

HBL Al-Samarat Account is an Islamic Term Deposit for customers looking for Shariah compliant short, medium and long-term investment opportunities. It gives you a flexible investment product that provides multiple profit payout frequencies and tenures of your choice.

Features

- Deposit Tenures ranging from 1 months to 10 years
- Minimum Investment: PKR 25,000
- Maximum Investment: No limit
- Based on the concept of Mudaraba. Funds of this account may be commingled with funds from other accounts including the current deposits within the Mudaraba pool as and when required.
- Rollover option availableⁱ
- Premature encashment option availableⁱⁱ

Investment Tenors	Profit Payout Frequencies
1 Month	Maturity
3 Months	Maturity
6 months	Maturity
One Year	Monthly
	Quarterly
	Semi Annually
	Maturity
Three Years	Monthly
	Quarterly
	Semi Annually
	Maturity
Five Years	Monthly
	Quarterly
	Semi Annually
	On Maturity
Ten Years	Monthly
	Quarterly
	Semi Annually
	On Maturity

Customer Signature

Customer Signature

Customer Name: _____

CNIC: _____

Date: _____

The key fact sheet of HBL Al-Samarat Account is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL Islamic branches/windows or HBL PhoneBanking at 111-111-425.

I/We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL Al-Samarat Account (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me/us as acceptance of the terms and conditions governing HBL Al-Samarat Account.

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time. Please refer to I-SOBC for further details. All other applicable Government levies on any specified service will be charged in addition to the service charges. All profits are subject to Zakat and Government Levies.

i On specific instruction of customer

ii Islamic Term Deposit holders shall be eligible for participation in profit and loss on the condition that the balance in the Islamic Term Deposit shall not be withdrawn from their Islamic Term Deposit at HBL before maturity. In the event any depositor wishes to withdraw the funds earlier than its date of maturity, the applicable profit, if any, shall be calculated on the weightage of the nearest completed respective Islamic Term Deposit tenor.