

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 Freelancer Savings Account	20.50%		
AL Habib Freelancer Digital Savings Account	20.50%		
AL Habib Asaan Remittance Account	20.50%		
AL Habib Digital Account	20.50%		
<u>AL Habib Young Savers Account:</u>			
Upto Rs. 500,000	20.75%		
Over Rs. 500,000	20.50%		
Fixed Deposit Schemes	Rate (Per Annum)		
Special Notice Deposits (7 Days & 30 Days)	15.00%		
AL Habib Zamanat Account	20.50%		
AL Habib Salana Munafa Account (Effective from March 22, 2024)	18.25%		
AL Habib Mahana Munafa Account (Effective from March 22, 2024)	18.00%		
1 Year	14.00%		
2 Years (Effective from June 12, 2024)	14.00%		
3 Years	14.00%		
4 Years	13.00%		
5 Years	13.00%		
<u>AL Habib Special Saver Certificate:</u>			
First Year	14.00%		
Second Year	14.00%		
Third Year	14.00%		
<u>Fixed Term Deposits</u> (Effective from June 12, 2024)			
1 Month	18.00%		
3 Months	18.00%		
6 Months	18.00%		
1 Year	18.25%		
2 Years	14.10%		
3 Years	14.10%		
4 Years	13.10%		
5 Years	13.10%		
<u>FCY Deposits</u> (Effective from November 01, 2023)	USD	GBP	EURO
Savings / AL Habib Digital Savings Account	1.00%	1.00%	1.00%
<u>FCY Fixed Deposits</u> (Effective from November 01, 2023)			
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)		
<u>AL Habib Foreign Currency Saver Account</u> (Effective from November 01, 2023)			
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%		
<u>AL Habib Roshan Digital FCY Account</u> (Effective from November 01, 2023)			
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
- 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)