

## Indicative Profit Rates - Effective from February 01, 2025

| Savings Deposit Schemes                               |  | Profit Rate (Per Annum) |       |       |
|---|--|-------------------------|-------|-------|
| AL Habib PLS Savings Account                          |  | 10.50%                  |       |       |
| Monthly Profit Plan Account                           |  | 10.50%                  |       |       |
| AL Habib Enhanced Savings Account                     |  | 10.50%                  |       |       |
| AL Habib Monthly Saver Account                        |  | 10.50%                  |       |       |
| AL Habib Woman Savings Account                        |  | 10.50%                  |       |       |
| AL Habib Woman Digital Savings Account                |  | 10.50%                  |       |       |
| AL Habib Senior Citizens' Account                     |  | 10.60%                  |       |       |
| AL Habib Pensioner's Savings Account                  |  | 10.60%                  |       |       |
| AL Habib Armed Forces Pensioner's Savings Account     |  | 10.60%                  |       |       |
| AL Habib Asaan Savings Account                        |  | 10.50%                  |       |       |
| AL Habib Asaan Digital Savings Account                |  | 10.50%                  |       |       |
| AL Habib Woman Asaan Savings Account                  |  | 10.50%                  |       |       |
| AL Habib Woman Digital Asaan Savings Account          |  | 10.50%                  |       |       |
| AL Habib Remit Savings Account                        |  | 10.50%                  |       |       |
| AL Habib Remit Digital Savings Account                |  | 10.50%                  |       |       |
| AL Habib Freelancer Savings Account                   |  | 10.50%                  |       |       |
| AL Habib Freelancer Digital Savings Account           |  | 10.50%                  |       |       |
| AL Habib Asaan Remittance Savings Account             |  | 10.50%                  |       |       |
| AL Habib Digital Savings Account                      |  | 10.50%                  |       |       |
| AL Habib Roshan Digital Savings Account               |  | 10.50%                  |       |       |
| <b><u>AL Habib Young Savers Account:</u></b>          |  |                         |       |       |
| Upto Rs. 500,000                                      |  | 10.50%                  |       |       |
| Over Rs. 500,000                                      |  | 10.50%                  |       |       |
| Fixed Deposit Schemes                                 |  | Profit Rate (Per Annum) |       |       |
| AL Habib Treasures Call Account Remunerative          |  | 10.00%                  |       |       |
| <b><u>Special Notice Deposits</u></b>                 |  |                         |       |       |
| 7 Days  |  | 10.00%                  |       |       |
| 30 Days   |  | 9.00%                   |       |       |
| <b><u>AL Habib Zamanat Account</u></b>                |  | 11.50%                  |       |       |
| <b><u>AL Habib Salana Munafa Account</u></b>          |  | 9.60%                   |       |       |
| <b><u>AL Habib Mahana Munafa Account</u></b>          |  |                         |       |       |
| 1 Year  |  | 9.50%                   |       |       |
| 2 Years   |  | 7.50%                   |       |       |
| 3 Years   |  | 7.50%                   |       |       |
| 4 Years   |  | 7.00%                   |       |       |
| 5 Years   |  | 7.00%                   |       |       |
| <b><u>AL Habib Special Saver Certificate</u></b>      |  |                         |       |       |
| First Year  |  | 7.50%                   |       |       |
| Second Year   |  | 7.50%                   |       |       |
| Third Year  |  | 7.50%                   |       |       |
| <b><u>Fixed Term Deposits</u></b>                     |  |                         |       |       |
| 1 Month   |  | 9.00%                   |       |       |
| 3 Months  |  | 8.50%                   |       |       |
| 6 Months  |  | 8.00%                   |       |       |
| 1 Year  |  | 9.60%                   |       |       |
| 2 Years   |  | 7.60%                   |       |       |
| 3 Years   |  | 7.60%                   |       |       |
| 4 Years   |  | 7.10%                   |       |       |
| 5 Years   |  | 7.10%                   |       |       |
| <b><u>FCY Fixed Deposits</u></b>                      |  | USD                     | GBP   | EURO  |
| 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 Accounts                             |  | Profit Rate (Per Annum) |       |       |
|   |  | USD                     | GBP   | EURO  |
| AL Habib Foreign Currency Saving Account              |  | 1.00%                   | 1.00% | 1.00% |
| AL Habib Digital Savings Account                      |  | 1.00%                   | 1.00% | 1.00% |
| <b><u>AL Habib Foreign Currency Saver Account</u></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% |
| <b><u>AL Habib Roshan Digital FCY Account</u></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 SBP

• 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)