



Schedule of Interest Rate Effective from 01 March 2026

| Products | Features | Interest Rates for LCY Deposits | | | | |
|-------------------------------|----------------------------------|---|--|----------|---------------------------------|-------|
| | | Individuals, Provident and Post-retirement benefit fund | Non-Individual /Corporates / Institutional | FI & NBF | 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% | 4.00% |
| | | 20 million to below 30 million | | | | |
| | | 30 million & above | | | | |
| | 77 Days | Below 10 million | 8.00% | 8.00% | 4.00% | 8.00% |
| | | 10 million to below 50 million | 8.75% | 8.75% | | 8.75% |
| | | 50 million & above | 8.75% | 8.75% | | 8.75% |
| | 03 Months | Below 03 million | 7.00% | 7.00% | 4.00% | 7.00% |
| | | 03 million to below 05 million | 7.25% | 7.25% | | 7.25% |
| | | 05 million to below 10 million | 7.50% | 7.50% | | 7.50% |
| | | 10 million to below 50 million | 8.00% | 8.00% | | 8.00% |
| | | 50 million to below 300 million | 9.25% | 9.25% | | 9.25% |
| | 04 Months | 300 million & above | 9.75% | 9.75% | 4.00% | 9.75% |
| | | Below 20 million | 9.25% | 9.25% | | 9.25% |
| | | 20 million to below 50 million | 9.50% | 9.50% | | 9.50% |
| | | 50 million to below 100 million | 9.50% | 9.50% | | 9.50% |
| | 06 Months | 100 million & above | 9.50% | 9.50% | 4.00% | 9.50% |
| | | Below 05 million | 8.50% | 8.50% | | 8.50% |
| | | 05 million to below 20 million | 9.00% | 9.00% | | 9.00% |
| | | 20 million to below 50 million | 9.50% | 9.50% | | 9.50% |
| | | 50 million to below 100 million | 9.50% | 9.50% | | 9.50% |
| | 100 million & above | 9.75% | 9.75% | | 9.75% | |



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| Products | Features | | Individuals, Provident and Post-retirement benefit fund | Non-Individual /Corporates / Institutional | FI & NBF | 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.**



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| 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 to below 1 million | 6.00% | - | - |
| | BDT 1 Million to below 5 Million | 6.50% | - | - |
| | BDT 5 million and above | 7.00% | - | - |

| 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 + 0.50% p.a. |
| | | EUR 600 & above | | | EUR 600 & above | EURIBOR + 0.50% p.a. |
| | | GBP 500 & above | | | GBP 500 & above | SONIA + 0.50% 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. |



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| 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 + 0.50% p.a. |
| | | EUR (USD 1,000 eq.) & above | EUR (USD 25,000 eq.) & above | EURIBOR + 0.50% p.a. |
| | | GBP 500 & above | GBP (USD 25,000 eq.) & above | SONIA + 0.50% p.a. |
| | 6 Months | USD 1,000 & above | USD 25,000 & above | SOFR + 1.00% 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. |