

Indicative Profit Rates on Savings & Fixed Deposit Schemes w.e.f June 26, July 01 & 02, 2020 and Jan 01, 2021			
Savings Schemes (w.e.f July 01, 2020)		Rate (Per Annum)	
Treasurer's Call Account		5.50%	
Saving Bank Deposits		5.50%	
Monthly Profit Plan Account		5.50%	
Enhanced Savings Account		5.50%	
AL Habib Monthly Saver Account		5.60%	
AL Habib Senior Citizens' Account		5.75%	
Pensioner's Saving Account		5.75%	
Armed Forces Pensioner Savings Account		5.75%	
AL Habib Asaan Account		5.75%	
AL Habib Asaan Remittance Account		5.75%	
<u>AL Habib Young Savers Account:</u>			
Upto Rs. 500,000		5.75%	
Over Rs. 500,000		5.50%	
Fixed Deposit Schemes		Rate (Per Annum)	
Special Notice Deposits (7 Days & 30 Days)		5.50%	
AL Habib Zamanat Account		5.50%	
AL Habib Salana Munafa Account (w.e.f Jan 01, 2021)		6.80%	
<u>AL Habib Mahana Munafa Account: (w.e.f Jan 01, 2021)</u>			
1 Year		6.75%	
2 Years		6.75%	
3 Years		6.75%	
4 Years		7.00%	
5 Years		7.00%	
<u>AL Habib Special Saver Certificate: (w.e.f July 02, 2020)</u>			
First Year		6.00%	
Second Year		6.25%	
Third Year		6.50%	
<u>Fixed Term Deposits</u>			
1 Month		5.50%	
3 Months		5.50%	
6 Months		5.50%	
1 Year		6.10%	
2 Years (w.e.f July 02, 2020)		6.30%	
3 Years		6.55%	
4 Years		6.55%	
5 Years		6.55%	
<u>FCY Fixed Deposits (w.e.f Nov 01, 2020)</u>		USD	GBP
7 days		0.10%	0.10%
1 Month		0.10%	0.10%
3 Months		0.10%	0.10%
6 Months		0.10%	0.10%
12 Months		0.10%	0.10%
Foreign Currency Account		Rate (Per Annum)	
<u>AL Habib Foreign Currency Saver Account (w.e.f Nov 01, 2020)</u>		USD	GBP
Below 5,000		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		0.75%	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)