

Indicative Profit Rates on Savings & Fixed Deposit Schemes - Effective from July 01, 2023				
Saving Deposit Schemes		Rate (Per Annum)		
Treasures Call Account		20.50%		
Saving Bank Deposits		20.50%		
Monthly Profit Plan Account		20.50%		
Enhanced Savings Account		20.50%		
AL Habib Monthly Saver Account		20.60%		
AL Habib Woman Account		20.50%		
AL Habib Woman Digital Account		20.50%		
AL Habib Senior Citizens' Account		20.75%		
AL Habib Pensioner's Saving Account		20.75%		
AL Habib Armed Forces Pensioner Savings Account		20.75%		
AL Habib Asaan Account		20.50%		
AL Habib Asaan Digital Account		20.50%		
AL Habib Woman Asaan Account		20.50%		
AL Habib Woman Digital Asaan Account		20.50%		
AL Habib Remit Account		20.50%		
AL Habib Remit Digital Account		20.50%		
AL Habib Asaan Remittance Account		20.50%		
AL Habib Digital Account		20.50%		
<b><u>AL Habib Young Savers Account:</u></b>				
Upto Rs. 500,000		20.75%		
Over Rs. 500,000		20.50%		
Fixed Deposit Schemes		Rate (Per Annum)		
<b>Special Notice Deposits (7 Days &amp; 30 Days)</b>		15.00%		
<b>AL Habib Zamanat Account</b>		20.50%		
<b>AL Habib Salana Munafa Account</b>		20.25%		
<b><u>AL Habib Mahana Munafa Account</u></b>				
1 Year		20.00%		
2 Years		16.00%		
3 Years		14.00%		
4 Years		14.00%		
5 Years		13.00%		
<b><u>AL Habib Special Saver Certificate:</u></b>				
First Year		14.00%		
Second Year		14.00%		
Third Year		14.00%		
<b><u>Fixed Term Deposits</u></b>				
1 Month		19.50%		
3 Months		19.50%		
6 Months		19.75%		
1 Year		20.25%		
2 Years		16.10%		
3 Years		14.10%		
4 Years		14.10%		
5 Years		13.10%		
<b><u>FCY Deposits (Effective from November 01, 2023)</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
Savings / AL Habib Digital Savings Account		1.00%	1.00%	1.00%
<b><u>FCY Fixed Deposits (Effective from November 01, 2023)</u></b>				
7 days		1.50%	1.00%	1.00%
1 Month		1.50%	1.00%	1.00%
3 Months		1.50%	1.00%	1.00%
6 Months		1.50%	1.00%	1.00%
12 Months		1.50%	1.00%	1.00%
Foreign Currency Account		Rate (Per Annum)		
<b><u>AL Habib Foreign Currency Saver Account (Effective from November 01, 2023)</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.20%	0.70%	0.70%
From 10,000 to 24,999.99		1.30%	0.80%	0.80%
From 25,000.00 to 99,999.99		1.40%	0.90%	0.90%
100,000 & Above		1.50%	1.00%	1.00%
AL Habib Roshan Digital Account		Rate (Per Annum)		
AL Habib Roshan Digital Savings Account (PKR)		20.50%		
<b><u>AL Habib Roshan Digital FCY Savings Account (Effective from November 01, 2023)</u></b>		<b>USD</b>	<b>GBP</b>	<b>EURO</b>
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.25%	0.75%	0.75%
From 10,000 to 24,999.99		1.35%	0.85%	0.85%
From 25,000.00 to 99,999.99		1.50%	0.90%	0.90%
100,000 & Above		3.00%	1.00%	1.00%
• 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)				