

Indicative Profit Rates on Savings & Fixed Deposit Schemes w.e.f October 22, 2019

Savings Schemes	Rate (Per Annum)
Treasurer's Call Account	11.25%
Saving Bank Deposits	11.25%
Monthly Profit Plan Account	11.25%
Enhanced Savings Account	11.25%
AL Habib Monthly Saver Account	11.35%
AL Habib Senior Citizens' Account	11.50%
Pensioner's Saving Account	11.50%
AL Habib Asaan Account	11.50%
AL Habib Asaan Remittance Account	11.50%
<u>AL Habib Young Savers Account:</u>	
Upto Rs. 500,000	11.50%
Over Rs. 500,000	11.25%
Fixed Deposit Schemes	Rate (Per Annum)
Special Notice Deposits (7 Days & 30 Days)	11.25%
AL Habib Zamanat Account	11.25%
AL Habib Salana Munafa Account	12.10%
<u>AL Habib Mahana Munafa Account:</u>	
1 Year	12.00%
2 Years	11.50%
3 Years	11.35%
4 Years	11.30%
5 Years	11.25%
<u>AL Habib Special Saver Certificate:</u>	
First Year	11.70%
Second Year	11.50%
Third Year	11.40%
<u>Fixed Term Deposits</u>	
One Month Deposit	11.25%
Three Months Deposit	11.35%
Six Months Deposit	11.50%
One Year Deposit	12.10%
Two Year Deposit	11.60%
Three Year Deposit	11.45%
Four Year Deposit	11.40%
Five Year Deposit	11.35%
Foreign Currency Account	Rate (Per Annum)
<u>AL Habib Foreign Currency Saver Account</u>	
Below 5,000.00	0.25%
From 5,000 to 9,999.99	0.75%
From 10,000 to 24,999.99	1.00%
From 25,000.00 to 99,999.99	1.25%
100,000 & Above	1.50%

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)