



		Interest Rates for LCY Deposits				
Products	Features	Individuals, Provident and Post-retirement benefit fund	Non-Individual /Corporates / Institutional	FI & NBF	SOEs & State-owned Organization	
Savings Deposit	Individuals Only	3.00%		N/A		
Special Notice Deposit	Less than 10 Million	4.50%	4.50%	-	-	
	10 Million to below 250 Million	5.00%	7.00%	3.00%	5.00%	
	250 Million to below 500 Million	5.50%	7.00%	3.50%	5.50%	
	500 Million to below 1 Billion	7.00%	7.00%	4.00%	7.00%	
	1 Billion & above	7.00%	7.00%	4.50%	7.00%	
Fixed Deposit	01 Month	Below 20 million	4.00%	4.00%	4.00%	
		20 million to below 50 million				
		50 million & above				
	77 Days	Below 20 million	7.50%	7.50%	4.00%	7.50%
		20 million to below 50 million	8.00%	8.00%		8.00%
		50 million & above	8.50%	8.50%		8.50%
	03 Months	Below 20 million	8.00%	8.00%	4.00%	8.00%
		20 million to below 50 million	8.50%	8.50%		8.50%
		50 million to below 100 million	9.00%	9.00%		9.00%
		100 million to below 300 million	10.75%	10.75%		10.75%
	04 Months	300 million & above	11.00%	11.00%		11.00%
		Below 20 million	8.50%	8.50%	4.00%	8.50%
		20 million to below 50 million	9.00%	9.00%		9.00%
	50 million & above	10.50%	10.50%	10.50%		
	06 Months	Below 20 million	9.00%	9.00%	4.00%	9.00%
20 million to below 50 million		10.50%	10.50%	10.50%		
50 million & above		10.00%	10.00%	10.00%		



Schedule of Interest Rate Effective from 27 March 2025

Fixed Deposit	07 Months	Below 20 million	10.00%	10.00%	4.00%	10.00%
		20 million to below 50 million	10.50%	10.50%		10.50%
		50 million & above	10.75%	10.75%		10.75%
	10 Months	Below 20 million	10.25%	10.25%	4.00%	10.25%
		20 million to below 50 million	10.75%	10.75%		10.75%
		50 million & above	11.00%	11.00%		11.00%
	12 Months	Below 20 million	7.50%	7.50%	4.00%	7.50%
		20 million to below 50 million	9.50%	9.50%		9.50%
		50 million & above	10.00%	10.00%		10.00%
	13 Months	Below 20 million	10.50%	10.50%	4.00%	10.50%
		20 million to below 100 million	11.00%	11.00%		11.00%
		100 million & above	11.25%	11.25%		11.25%
	24 Months	Below 20 million	7.00%	7.00%	3.50%	7.00%
		20 million to below 50 million				
		50 million & above				
	36 Months & Above	Below 20 million	6.00%	6.00%	-	6.00%
		20 million to below 50 million			-	
		50 million & above			-	
**Effective interest rate will be 2.00% lower than the Savings Rate for all Fixed Deposits marked lien against Letter of Guarantees.						



Schedule of Interest Rate Effective from 27 March 2025

Products	Features	Individuals	Corporates
Business Value Account	Below BDT 100 Million	-	6.00%
	BDT 100 Million but less than 250 million	-	6.50%
	BDT 250 million and Above	-	6.50%
HBL Money Club	For balance less than BDT 50,000	4.50%	-
	For balance BDT 50,000 and above	5.00%	-
HBL Bhabnahin	2 Year	BDT 0.10 million to 4.99 million	4.00%
		BDT 5.00 million to 15.00 million	5.00%
	3 Year	BDT 0.10 million to 4.99 million	4.00%
		BDT 5.00 million to 15.00 million	5.00%
Value Account	Any amount	7.00%	-

Products	RFCD			NFCD		
	Tenor	Amount	Rate	Tenor	Amount	Rate Ceiling
DBU FCY Deposits	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.	



Schedule of Interest Rate Effective from 27 March 2025

Products	Tenor	Amount	Amount	Rate
		(Bangladeshi Nationals)	(Foreign Nationals & Institutions)	
OBU FCY Deposits	1 Month	USD 1,000 & above	USD 25,000 & above	SOFR + 0.50% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 0.50% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 0.50% p.a.
	3 Months	USD 1,000 & above	USD 25,000 & above	SOFR + 0.75% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 0.75% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 0.75% p.a.
	6 Months	USD 1,000 & above	USD 25,000 & above	SOFR + 1.00% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 1.00% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 1.00% p.a.
	1 Year	USD 1,000 & above	USD 25,000 & above	SOFR + 1.25% p.a.
		EUR (USD 1,000 eq.) & above	EUR (USD 25,000 eq.) & above	EURIBOR + 1.25% p.a.
		GBP 500 & above	GBP (USD 25,000 eq.) & above	SONIA + 1.25% p.a.