

**Indicative Profit Rates on Savings & Fixed Deposit Schemes**

<b>Savings Schemes (w.e.f Jan 01, 2022)</b>		<b>Rate (Per Annum)</b>		
Treasurer's Call Account		8.25%		
Saving Bank Deposits		8.25%		
Monthly Profit Plan Account		8.25%		
Enhanced Savings Account		8.25%		
AL Habib Monthly Saver Account		8.35%		
AL Habib Senior Citizens' Account		8.50%		
Pensioner's Saving Account		8.50%		
Armed Forces Pensioner Savings Account		8.50%		
AL Habib Asaan Account		8.50%		
AL Habib Asaan Remittance Account		8.50%		
<b><u>AL Habib Young Savers Account:</u></b>				
Upto Rs. 500,000		8.50%		
Over Rs. 500,000		8.25%		
<b>Fixed Deposit Schemes (w.e.f Dec 15, 2021)</b>		<b>Rate (Per Annum)</b>		
<b>Special Notice Deposits (7 Days &amp; 30 Days)</b>		8.25%		
<b>AL Habib Zamanat Account</b>		8.25%		
<b>AL Habib Salana Munafa Account</b>		9.55%		
<b><u>AL Habib Mahana Munafa Account:</u></b>				
1 Year		9.50%		
2 Years		9.50%		
3 Years		9.50%		
4 Years		9.75%		
5 Years		9.75%		
<b><u>AL Habib Special Saver Certificate:</u></b>				
First Year		9.25%		
Second Year		9.50%		
Third Year		9.75%		
<b><u>Fixed Term Deposits</u></b>				
1 Month		8.50%		
3 Months		8.50%		
6 Months		8.75%		
1 Year		9.55%		
2 Years		9.65%		
3 Years		9.75%		
4 Years		9.85%		
5 Years		10.00%		
<b><u>FCY Fixed Deposits (w.e.f Nov 01, 2020)</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
7 days		0.10%	0.10%	0.10%
1 Month		0.10%	0.10%	0.10%
3 Months		0.10%	0.10%	0.10%
6 Months		0.10%	0.10%	0.10%
12 Months		0.10%	0.10%	0.10%
<b>Foreign Currency Account</b>		<b>Rate (Per Annum)</b>		
<b><u>AL Habib Foreign Currency Saver Account (w.e.f Nov 01, 2020)</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
Below 5,000.00		0.10%	0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%	0.10%
100,000 & Above		0.75%	0.10%	0.10%
<b>AL Habib Roshan Digital Account</b>		<b>Rate (Per Annum)</b>		
<b>AL Habib Roshan Digital Savings Account (PKR) (w.e.f Jan 01, 2022)</b>		8.25%		
<b><u>AL Habib Roshan Digital FCY Account</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
Below 5,000.00		0.10%	0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%	0.10%
100,000 & Above		0.75%	0.10%	0.10%

- 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 profit calculated will be based on simple annualized rate of expected return.
- Profit on PKR saving accounts will be calculated on monthly average balance.
- Profit on FCY saving accounts will be calculated on monthly minimum balance.
- For PKR 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)