

Indicative Profit Rates on Savings & Fixed Deposit Schemes w.e.f April 01, 2020			
Savings Schemes		Rate (Per Annum)	
Treasurer's Call Account		9.50%	
Saving Bank Deposits		9.50%	
Monthly Profit Plan Account		9.50%	
Enhanced Savings Account		9.50%	
AL Habib Monthly Saver Account		9.60%	
AL Habib Senior Citizens' Account		9.75%	
Pensioner's Saving Account		9.75%	
Armed Forces Pensioner Savings Account		9.75%	
AL Habib Asaan Account		9.75%	
AL Habib Asaan Remittance Account		9.75%	
<u>AL Habib Young Savers Account:</u>			
Upto Rs. 500,000		9.75%	
Over Rs. 500,000		9.50%	
Fixed Deposit Schemes (w.e.f March 25, 2020)		Rate (Per Annum)	
Special Notice Deposits (7 Days & 30 Days)		9.50%	
AL Habib Zamanat Account		9.50%	
AL Habib Salana Munafa Account (w.e.f April 13, 2020)		9.60%	
<u>AL Habib Mahana Munafa Account:</u>			
1 Year (w.e.f April 13, 2020)		9.50%	
<u>AL Habib Special Saver Certificate:</u>			
First Year		9.50%	
Second Year		9.50%	
<u>Fixed Term Deposits</u>			
1 Month		9.50%	
3 Months		9.50%	
6 Months		9.50%	
1 Year (w.e.f April 13, 2020)		9.60%	
Foreign Currency Account		Rate (Per Annum)	
<u>AL Habib Foreign Currency Saver Account</u>		USD	GBP
Below 5,000.00		0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%
100,000 & Above		1.00%	0.10%

Note:

- The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State Bank of Pakistan.
- The profits calculated will be based on simple annualized rate of expected return.
- Profit on Rupee saving accounts will be calculated on monthly average balance.
- Profit on FCY saving accounts will be calculated on monthly minimum balance.
- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month.
- For Term Deposit the applicable profit rates will be the rate at which the deposit is booked. (Except Zamanat Account)