

Profit Rates on Deposits - Effective from Aug 01, 2026

Savings Deposit Schemes	Profit Rate (Per Annum)				
	Monthly Average Balance of PKR 10.0 million & Below	Monthly Average Balance of Above PKR 10.0 million			
AL Habib PLS Savings Account	10.00%	9.50%			
Monthly Profit Plan Account	10.00%	9.50%			
AL Habib Enhanced Savings Account	10.00%	9.50%			
AL Habib Monthly Saver Account	10.00%	9.50%			
AL Habib Woman Savings Account	10.00%	9.50%			
AL Habib Woman Digital Savings Account	10.00%	9.50%			
AL Habib Senior Citizens' Account	10.00%	9.50%			
AL Habib Pensioner's Savings Account	10.00%	9.50%			
AL Habib Armed Forces Pensioner's Savings Account	10.00%	9.50%			
AL Habib Asaan Savings Account	10.00%	9.50%			
AL Habib Asaan Digital Savings Account	10.00%	9.50%			
AL Habib Woman Asaan Savings Account	10.00%	9.50%			
AL Habib Woman Digital Asaan Savings Account	10.00%	9.50%			
AL Habib Remit Savings Account	10.00%	9.50%			
AL Habib Remit Digital Savings Account	10.00%	9.50%			
AL Habib Freelancer Savings Account	10.00%	9.50%			
AL Habib Freelancer Digital Savings Account	10.00%	9.50%			
AL Habib Asaan Remittance Savings Account	10.00%	9.50%			
AL Habib Digital Savings Account	10.00%	9.50%			
AL Habib Roshan Digital Savings Account	10.00%	9.50%			
<u>AL Habib Young Savers Account:</u>					
Upto Rs. 500,000	10.00%				
Over Rs. 500,000	10.00%	9.50%			
Fixed Deposit Schemes	Profit Rate (Per Annum)				
AL Habib Treasures Call Account Remunerative	9.50%				
<u>Special Notice Term Deposits (SNTD)</u>					
7 Days	9.50%				
30 Days	9.50%				
AL Habib Zamanat Account	10.00%				
AL Habib Salana Munafa Account	11.50%				
<u>AL Habib Mahana Munafa Account</u>					
1 Year	11.25%				
2 Years	10.50%				
3 Years	10.50%				
4 Years	10.50%				
5 Years	10.50%				
<u>AL Habib Special Saver Certificate</u>					
First Year	9.00%				
Second Year	9.00%				
Third Year	9.00%				
<u>Fixed Term Deposits</u>					
1 Month	9.50%				
3 Months	9.50%				
6 Months	9.50%				
1 Year	11.50%				
2 Years	10.75%				
3 Years	10.75%				
4 Years	10.75%				
5 Years	10.75%				
<u>FCY Fixed Deposits</u>	USD	GBP	EURO	SAR	AED
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	SAR	AED
AL Habib Foreign Currency Saving Account	1.00%	1.00%	1.00%	-	-
AL Habib Digital Savings Account	1.00%	1.00%	1.00%	-	-
<u>AL Habib Foreign Currency Saver Account</u>	USD	GBP	EURO	SAR	AED
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%	-	-
<u>AL Habib Roshan Digital FCY Account</u>	USD	GBP	EURO	SAR	AED
Below 5,000.00	1.00%	0.50%	0.50%	0.01%	0.01%
From 5,000 to 9,999.99	1.25%	0.75%	0.75%	0.03%	0.03%
From 10,000 to 24,999.99	1.35%	0.85%	0.85%	0.05%	0.05%
From 25,000.00 to 99,999.99	1.50%	0.90%	0.90%	0.07%	0.07%
100,000 & Above	3.00%	1.00%	1.00%	0.09%	0.09%
• 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					
• Minimum Deposit Rate (MDR) is applicable to the individual natural persons, maintaining Monthly average balance of upto PKR 10 million; balances above PKR 10 Million will earn lower profit rate.(BPRD Circular Letter No. 15 dated July 06, 2026					
• The profit calculated will be based on simple annualized rate of expected return.					
• Profit on PKR & FCY saving accounts will be calculated on monthly average 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)					