

Indicative Profit Rates on Savings & Fixed Deposit Schemes w.e.f April 01, 2020

Savings Schemes		Rate (Per Annum)		
Treasurer's Call Account (w.e.f April 01, 2020)		9.50%		
Saving Bank Deposits (w.e.f April 01, 2020)		9.50%		
Monthly Profit Plan Account (w.e.f April 01, 2020)		9.50%		
Enhanced Savings Account (w.e.f April 01, 2020)		9.50%		
AL Habib Monthly Saver Account (w.e.f April 01, 2020)		9.60%		
AL Habib Senior Citizens' Account (w.e.f April 01, 2020)		9.75%		
Pensioner's Saving Account (w.e.f April 01, 2020)		9.75%		
Armed Forces Pensioner Savings Account (w.e.f April 01, 2020)		9.75%		
AL Habib Asaan Account (w.e.f April 01, 2020)		9.75%		
AL Habib Asaan Remittance Account (w.e.f April 01, 2020)		9.75%		
<u>AL Habib Young Savers Account:</u> (w.e.f April 01, 2020)				
Upto Rs. 500,000		9.75%		
Over Rs. 500,000		9.50%		
Fixed Deposit Schemes		Rate (Per Annum)		
Special Notice Deposits (7 Days & 30 Days)				
AL Habib Zamanat Account		9.50%		
AL Habib Salana Munafa Account		10.10%		
<u>AL Habib Mahana Munafa Account:</u>				
1 Year		10.00%		
2 Years		9.50%		
3 Years		9.50%		
4 Years		9.50%		
5 Years		9.50%		
<u>AL Habib Special Saver Certificate:</u>				
First Year		9.50%		
Second Year		9.50%		
Third Year		9.50%		
<u>Fixed Term Deposits</u>				
1 Month		9.50%		
3 Months		9.50%		
6 Months		9.50%		
1 Year		10.10%		
2 Years		9.60%		
3 Years		9.50%		
4 Years		9.50%		
5 Years		9.50%		
Foreign Currency Account		Rate (Per Annum)		
<u>AL Habib Foreign Currency Saver Account (w.e.f April 01, 2020)</u>				
		USD	GBP	EURO
Below 5,000.00		0.10%	0.10%	0.10%
From 5,000 to 9,999.99		0.25%	0.10%	0.10%
From 10,000 to 24,999.99		0.35%	0.10%	0.10%
From 25,000.00 to 99,999.99		0.50%	0.10%	0.10%
100,000 & Above		1.00%	0.10%	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)