



Schedule of Interest Rate Effective from 27 March 2025

		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	3.00%		N/A		
Special Notice Deposit	Less than 100 Million	4.50%	4.50%	-	-	
	100 Million to below 250 Million	7.00%	7.00%	3.00%	5.00%	
	250 Million to below 500 Million	7.00%	7.00%	3.50%	5.50%	
	500 Million to below 1 Billion	7.00%	7.00%	4.00%	7.00%	
	1 Billion & above	7.00%	7.00%	4.50%	7.00%	
Fixed Deposit	01 Month	Below 20 million	4.00%	4.00%	4.00%	4.00%
		20 million to below 50 million				
		50 million & above				
	77 Days	Below 20 million	7.50%	7.50%	4.00%	7.50%
		20 million to below 50 million	8.00%	8.00%		8.00%
		50 million & above	8.50%	8.50%		8.50%
	03 Months	Below 20 million	8.00%	8.00%	4.00%	8.00%
		20 million to below 50 million	8.50%	8.50%		8.50%
		50 million to below 100 million	9.00%	9.00%		9.00%
		100 million to below 300 million	10.75%	10.75%		10.75%
		300 million & above	11.00%	11.00%		11.00%
	04 Months	Below 20 million	8.50%	8.50%	4.00%	8.50%
		20 million to below 50 million	9.00%	9.00%		9.00%
		50 million & above	10.50%	10.50%		10.50%
	06 Months	Below 20 million	9.00%	9.00%	4.00%	9.00%
20 million to below 50 million		10.50%	10.50%	10.50%		
50 million & above		10.00%	10.00%	10.00%		



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Fixed Deposit	07 Months	Below 20 million	10.00%	10.00%	4.00%	10.00%
		20 million to below 50 million	10.50%	10.50%		10.50%
		50 million & above	10.75%	10.75%		10.75%
	10 Months	Below 20 million	10.25%	10.25%	4.00%	10.25%
		20 million to below 50 million	10.75%	10.75%		10.75%
		50 million & above	11.00%	11.00%		11.00%
	12 Months	Below 20 million	7.50%	7.50%	4.00%	7.50%
		20 million to below 50 million	9.50%	9.50%		9.50%
		50 million & above	10.00%	10.00%		10.00%
	13 Months	Below 20 million	10.50%	10.50%	4.00%	10.50%
		20 million to below 100 million	11.00%	11.00%		11.00%
		100 million & above	11.25%	11.25%		11.25%
	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	6.00%	6.00%	-	6.00%
		20 million to below 50 million			-	
		50 million & above			-	
**Effective interest rate will be 2.00% lower than the Savings Rate for all Fixed Deposits marked lien against Letter of Guarantees.						



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Products	Features	Individuals	Corporates
Business Value Account	Below BDT 100 Million	-	6.00%
	BDT 100 Million but less than 250 million	-	6.50%
	BDT 250 million and Above	-	6.50%
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 15.00 million	5.00%
Value Account	Any amount	7.00%	-

Products	RFCD			NFCD		
	Tenor	Amount	Rate	Tenor	Amount	Rate Ceiling
DBU FCY Deposits	1 Month	-	-	1 Month to below 3 Months	-	-
		-	-		-	-
		-	-		-	-
	3 Months	USD 1,000 & above	3.00%	3 Months to 1 Year	USD 1,000 & above	SOFR + 1.50% p.a.
		EUR 600 & above			EURIBOR + 1.50% p.a.	
		GBP 500 & above			SONIA + 1.50% p.a.	
	6 Months	USD 1,000 & above	2.50%	Above 1 Year to 3 Years	USD 1,000 & above	SOFR + 2.25% p.a.
		EUR 600 & above			EURIBOR + 2.25% p.a.	
		GBP 500 & above			SONIA + 2.25% p.a.	
	1 Year	USD 1,000 & above	2.00%	Above 3 Years to 5 Years	USD 1,000 & above	SOFR + 3.25% p.a.
		EUR 600 & above			EURIBOR + 3.25% p.a.	
		GBP 500 & above			SONIA + 3.25% 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	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.	
	3 Months	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	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	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.