

Product Name	Payment Frequency	Month October 2017
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## Local Currency Accounts

### SAVING ACCOUNTS (Local Currency)

HBL Islamic PLS Account	January & July	3.400%
HBL Al-Mukhtar Account	January & July	0.050%
HBL at Work Islamic Premium Account	January & July	0.050%

### HBL Al-Irtifa Account

On Daily Actual Deposits of Rs.1 but less than 500K	Monthly	3.400%
On Daily Actual Deposits of Rs.500K but less than 1(M)	Monthly	3.500%
On Daily Actual Deposits of Rs.1(M) but less than 5(M)	Monthly	3.860%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)	Monthly	3.910%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)	Monthly	3.960%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)	Monthly	3.980%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)	Monthly	4.010%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)	Monthly	4.030%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)	Monthly	4.060%
On Daily Actual Deposits of Rs. 1(B) and above	Monthly	4.080%

### AL-SAMARAT TERM ACCOUNTS

#### Profit on Maturity

Al - Samarat 1 Month	Maturity	4.180%
Al - Samarat 3 Months	Maturity	4.280%
Al - Samarat 6 Months	Maturity	4.480%
Al - Samarat One Year	Maturity	4.980%
Al - Samarat Three Years 2014	Maturity	9.260%
Al - Samarat Three Years 2015	Maturity	5.510%
Al - Samarat Three Years	Maturity	5.480%
Al - Samarat Five Years 2012	Maturity	9.760%
Al - Samarat Five Years 2013	Maturity	7.510%
Al - Samarat Five Years 2014	Maturity	9.260%
Al - Samarat Five Years 2015	Maturity	6.510%
Al - Samarat Five Years	Maturity	5.980%

#### Profit on Monthly

Al - Samarat One Year	Monthly	4.530%
Al - Samarat Three Years 2014	Monthly	9.270%
Al - Samarat Three Years 2015	Monthly	6.230%
Al - Samarat Three Years	Monthly	4.930%
Al - Samarat Five Years 2012	Monthly	9.760%
Al - Samarat Five Years 2013	Monthly	6.980%
Al - Samarat Five Years 2014	Monthly	9.260%
Al - Samarat Five Years 2015	Monthly	5.980%
Al - Samarat Five Years	Monthly	4.580%

#### Profit on Quarterly

Al - Samarat One Year	Quarterly	4.630%
Al - Samarat Three Years 2014	Quarterly	9.250%
Al - Samarat Three Years 2015	Quarterly	6.230%
Al - Samarat Three Years	Quarterly	5.030%
Al - Samarat Five Years 2012	Quarterly	0.000%
Al - Samarat Five Years 2013	Quarterly	7.500%
Al - Samarat Five Years 2014	Quarterly	9.260%
Al - Samarat Five Years 2015	Quarterly	5.980%
Al - Samarat Five Years	Quarterly	4.830%



ISLAMIC  
BANKING

PROFIT RATES  
FOR THE MONTH OF OCTOBER 2017

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**Profit on Semi Annually**

AI - Samarat One Year	Semi Annually	4.730%
AI - Samarat Three Years 2014	Semi Annually	9.260%
AI - Samarat Three Years 2015	Semi Annually	6.480%
AI - Samarat Three Years	Semi Annually	5.130%
AI - Samarat Five Years 2012	Semi Annually	9.760%
AI - Samarat Five Years 2013	Semi Annually	7.490%
AI - Samarat Five Years 2014	Semi Annually	9.260%
AI - Samarat Five Years 2015	Semi Annually	5.980%
AI - Samarat Five Years	Semi Annually	5.130%

**Foreign Currency Accounts**

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**HBL Islamic PLS Account (FCY)**

HBL Islamic PLS FCY Less than 1000	Quarterly	1.027%
HBL Islamic PLS FCY 1000 to less than FCY 50,000	Quarterly	1.542%
HBL Islamic PLS From FCY 50,000 & above	Quarterly	2.055%

**HBL Islamic High Yield Investment Deposit (FCY)**

**Six Months**

HBL Islamic High Yield Investemnt FCY From 500,000 & above	Maturity	2.055%
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**Twelve Months**

HBL Islamic High Yield Investemnt FCY From 1,000 to 99,999	Maturity	2.052%
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Prepared by:

Pool Manager

Reviewed by:

Unit Head Pool Management

Head Product Development

Approved by:

Head Retail Channel Liability

Head Islamic Banking

Resident Shariah Board Member