.02
	From UK £ 1,000 & above	0.02
17	HYFFD (High Yield Foreign Currency Fixed Deposit)	
	(w.e.f. 01.07.2020 to 01.07.2020)	
	A. US Dollar	

	HYFFD One Month – From US \$ 1,000 to 99,999	0.05
	HYFFD One Month – From US \$ 100,000 to 499,999	0.05
	HYFFD One Month – From US \$ 500,000 & above	0.10
	HYFFD Two Months – From US \$ 1,000 to 99,999	0.05
	HYFFD Two Months – From US \$ 100,000 to 499,999	0.05
	HYFFD Two Months – From US \$ 500,000 & above	0.10
	HYFFD Three Months – From US \$ 1,000 to 99,999	0.05
	HYFFD Three Months – From US \$ 100,000 to 499,999	0.10
	HYFFD Three Months – From US \$ 500,000 & above	0.15
	HYFFD Six Months – From US \$ 1,000 to 99,999	0.20
	HYFFD Six Months – From US \$ 100,000 to 499,999	0.30
	HYFFD Six Months – From US \$ 500,000 & above	0.31
	HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.25
	HYFFD Twelve Months – From US \$ 100,000 to 499,999	0.35
	HYFFD Twelve Months – From US \$ 500,000 & above	0.40
	B. EURO	
	HYFFD One Month – From EURO 1,000 to 99,999	0.00
	HYFFD One Month – From EURO 100,000 to 499,999	0.00
	HYFFD One Month – From EURO 500,000 & above	0.00
	HYFFD Two Months – From EURO 1,000 to 99,999	0.00
	HYFFD Two Months – From EURO 100,000 to 499,999	0.00
	HYFFD Two Months – From EURO 500,000 & above	0.00
	HYFFD Three Months – From EURO 1,000 to 99,999	0.00
	HYFFD Three Months – From EURO 100,000 to 499,999	0.00
	HYFFD Three Months – From EURO 500,000 & above	0.00
	HYFFD Six Months – From EURO 1,000 to 99,999	0.00
	HYFFD Six Months – From EURO 100,000 to 499,999	0.00
	HYFFD Six Months – From EURO 500,000 & above	0.00
	HYFFD Twelve Months – From EURO 1,000 to 99,999	0.00
	HYFFD Twelve Months – From EURO 100,000 to 499,999	0.00
	HYFFD Twelve Months – From EURO 500,000 & above	0.00
	C. Sterling Pound	
	HYFFD One Month – From UK £ 1,000 to 99,999	0.20
	HYFFD One Month – From UK £ 100,000 to 499,999	0.30
	HYFFD One Month – From UK £ 500,000 & above	0.40
	HYFFD Two Months – From UK £ 1,000 to 99,999	0.30
	HYFFD Two Months – From UK £ 100,000 to 499,999	0.40
	HYFFD Two Months – From UK £ 500,000 & above	0.50
	HYFFD Three Months – From UK £ 1,000 to 99,999	0.35
	HYFFD Three Months – From UK £ 100,000 to 499,999	0.45
	HYFFD Three Months – From UK £ 500,000 & above	0.55
	HYFFD Six Months – From UK £ 1,000 to 99,999	0.55
	HYFFD Six Months – From UK £ 100,000 to 499,999	0.65
	HYFFD Six Months – From UK £ 500,000 & above	0.75
	HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.80
	HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.80
	HYFFD Twelve Months – From UK £ 500,000 & above	0.80
	(w.e.f. 02.07.2020 to 04.11.2020)	
	A. US Dollar	
	HYFFD One Month – From US \$ 1,000 to 99,999	0.05
	HYFFD One Month – From US \$ 100,000 to 499,999	0.05
	HYFFD One Month – From US \$ 500,000 & above	0.10
	HYFFD Two Months – From US \$ 1,000 to 99,999	0.05
	HYFFD Two Months – From US \$ 100,000 to 499,999	0.05

	HYFFD Two Months – From US \$ 500,000 & above	0.10
	HYFFD Three Months – From US \$ 1,000 to 99,999	0.05
	HYFFD Three Months – From US \$ 100,000 to 499,999	0.10
	HYFFD Three Months – From US \$ 500,000 & above	0.15
	HYFFD Six Months – From US \$ 1,000 to 99,999	0.20
	HYFFD Six Months – From US \$ 100,000 to 499,999	0.30
	HYFFD Six Months – From US \$ 500,000 & above	0.31
	HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.25
	HYFFD Twelve Months – From US \$ 100,000 to 499,999	0.35
	HYFFD Twelve Months – From US \$ 500,000 & above	0.40
	B. EURO	
	FFD One Month – From EURO 1,000 to 99,999	0.00
	HYFFD One Month – From EURO 100,000 to 499,999	0.00
	HYFFD One Month – From EURO 500,000 & above	0.00
	HYFFD Two Months – From EURO 1,000 to 99,999	0.00
	HYFFD Two Months – From EURO 100,000 to 499,999	0.00
	HYFFD Two Months – From EURO 500,000 & above	0.00
	HYFFD Three Months – From EURO 1,000 to 99,999	0.00
	HYFFD Three Months – From EURO 100,000 to 499,999	0.00
	HYFFD Three Months – From EURO 500,000 & above	0.00
	HYFFD Six Months – From EURO 1,000 to 99,999	0.00
	HYFFD Six Months – From EURO 100,000 to 499,999	0.00
	HYFFD Six Months – From EURO 500,000 & above	0.00
	HYFFD Twelve Months – From EURO 1,000 to 99,999	0.00
	HYFFD Twelve Months – From EURO 100,000 to 499,999	0.00
	HYFFD Twelve Months – From EURO 500,000 & above	0.00
	C. Sterling Pound	
	HYFFD One Month – From UK £ 1,000 to 99,999	0.04
	HYFFD One Month – From UK £ 100,000 to 499,999	0.04
	HYFFD One Month – From UK £ 500,000 & above	0.05
	HYFFD Two Months – From UK £ 1,000 to 99,999	0.04
	HYFFD Two Months – From UK £ 100,000 to 499,999	0.05
	HYFFD Two Months – From UK £ 500,000 & above	0.06
	HYFFD Three Months – From UK £ 1,000 to 99,999	0.05
	HYFFD Three Months – From UK £ 100,000 to 499,999	0.06
	HYFFD Three Months – From UK £ 500,000 & above	0.07
	HYFFD Six Months – From UK £ 1,000 to 99,999	0.07
	HYFFD Six Months – From UK £ 100,000 to 499,999	0.09
	HYFFD Six Months – From UK £ 500,000 & above	0.10
	HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.10
	HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.11
	HYFFD Twelve Months – From UK £ 500,000 & above	0.12
	(w.e.f. 05.11.2020 to 31.12.2020)	
	A. US Dollar	
	HYFFD One Month – From US \$ 1,000 to 99,999	0.05
	HYFFD One Month – From US \$ 100,000 to 499,999	0.05
	HYFFD One Month – From US \$ 500,000 & above	0.06
	HYFFD Two Months – From US \$ 1,000 to 99,999	0.05
	HYFFD Two Months – From US \$ 100,000 to 499,999	0.05
	HYFFD Two Months – From US \$ 500,000 & above	0.06
	HYFFD Three Months – From US \$ 1,000 to 99,999	0.09
	HYFFD Three Months – From US \$ 100,000 to 499,999	0.11
	HYFFD Three Months – From US \$ 500,000 & above	0.11
	HYFFD Six Months – From US \$ 1,000 to 99,999	0.11

	HYFFD Six Months – From US \$ 100,000 to 499,999	0.13
	HYFFD Six Months – From US \$ 500,000 & above	0.13
	HYFFD Twelve Months – From US \$ 1,000 to 99,999	0.15
	HYFFD Twelve Months – From US \$ 100,000 to 499,999	0.16
	HYFFD Twelve Months – From US \$ 500,000 & above	0.18
	B. EURO	
	FFD One Month – From EURO 1,000 to 99,999	0.00
	HYFFD One Month – From EURO 100,000 to 499,999	0.00
	HYFFD One Month – From EURO 500,000 & above	0.00
	HYFFD Two Months – From EURO 1,000 to 99,999	0.00
	HYFFD Two Months – From EURO 100,000 to 499,999	0.00
	HYFFD Two Months – From EURO 500,000 & above	0.00
	HYFFD Three Months – From EURO 1,000 to 99,999	0.00
	HYFFD Three Months – From EURO 100,000 to 499,999	0.00
	HYFFD Three Months – From EURO 500,000 & above	0.00
	HYFFD Six Months – From EURO 1,000 to 99,999	0.00
	HYFFD Six Months – From EURO 100,000 to 499,999	0.00
	HYFFD Six Months – From EURO 500,000 & above	0.00
	HYFFD Twelve Months – From EURO 1,000 to 99,999	0.00
	HYFFD Twelve Months – From EURO 100,000 to 499,999	0.00
	HYFFD Twelve Months – From EURO 500,000 & above	0.00
	C. Sterling Pound	
	HYFFD One Month – From UK £ 1,000 to 99,999	0.01
	HYFFD One Month – From UK £ 100,000 to 499,999	0.01
	HYFFD One Month – From UK £ 500,000 & above	0.01
	HYFFD Two Months – From UK £ 1,000 to 99,999	0.01
	HYFFD Two Months – From UK £ 100,000 to 499,999	0.01
	HYFFD Two Months – From UK £ 500,000 & above	0.01
	HYFFD Three Months – From UK £ 1,000 to 99,999	0.01
	HYFFD Three Months – From UK £ 100,000 to 499,999	0.01
	HYFFD Three Months – From UK £ 500,000 & above	0.01
	HYFFD Six Months – From UK £ 1,000 to 99,999	0.01
	HYFFD Six Months – From UK £ 100,000 to 499,999	0.01
	HYFFD Six Months – From UK £ 500,000 & above	0.01
	HYFFD Twelve Months – From UK £ 1,000 to 99,999	0.05
	HYFFD Twelve Months – From UK £ 100,000 to 499,999	0.05
	HYFFD Twelve Months – From UK £ 500,000 & above	0.06
18	FC Overdue FDR	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	FC – FDR USD	0.01
	FC – FDR EURO	0.01
	FC – FDR GBP	0.01
19	PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD & CPDC	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	Profit is Payable on encashment for completed number of days	5.50
20	Special Saving Bank Deposit Scheme (SSB)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	On Daily Actual Deposit less than Rs. 500 Million	5.51
	On Daily Actual Deposit of Rs. 500 Million but less than 2,000 Million	5.53
	On Daily Actual Deposit of 2,000 Million and above	5.54

21	Remittance Munafa Plus Deposit (RMPD)	
	(w.e.f. 01.07.2020 to 31.12.2020)	
	One Year – Profit payable on Monthly basis	5.50
	One Year – Profit payable on Quarterly basis	5.50
	One Year – Profit payable on Half Yearly basis	5.50
	One Year – Profit payable on Maturity	5.50
	Three Years – Profit payable on Monthly basis	5.65
	Three Years – Profit payable on Quarterly basis	5.85
	Three Years – Profit payable on Half Yearly basis	6.05
	Three Years – Profit payable on Yearly basis	6.25
	Three Years – Profit payable on Maturity	6.25
	Five Years – Profit payable on Monthly basis	6.38
	Five Years – Profit payable on Quarterly basis	6.50
	Five Years – Profit payable on Half Yearly basis	6.63
	Five Years – Profit payable on Yearly basis	6.75
	Five Years – Profit payable on Maturity	6.75
22	Investment Plus Deposit	5.0 to 10.25

Note: Ranges represent different profit payment cycles being offered on these products.
Further, the discontinued products and matured term deposits are not included above.

HEAD - BUSINESS POLICIES & PROCEDURES