

		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBFI	SOEs & State-owned Organization	
<b>Savings Deposit</b>	<b>Individuals Only</b>	4.00%	N/A			
<b>Special Notice Deposit</b>	Less than 10 Million	4.50%	4.50%	-	-	
	10 Million to below 250 Million	5.00%	5.00%	3.00%	5.00%	
	250 Million to below 500 Million	5.50%	5.50%	3.50%	5.50%	
	500 Million to below 1 Billion	6.50%	6.50%	4.00%	6.00%	
	1 Billion & above	7.00%	7.00%	4.50%	7.00%	
<b>Fixed Deposit</b>	01 Month to below 03 Months	Below 10 million	5.00%	5.00%	4.00%	9.00%
		10 million to below 50 million	5.50%	5.50%		
		50 million & above	6.00%	6.00%		
	03 Months to below 06 Months	Below 10 million	9.00%	9.00%	4.00%	9.00%
		10 million to below 50 million	9.25%	9.25%		9.25%
		50 million to below 100 million	9.75%	9.75%		9.75%
		100 million & above	10.00%	10.50%		10.50%
	06 Months to below 12 Months	Below 10 million	10.00%	10.00%	4.00%	9.25%
		10 million to below 50 million	10.00%	10.00%		9.50%
		50 million to below 100 million	10.00%	10.00%		9.75%
		100 million to 250 million	10.50%	10.50%		10.50%
	12 Months to below 24 Months	Below 10 million	9.50%	9.50%	4.00%	10.50%
		10 million to below 50 million	9.75%	9.75%		
		50 million & above	10.00%	10.00%		
	24 Months to below 36 Months	Below 10 million	7.50%	7.50%	3.50%	6.50%
		10 million to below 50 million	7.50%	7.50%		
		50 million & above	7.50%	7.50%		
	36 Months to 72 Months	Below 10 million	7.50%	7.50%	-	6.50%
10 million to below 50 million		7.50%	7.50%	-		
50 million & above		7.50%	7.50%	-		
*Effective interest rate will be 2.00% lower than the above rate matrix for all Fixed Deposits marked lien against Letter of Guarantees in our book.						



Products	Features	Individuals	Corporates
<b>Business Value Account</b>	Less than BDT 100 Million	-	4.00%
	BDT 100 Million but less than 250 million	-	6.00%
	BDT 250 Million but less than 500 million	-	7.00%
	Above BDT 500 million	-	8.00%
<b>HBL Money Club</b>	For balance less than BDT 50,000	6.00%	-
	For balance BDT 50,000 and above	6.50%	-
<b>HBL Bhabnahin</b>	2 Year	BDT 0.10 million to 4.99 million	7.00%
		BDT 5.00 million to 15.00 million	7.00%
	3 Year	BDT 0.10 million to 4.99 million	7.00%
		BDT 5.00 million to 15.00 million	7.00%
<b>Value Account</b>	Any amount	9.00%	-

Products	RFCD		Tenor	NFCD			
	Rate	Amount		Currency	Amount	Individuals	Non-Individual /Corporates / Institutional
<b>FCY Deposits</b>	1-month SOFR + 1.50% p.a.	USD 1,000 & above	1 Month	USD	Below 1 million	1.00%	1.00%
	1-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	1-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	1.00%	1.00%
				EUR		-	-
				GBP		-	-
	3-month SOFR + 1.50% p.a.	USD 1,000 & above	3 Months	USD	Below 1 million	3.25%	3.25%
	3-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	3-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	3.50%	4.00%
				EUR		-	-
				GBP		-	-
	6-month SOFR + 1.50% p.a.	USD 1,000 & above	6 Months	USD	Below 1 million	4.00%	4.50%
	6-month EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	6-month SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	5.50%	5.50%
				EUR		-	-
				GBP		-	-
	1-year SOFR + 1.50% p.a.	USD 1,000 & above	1 Year	USD	Below 1 million	5.50%	5.50%
	1-year EURIBOR + 1.50% p.a.	EUR 600 & above		EUR		-	-
	1-year SONIA + 1.50% p.a.	GBP 500 & above		GBP		-	-
				USD	1 million & above	5.50%	5.50%
				EUR		-	-
				GBP		-	-



*\*Applicable SMART Rate is 10.55%*

Lending Interest Rates for LCY	
Industry/Sector	Interest Rates (Max)
Agriculture	SMART + 2.00%
Large/Medium Scale Industrial Term Loans	SMART + 3.00%
Small Scale Industrial Term Loan	SMART + 3.00%
Working Capital in Industrial Sector Large/Medium Industry	SMART + 3.00%
Working Capital in Industrial Sector Small Industry	SMART + 3.00%
Export Credit	SMART + 2.00%
Commercial Finance/Loan	SMART + 3.00%
House Building Loan	N/A
Consumer Credit	N/A
Credit Card	N/A
Loan to NBFIs	SMART + 3.00%
Others	SMART + 3.00%

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