

Product Name	Payment Frequency	Profit Rate
Local Currency Accounts		

SAVING ACCOUNTS

HBL Islamic PLS Account	Monthly	4.44%
HBL Nisa Tawfir	Monthly	8.24%
Rutba Islamic Saving Account	Monthly	5.25%
HBL Al-Mukhtar Account	Monthly	0.08%
HBL at Work Islamic Premium Account	January & July	0.08%
Remunerative Non-Chequing Current Margin Account	January & July	0.08%
Funds Acceptance under SBP ILTFF	Monthly	2.54%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Renewable Energy	Quarterly	2.00%
FUNDS ACCEPTANCE UNDER SBP Islamic Financing Facility for Storage of Agriculture Produce	Quarterly	4.00%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - I	Quarterly	0.07%
FUNDS ACCEPTANCE UNDER SBP ISLAMIC FINANCING FACILITY FOR PAYMENT OF WAGES / SALARIES - II	Quarterly	0.07%
SBP Islamic Refinance Scheme for Combating Covid-19 (IRFCC)- for Hospitals	Quarterly	0.07%
SBP Islamic Refinance Scheme for Modernization of SMEs	Quarterly	2.00%
ISLAMIC TEMP ECO REFIN (ITERF)	Quarterly	1.00%
Limit Allocation under Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs	Quarterly	2.00%

HBL Al-Irtifa Account

Deposits of Rs.1 but less than 500K	Monthly	4.69%
Deposits of Rs.500K but less than 1(M)	Monthly	4.69%
Deposits of Rs.1(M) but less than 5(M)	Monthly	4.69%
Deposits of Rs. 5(M) but less than 25(M)	Monthly	4.69%
Deposits of Rs. 25(M) but less than 50(M)	Monthly	4.69%
Deposits of Rs. 50(M) but less than 100(M)	Monthly	4.69%
Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.69%
Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.69%
Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.69%
Deposits of Rs. 1(B) and above	Monthly	4.69%

AL-SAMARAT TERM DEPOSITS
Profit on Maturity

Al - Samarat 1 Month	Maturity	4.95%
Al - Samarat 3 Months	Maturity	5.20%
Al - Samarat 6 Months	Maturity	5.45%
Al - Samarat One Year	Maturity	5.71%
Al - Samarat Three Years	Maturity	6.34%
Al - Samarat Five Years	Maturity	6.98%

Profit on Monthly

Al - Samarat One Year	Monthly	5.39%
Al - Samarat Three Years	Monthly	5.71%
Al - Samarat Five Years	Monthly	6.34%

Profit on Quarterly

Al - Samarat One Year	Quarterly	5.52%
Al - Samarat Three Years	Quarterly	6.02%
Al - Samarat Five Years	Quarterly	6.66%

Profit on Semi Annually

Al - Samarat One Year	Semi Annually	5.64%
Al - Samarat Three Years	Semi Annually	6.21%
Al - Samarat Five Years	Semi Annually	6.79%

Product Name	Payment Frequency	Profit Rate
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Foreign Currency Accounts

HBL Islamic PLS Account (FCY)

Less than 1000	Monthly	0.10%
From 1000 to less than FCY 50,000	Monthly	0.15%
From 50,000 & above	Monthly	0.20%

HBL Islamic High Yield Investment Deposit (FCY)

One Month

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Two Months

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Three Months

From 1,000 to 99,999	Maturity	0.19%
From 100,000 to 499,999	Maturity	0.20%
From 500,000 & above	Maturity	0.21%

Six Months

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

Twelve Months

From 1,000 to 99,999	Maturity	0.20%
From 100,000 to 499,999	Maturity	0.21%
From 500,000 & above	Maturity	0.22%

2 Years

From 1,000 to 99,999	Maturity	0.23%
From 100,000 to 499,999	Maturity	0.24%
From 500,000 & above	Maturity	0.25%

3 Years

From 1,000 to 99,999	Maturity	0.26%
From 100,000 to 499,999	Maturity	0.27%
From 500,000 & above	Maturity	0.28%

4 Years

From 1,000 to 99,999	Maturity	0.29%
From 100,000 to 499,999	Maturity	0.30%
From 500,000 & above	Maturity	0.31%

5 Years

From 1,000 to 99,999	Maturity	0.32%
From 100,000 to 499,999	Maturity	0.33%
From 500,000 & above	Maturity	0.34%

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HISTORICAL PROFIT RATES 2019 Till 2021

Prepared by:	Reviewed by:	Recommend by:
		

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