

Indicative Profit Rates on Savings & Fixed Deposit Schemes			
Savings Schemes (w.e.f August 01, 2022)		Rate (Per Annum)	
Treasurer's Call Account		13.50%	
Saving Bank Deposits		13.50%	
Monthly Profit Plan Account		13.50%	
Enhanced Savings Account		13.50%	
AL Habib Monthly Saver Account		13.60%	
AL Habib Woman Account		13.50%	
AL Habib Senior Citizens' Account		13.75%	
Pensioner's Saving Account		13.75%	
Armed Forces Pensioner Savings Account		13.75%	
AL Habib Digital Account		13.50%	
AL Habib Asaan Digital Account		13.50%	
AL Habib Asaan Account		13.50%	
AL Habib Asaan Remittance Account		13.50%	
AL Habib Woman Asaan Account		13.50%	
<u>AL Habib Young Savers Account:</u>			
Upto Rs. 500,000		13.75%	
Over Rs. 500,000		13.50%	
Fixed Deposit Schemes		Rate (Per Annum)	
Special Notice Deposits (7 Days & 30 Days) (w.e.f July 13, 2022)		13.50%	
AL Habib Zamanat Account (w.e.f July 13, 2022)		13.50%	
AL Habib Salana Munafa Account (w.e.f July 13, 2022)		14.60%	
AL Habib Mahana Munafa Account (w.e.f July 13, 2022)			
1 Year		14.50%	
2 Years		14.00%	
3 Years		13.50%	
4 Years		13.50%	
5 Years		13.50%	
<u>AL Habib Special Saver Certificate: (w.e.f July 13, 2022)</u>			
First Year		13.50%	
Second Year		13.50%	
Third Year		13.50%	
<u>Fixed Term Deposits (w.e.f July 13, 2022)</u>			
1 Month		13.75%	
3 Months		14.00%	
6 Months		14.25%	
1 Year		14.60%	
2 Years		14.10%	
3 Years		13.60%	
4 Years		13.60%	
5 Years		13.60%	
<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 5,000.00		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		0.75%	0.10%
AL Habib Roshan Digital Account		Rate (Per Annum)	
AL Habib Roshan Digital Savings Account (PKR) (w.e.f August 01, 2022)		13.50%	
<u>AL Habib Roshan Digital FCY 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		0.75%	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 and 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)