

Schedule of Interest Rate Effective from 01 February 2026

		Interest Rates for LCY Deposits			
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBFi	SOEs & State-owned Organization
Savings Deposit	Individuals Only	1.00%	N/A		
Special Notice Deposit	Less than 100 Million	4.00%	4.00%	4.00%	4.00%
	100 Million to below 250 Million	5.50%	5.50%	5.50%	5.50%
	250 Million to below 500 Million	7.00%	7.00%	7.00%	7.00%
	500 Million to below 1 Billion	7.00%	7.00%	7.00%	7.00%
	1 Billion & above	7.00%	7.00%	7.00%	7.00%
Fixed Deposit	01 Month	Below 20 million	4.00%	4.00%	4.00%
		20 million to below 30 million			
		30 million & above			
	77 Days	Below 10 million	8.00%	4.00%	8.00%
		10 million to below 50 million	8.75%		8.75%
		50 million & above	8.75%		8.75%
	03 Months	Below 01 million	7.00%	4.00%	7.00%
		01 million to below 05 million	7.25%		7.25%
		05 million to below 10 million	7.50%		7.50%
		10 million to below 50 million	8.00%		8.00%
		50 million to below 300 million	9.25%		9.25%
		300 million & above	9.50%		9.50%
	04 Months	Below 20 million	9.25%	4.00%	9.25%
		20 million to below 50 million	9.50%		9.50%
		50 million to below 100 million	9.50%		9.50%
		100 million & above	9.50%		9.50%
	06 Months	Below 05 million	8.75%	4.00%	8.75%
		05 million to below 20 million	9.00%		9.00%
		20 million to below 50 million	9.50%		9.50%
		50 million to below 100 million	9.50%		9.50%
		100 million & above	9.75%		9.75%

Products	Features		Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBFi	SOEs & State-owned Organization
Fixed Deposit	07 Months	Below 10 million	9.50%	9.50%	4.00%	9.50%
		10 million to below 20 million	9.50%	9.50%		9.50%
		20 million to below 50 million	9.50%	9.50%		9.50%
		50 million & above	9.50%	9.50%		9.50%
	10 Months	Below 20 million	9.50%	9.50%	4.00%	9.50%
		20 million to below 50 million	9.75%	9.75%		9.75%
		50 million & above	9.75%	9.75%		9.75%
	12 Months	Below 05 million	9.00%	9.00%	4.00%	9.00%
		05 million to below 25 million	9.50%	9.50%		9.50%
		25 million to below 50 million	9.75%	9.75%		9.75%
		50 million & above	9.75%	9.75%		9.75%
	13 Months	Below 20 million	9.75%	9.75%	4.00%	9.75%
		20 million to below 100 million	9.75%	9.75%		9.75%
		100 million & above	9.75%	9.75%		9.75%
	24 Months	Below 20 million	7.00%	7.00%	3.50%	7.00%
		20 million to below 50 million				
		50 million & above				
	36 Months & Above	Below 20 million	9.00%	9.00%	-	9.00%
		20 million to below 50 million			-	
		50 million & above			-	
**Effective interest rate will be as per the published Savings Deposit rate for all Fixed Deposits marked lien against Letter of Guarantees.						

Products	Features		Individuals	Non-Individual /Corporates / Institutional	SOEs & State-owned Organization/FI /NBFI / Banks (Against Facility)
Business Value Account	Below BDT 20 Million		-	7.00%	8.00%
	BDT 20 Million to below 50 Million		-	9.00%	8.00%
	BDT 50 Million to below 100 Million		-	9.50%	8.00%
	BDT 100 Million to below 200 million		-	9.50%	8.00%
	BDT 200 million and Above		-	9.50%	8.00%
HBL Money Club	For balance less than BDT 50,000		4.50%	-	-
	For balance BDT 50,000 and above		5.00%	-	-
HBL Bhabnahin	2 Year	BDT 0.10 million to 4.99 million	4.00%	-	-
		BDT 5.00 million to 15.00 million	5.00%	-	-
	3 Year	BDT 0.10 million to 4.99 million	4.00%	-	-
		BDT 5.00 million to 29.99 million	9.50%	-	-
		BDT 30.00 million and above	9.50%	9.50%	9.50%
Value Account	Below BDT 0.1 million		0.00%	-	-
	BDT 0.1 million and above		6.00%	-	-

Products	RFCD			NFCD		
	Tenor	Amount	Rate	Tenor	Amount	Rate Ceiling
DBU FCY Deposits	1 Month	USD 1,000 & above	1.00%	1 Month	USD 1,000 & above	1.00%
		EUR 600 & above	-		EUR 600 & above	-
		GBP 500 & above	-		GBP 500 & above	-
	3 Months	USD 1,000 & above	3.00%	3 Months	USD 1,000 & above	SOFR + 0.80% p.a.
		EUR 600 & above			EUR 600 & above	EURIBOR + 0.80% p.a.
		GBP 500 & above			GBP 500 & above	SONIA + 0.80% p.a.
	6 Months	USD 1,000 & above	2.50%	6 Months	USD 1,000 & above	SOFR + 1.05% p.a.
		EUR 600 & above			EUR 600 & above	EURIBOR + 1.05% p.a.
		GBP 500 & above			GBP 500 & above	SONIA + 1.05% p.a.
	1 Year	USD 1,000 & above	2.00%	1 Year	USD 1,000 & above	SOFR + 1.30% p.a.
		EUR 600 & above			EUR 600 & above	EURIBOR + 1.30% p.a.
		GBP 500 & above			GBP 500 & above	SONIA + 1.30% p.a.



HABIB BANK
হাবিব ব্যাংক

Schedule of Interest Rate Effective from 01 February 2026

Products	Tenor	Amount	Amount	Rate
		(Bangladeshi Nationals)	(Foreign Nationals & Institutions)	
OBU FCY Deposits	1 Month	USD 1,000 & above	USD 25,000 & above	1.00%
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	-
		GBP 500 & above	GBP (USD 25,000 eq.) & above	-
	3 Months	USD 1,000 & above	USD 25,000 & above	SOFR + 0.75% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 0.75% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 0.75% p.a.
	6 Months	USD 1,000 to below 4 million	USD 25,000 to below 4 million	SOFR + 1.00% p.a.
		USD 4 million & above	USD 4 million & above	SOFR + 0.50% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 1.00% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 1.00% p.a.
	1 Year	USD 1,000 & above	USD 25,000 & above	SOFR + 1.25% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 1.25% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 1.25% p.a.