



**Schedule of Interest Rate effective from 06 November 2024**

		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBFi	SOEs & State-owned Organization	
<b>Savings Deposit</b>	<b>Individuals Only</b>	4.00%	N/A			
<b>Special Notice Deposit</b>	Less than 10 Million	4.50%	4.50%	-	-	
	10 Million to below 250 Million	5.00%	5.00%	3.00%	5.00%	
	250 Million to below 500 Million	5.50%	5.50%	3.50%	5.50%	
	500 Million to below 1 Billion	6.50%	6.50%	4.00%	6.00%	
	1 Billion & above	7.00%	7.00%	4.50%	7.00%	
<b>Fixed Deposit</b>	01 Month to below 03 Months	Below 10 million	9.50%	9.50%	4.00%	9.50%
		10 million to below 50 million				
		50 million & above				
	03 Months to below 06 Months	Below 10 million	10.50%	10.50%	4.00%	10.50%
		10 million to below 50 million	11.00%	11.00%		11.00%
		50 million to below 100 million	11.00%	11.00%		11.00%
		100 million & above	11.00%	11.00%		11.00%
	06 Months to 12 Months	Below 10 million	10.50%	10.50%	4.00%	10.50%
		10 million to below 50 million	11.50%	11.50%		11.50%
		50 million to below 100 million	11.50%	11.50%		11.50%
		100 million to 250 million	11.50%	11.50%		11.50%
	Above 12 Months to 24 Months	Below 10 million	10.50%	10.50%	4.00%	10.50%
		10 million to below 50 million		11.75%		
		50 million & above		11.75%		
	Above 24 Months to 36 Months	Below 10 million	9.50%	9.50%	3.50%	9.50%
		10 million to below 50 million				
		50 million & above				
	Above 36 Months to 72 Months	Below 10 million	7.50%	7.50%	-	6.50%
10 million to below 50 million		-				
50 million & above		-				
*Effective interest rate will be 2.00% lower than the above rate matrix for all Fixed Deposits marked lien against Letter of Guarantees in our book.						



**Schedule of Interest Rate effective from 06 November 2024**

Products	Features		Individuals	Corporates
<b>Business Value Account</b>	Below BDT 100 Million		-	7.50%
	BDT 100 Million but less than 250 million		-	11.00%
	BDT 250 million and Above		-	11.25%
<b>HBL Money Club</b>	For balance less than BDT 50,000		6.00%	-
	For balance BDT 50,000 and above		6.50%	-
<b>HBL Bhabnahin</b>	2 Year	BDT 0.10 million to 4.99 million	7.00%	-
		BDT 5.00 million to 15.00 million	7.00%	-
	3 Year	BDT 0.10 million to 4.99 million	7.00%	-
		BDT 5.00 million to 15.00 million	7.00%	-
<b>Value Account</b>	Any amount		9.00%	-

Products	RFCD			NFCD		
	Tenor	Amount	Rate	Tenor	Amount	Rate Ceiling
<b>FCY Deposits</b>	1 Month	-	-	1 Month to below 3 Months	-	-
		-	-		-	-
		-	-		-	-
	3 Months	USD 1,000 & above	3.00%	3 Months to 1 Year	USD 1,000 & above	SOFR + 1.50% p.a.
		EUR 600 & above			EURIBOR + 1.50% p.a.	
		GBP 500 & above			SONIA + 1.50% p.a.	
	6 Months	USD 1,000 & above	2.50%	Above 1 Year to 3 Years	USD 1,000 & above	SOFR + 2.25% p.a.
		EUR 600 & above			EURIBOR + 2.25% p.a.	
		GBP 500 & above			SONIA + 2.25% p.a.	
	1 Year	USD 1,000 & above	2.00%	Above 3 Years to 5 Years	USD 1,000 & above	SOFR + 3.25% p.a.
		EUR 600 & above			EURIBOR + 3.25% p.a.	
		GBP 500 & above			SONIA + 3.25% p.a.	