

**Indicative Rates and Annualized Rates of Expected Return of Profit/ Interest  
on PLS/ FC Deposits for the Period 01.01.2023 to 31.03.2023**

<b>Local Currency Saving Accounts</b>			
<b>1</b>	<b>PLS Savings Chequing Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>14.50%</b>	<b>15.03%</b>
	The profit is payable on <b>six monthly</b> basis and calculated on average balance during the month. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> December.		
<b>2</b>	<b>HBL Money Club (for individuals under 18)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>14.50%</b>	<b>15.50%</b>
	The profit is payable on <b>monthly</b> and calculated on monthly average balance. The profit will be credited after month end.		
<b>3</b>	<b>HBL Value Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month <b>Rs. 1/- and above</b>	<b>14.50%</b>	<b>15.31%</b>
	The profit is payable on <b>quarterly</b> basis and calculated on monthly average balance. The profit will be credited after quarter end.		
<b>4</b>	<b>HBL Rutba (for individuals 55 years &amp; above)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For average monthly balance during the month <b>Rs. 1/- and above</b>	<b>14.50%</b>	<b>15.50%</b>
	The profit is payable on <b>monthly</b> basis and calculated on monthly average balance. The profit will be credited after month end.		
<b>5</b>	<b>HBL Nisa Savings Account (for women)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From <b>Rs. 0 - 99,999</b>	<b>14.50%</b>	<b>15.50%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>14.75%</b>	<b>15.79%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>14.85%</b>	<b>15.90%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>15.00%</b>	<b>16.08%</b>
The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.			
<b>6</b>	<b>HBL Mahana Amdan</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From <b>Rs. 0 - 99,999</b>	<b>14.50%</b>	<b>15.50%</b>
	From <b>Rs. 100,000 - 2,999,999</b>	<b>14.75%</b>	<b>15.79%</b>
	From <b>Rs. 3,000,000 - 4,999,999</b>	<b>14.85%</b>	<b>15.90%</b>
	From <b>Rs. 5,000,000 and above</b>	<b>15.00%</b>	<b>16.08%</b>
The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.			
<b>7</b>	<b>Daily Munafa Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>14.51%</b>	<b>15.51%</b>
	The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.		
<b>8</b>	<b>Daily Progressive Account</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	On Daily Actual Deposits <b>Rs. 1/- and above</b>	<b>14.51%</b>	<b>15.51%</b>
	The profit is payable on <b>monthly</b> basis and calculated on daily closing balance. The profit will be credited after month end.		
<b>9</b>	<b>HumWatan PLS Account ( NRP Account)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from <b>Rs. 1/- and above</b>	<b>14.50%</b>	<b>15.50%</b>
	The profit is payable on <b>monthly</b> basis and calculated on monthly average balance. The profit will be credited after month end.		

Local Currency Term Deposit				
10	<b>HBL Advantage Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>1 Month</b>	<b>Monthly</b>	<b>14.50%</b>	<b>14.50%</b>
	<b>3 Months</b>	<b>Quarterly</b>	<b>15.00%</b>	<b>15.00%</b>
	<b>6 Months</b>	<b>Six Monthly</b>	<b>15.25%</b>	<b>15.25%</b>
	<b>1 Year</b>	<b>Monthly</b>	<b>15.00%</b>	<b>16.08%</b>
		<b>Quarterly</b>	<b>15.25%</b>	<b>16.14%</b>
		<b>Six Monthly</b>	<b>15.50%</b>	<b>16.10%</b>
		<b>Maturity</b>	<b>16.25%</b>	<b>16.25%</b>
	<b>2 Years</b>	<b>Monthly</b>	<b>13.25%</b>	<b>14.09%</b>
		<b>Quarterly</b>	<b>13.50%</b>	<b>14.20%</b>
		<b>Six Monthly</b>	<b>13.75%</b>	<b>14.22%</b>
		<b>Maturity</b>	<b>15.50%</b>	<b>14.46%</b>
	<b>3 Years</b>	<b>Monthly</b>	<b>13.25%</b>	<b>14.09%</b>
		<b>Quarterly</b>	<b>13.50%</b>	<b>14.20%</b>
		<b>Six Monthly</b>	<b>13.75%</b>	<b>14.22%</b>
		<b>Maturity</b>	<b>16.50%</b>	<b>14.34%</b>
	<b>5 Years</b>	<b>Monthly</b>	<b>12.00%</b>	<b>12.68%</b>
		<b>Quarterly</b>	<b>12.10%</b>	<b>12.66%</b>
		<b>Six Monthly</b>	<b>12.25%</b>	<b>12.63%</b>
		<b>Maturity</b>	<b>17.00%</b>	<b>13.09%</b>
<b>10 Years</b>	<b>Monthly</b>	<b>11.50%</b>	<b>12.13%</b>	
	<b>Quarterly</b>	<b>11.90%</b>	<b>12.44%</b>	
	<b>Six Monthly</b>	<b>12.00%</b>	<b>12.36%</b>	
	<b>Maturity</b>	<b>18.00%</b>	<b>10.84%</b>	
11	<b>HBL Advantage Plus Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>One Year</b>	<b>Monthly</b>	<b>15.20%</b>	<b>16.30%</b>
	<b>Two Year</b>	<b>Monthly</b>	<b>13.25%</b>	<b>14.09%</b>
	<b>Three Years</b>	<b>Monthly</b>	<b>13.50%</b>	<b>14.37%</b>
	<b>Five Years</b>	<b>Monthly</b>	<b>12.25%</b>	<b>12.96%</b>
	<b>Ten Years</b>	<b>Monthly</b>	<b>11.75%</b>	<b>12.40%</b>
12	<b>Notice Deposit (ND)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>7 to 29 days' notice</b>		<b>14.50%</b>	<b>14.50%</b>
	<b>30 days and over notice</b>			
Profit is payable on encashment only. No interim profit is payable.				
13	<b>Investment Plus Deposit (IPD)</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	<b>1 Month</b>	<b>Monthly</b>	<b>14.50%</b>	<b>14.50%</b>
	<b>3 Months</b>	<b>Quarterly</b>	<b>14.70%</b>	<b>14.70%</b>
	<b>6 Months</b>	<b>Six Monthly</b>	<b>14.90%</b>	<b>14.90%</b>
	<b>1 Year</b>	<b>Monthly</b>	<b>14.50%</b>	<b>15.50%</b>
		<b>Quarterly</b>	<b>14.50%</b>	<b>15.31%</b>
		<b>Six Monthly</b>	<b>14.65%</b>	<b>15.19%</b>
		<b>Maturity</b>	<b>15.50%</b>	<b>15.50%</b>
<b>3 Years</b>	<b>Maturity</b>	<b>15.75%</b>	<b>13.77%</b>	
Minimum investment amount of PKR 20 million.				
Negotiated rates may be offered for 1,3,6, & 12 months after obtaining necessary approvals.				

Foreign Currency Savings Account				
14	<b>F.C. Saving Deposits Under New Rules</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	US up to \$ 50,000		1.00%	1.00%
	US above \$ 50,000		1.25%	1.26%
	UK up to £ 50,000		1.00%	1.00%
	UK above £ 50,000		1.25%	1.26%
	EURO up to 50,000		0.00%	0.00%
	EURO above 50,000		0.00%	0.00%
The profit is payable on <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.				
15	<b>HBL Nisa FCY Savings Account</b>		<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	US up to \$ 50,000		1.00%	1.00%
	US above \$ 50,000		1.25%	1.26%
	GBP up to £ 50,000		1.00%	1.00%
	GBP above £ 50,000		1.25%	1.26%
	EURO up to 50,000		0.00%	0.00%
	EURO above 50,000		0.00%	0.00%
The profit is payable on <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.				

Foreign Currency Term Deposit					
16	<b>HYFFD (High Yield Foreign Currency Fixed Deposit)</b>		<b>Simple Interest Rate</b>	<b>Simple Interest Rate</b>	
			<b>Rate</b>	<b>Rate</b>	
	<b>US Dollar</b>				
	One Month	US up to \$ 50,000		1.00%	1.00%
		US above \$ 50,000		1.25%	1.26%
	Three Months	US up to \$ 50,000		1.10%	1.10%
		US above \$ 50,000		1.30%	1.31%
	Six Months	US up to \$ 50,000		1.25%	1.26%
		US above \$ 50,000		1.50%	1.51%
	Twelve Months	US up to \$ 50,000		1.50%	1.50%
		US above \$ 50,000		1.75%	1.75%
	<b>Pound Sterling</b>				
	One Month	GBP up to £ 50,000		1.00%	1.00%
		GBP above £ 50,000		1.25%	1.26%
	Three Months	GBP up to £ 50,000		1.10%	1.10%
		GBP above £ 50,000		1.30%	1.31%
	Six Months	GBP up to £ 50,000		1.25%	1.26%
		GBP above £ 50,000		1.50%	1.51%
	Twelve Months	GBP up to £ 50,000		1.50%	1.50%
		GBP above £ 50,000		1.75%	1.75%
	<b>EURO</b>				
	All Tenors - From <b>EURO 1</b> and above			0.00%	0.00%
	The Interest will be paid on <b>Maturity only</b> . No interim interest is payable.				

Legacy & Discontinued Products			
17	<b>F.C. Saving Deposits Under Old Rules</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	From US \$ 1 and above	0.01%	0.01%
	From EURO 1 and above	0.01%	0.01%
	From UK £ 1 and above	0.01%	0.01%
The profit is payable on <b>quarterly</b> basis and calculated on minimum balance during the month. The profit will be credited after quarter end.			
18	<b>Pardes Card</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	For balances from Rs. 1/- and above	14.50%	15.03%
The profit is payable on six monthly basis and calculated on monthly average balance. The Profit will be credited to respective accounts on the 30 <sup>th</sup> of June and 31 <sup>st</sup> December.			
19	<b>PLS Overdue TDR. Khas TDR. GIS.MIS-5 years. GTD &amp; CPDC</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Profit is Payable on encashment for completed number of days.	14.50%	14.50%
20	<b>FC Overdue FDR</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	FC-FDR USD	0.01%	0.01%
	FC-FDR EURO	0.01%	0.01%
	FC-FDR GBP	0.01%	0.01%
21	<b>Remittance Munafa Plus Deposit (RMPD)</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	One Year - Monthly basis	14.50%	15.50%
	One Year - Quarterly basis	14.50%	15.31%
	One Year - Half Yearly basis	14.50%	15.03%
	One Year - Maturity	14.50%	14.50%
	Three Years - Monthly basis	14.50%	15.50%
	Three Years - Quarterly basis	14.50%	15.31%
	Three Years - Half Yearly basis	14.50%	15.03%
	Three Years - Yearly basis	14.50%	12.96%
	Three Years - Maturity	14.50%	13.50%
	Five Years - Monthly basis	14.50%	15.50%
	Five Years - Quarterly basis	14.50%	15.31%
	Five Years - Half Yearly basis	14.50%	15.03%
	Five Years - Yearly basis	14.50%	10.87%
Five Years - Maturity	14.50%	13.50%	
22	<b>SSB (Special Saving Bank Deposit Scheme) Scheme Closed</b>	<b>Simple Interest Rate</b>	<b>Effective Interest Rate</b>
	Daily Actual Deposit from Rs. 1 (M)	14.50%	15.50%
	Daily Actual Deposit of Rs. 500 (M) - Upto Rs. 2,000 (M)	14.50%	15.50%
	Daily Actual Deposit of Rs. 2,000 (M) & above	14.50%	15.50%
The profit will be credited to the respective accounts on the last working day of each month.			

\*An effective annual interest rate is the real return on a savings account or any interest-paying investment when the effects of compounding over time are taken into account.