

Samba Bank Limited

Terms and Conditions: The Management of Samba Bank Limited reserves the right to discontinue the applicability of the rates at its sole discretion. The premature encashment mechanism will be applicable on the customer in accordance with the date on which the respective TD was booked which is as follows:

1. Validity:		July 29, 2019 – September 03, 2019	
Term & Profit Pay Out Frequency		Monthly	Annually
Profit Rate (per Annum)	2 Years	13.00%	14.00%
	3 Years	12.50%	13.25%
	5 Years	12.60%	13.50%

اقرار نامہ / سرمایہ کاری کی مدت سے پہلے ختم کروانا Undertaking / Premature Encashment

I / We, signatory(ies) agree that the Terms & Conditions for Accounts & Services for inter alia opening and operating of the Account(s) as provided to me / us earlier at the time of opening an Account, will also be applicable on this Term Deposit

میں / ہم مجاز دستخط کنندہ ہونے کی حیثیت سے اقرار کرتے ہیں کہ ہمیں اس بات کا علم ہے کہ اکاؤنٹ اور سروسز کے قواعد و ضوابط، جن کا اکاؤنٹ کھولنے اور استعمال کرنے پر بھی اطلاق ہوتا ہے وہی اس ٹرم ڈپازٹ پر لاگو ہوں گے۔

I / We, signatories agree that for early / premature encashment of this term deposit before completion of one year, all applicable charges and associated costs such as CRR Cost Adjustment / Remaining Period Funding Cost / Premature Encashment Cost / Charge / Rate (all of which have been defined in the Section "A" of the Premature Encashment Policy in the Schedule of Charges) and / or determined by the Bank from time to time in its prevailing Schedule of Charges and / or as already signed by the customer on the Term Deposit Placement Request, shall be recovered. No early / premature encashment penalty charges will be charged in case the term deposit is encashed after completion of one year.

میں / ہم مجاز دستخط کنندہ ہونے کی حیثیت سے اقرار کرتے ہیں کہ ہمیں اس بات کا علم ہے کہ اس ٹرم ڈپازٹ کو ایک سال کی مدت کے اختتام سے قبل ختم کروانے کی صورت میں دیگر چارجز اور ملحقہ اخراجات، جن میں سی آر آر ایڈجسٹمنٹ / بقایا مدت کی فنڈنگ کوسٹ / قبل از وقت ان کیٹمنٹ کی کوسٹ / چارجز / ریٹ (جن کو شیڈول آف چارجز کے پری میچور ان کیٹمنٹ کے سیکشن "A" میں تفصیل سے بیان کیا گیا ہے) شامل ہیں اور / یا جن کو بینک نے وقتاً فوقتاً اپنے جاری شدہ شیڈول آف چارجز میں شائع کیا ہے اور / یا جس کو کسٹمر نے ٹرم ڈپازٹ کے درخواست فارم پر بھی دستخط کیا ہے، ادا کرنا ہوں گے۔ ٹرم ڈپازٹ کو ایک سال کی مدت پورے ہونے کے بعد ختم کروانے کی صورت میں کوئی پینلٹی چارجز ادا نہیں کرنا ہوں گے۔

اقرار نامہ Undertaking

I / We, signatory(ies) agree that the Terms & Conditions for Accounts & Services for inter alia opening and operating of the Account(s) as provided to me / us earlier at the time of opening an Account, will also be applicable on this Term Deposit

میں / ہم مجاز دستخط کنندہ ہونے کی حیثیت سے اقرار کرتے ہیں کہ ہمیں اس بات کا علم ہے کہ اکاؤنٹ اور سروسز کے قواعد و ضوابط، جن کا اکاؤنٹ کھولنے اور استعمال کرنے پر بھی اطلاق ہوتا ہے وہی اس ٹرم ڈپازٹ پر لاگو ہوں گے۔

I / We, signatories also further agree that the "Early / Premature Encashment" of this term deposit shall be in accordance with the premature encashment policy for this product (stated below) and other charges and associated costs such as CRR Cost Adjustment / Remaining Period Funding Cost / Premature Encashment Cost / Charge / Rate (all of which have been defined in the Section "A" of the Premature Encashment Policy in the Schedule of Charges) and / or determined by the Bank from time to time in its prevailing Schedule of Charges and / or as already signed by the customer on the Term Deposit Placement Request.

میں / ہم مجاز دستخط کنندہ ہونے کی حیثیت سے اقرار کرتے ہیں کہ ہمیں اس بات کا علم ہے کہ اس ٹرم ڈپازٹ کو اس کی اصل مدت کے اختتام سے قبل ختم کروانے کی صورت میں اس پروڈکٹ کے اپنے، قبل از وقت اختتام کے چارجز (جن کی تفصیل نیچے بیان کی گئی ہے) اور دیگر چارجز اور ملحقہ اخراجات لاگو ہوں گے جن میں سی آر آر کی ایڈجسٹمنٹ / بقایا مدت کی فنڈنگ کوسٹ / قبل از وقت اگلے ٹرمسٹ کی کوسٹ / چارجز / ریٹ (جن سب کو شیڈول آف چارجز کے پری میچور اگلے ٹرمسٹ کے سیکشن "A" میں تفصیل سے بیان کیا گیا ہے) شامل ہیں اور ایسا جن کو بینک نے وقتاً فوقتاً اپنے جاری شدہ شیڈول آف چارجز میں شائع کیا ہے اور ایسا کسٹمر نے ٹرم ڈپازٹ کے درخواست فارم پر بھی دستخط کیا ہے۔

سرمایہ کاری کی مدت سے پہلے ختم کروانا Premature Encashment

Time of Premature Encashment سرمایہ کاری کو اس کی اصل مدت سے پہلے ختم کروانے کا وقت	
Before Completion of 1st Year پہلے سال کے اختتام سے پہلے	0% - All profit paid till date on any frequency will be recovered from the customer's account 0% - ادا کیا گیا تمام منافع کسٹمر کے اکاؤنٹ سے واپس لے لیا جائے گا۔
After 1st Year and Before 3rd Year پہلے سال کے اختتام کے بعد اور تیسرے سال کے اختتام سے پہلے	Prevalent Savings Rack Rate - Excess profit will be recovered from the customer's account منافع اس وقت کے سیونگ ریٹ کے حساب سے دیا جائے گا، ادا کیا گیا زائد منافع کسٹمر کے اکاؤنٹ سے واپس لے لیا جائے گا۔
After 3rd Year and Before 5th Year تیسرے سال کے اختتام کے بعد اور پانچویں سال کے اختتام سے پہلے	Profit will be calculated as per the "annual" payout rate of nearest completed tenor. No profit will be paid on the broken period. Excess profit will be recovered from the customer's account منافع کا حساب اور ادا کی گئی سرمایہ کاری کے اختتام سے پہلے مکمل ہونے والے سال کی سالانہ شرح کے حساب سے کی جائے گی۔ مکمل ہونے والے سال سے زائد کے حصے رہنے والی سرمایہ کاری پر کوئی منافع نہیں دیا جائے گا۔ ادا کیا گیا زائد منافع کسٹمر کے اکاؤنٹ سے واپس لے لیا جائے گا۔

2. Validity:	December 17, 2018 - July 29, 2019			
Product Tenor:	3 to 5 Years			
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually
Year 3	10.50%	10.60%	10.70%	11.00%
Year 4	10.60%	10.75%	10.85%	11.25%
Year 5	11.00%	11.25%	11.35%	11.50%

3. Validity:		October 22, 2018 – December 14, 2018			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	9.50%	9.60%	9.75%	10.00%	
Year 4	9.75%	9.85%	10.00%	10.25%	
Year 5	10.00%	10.20%	10.35%	10.50%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	<u>Prevalent Savings Rack Rate</u> – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	<u>Profit will be calculated as per the "annual" payout rate of nearest completed tenor.</u> No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

4. Validity:		July 26, 2018 – October 21, 2018			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	7.50%	7.65%	7.75%	8.00%	
Year 4	7.75%	7.80%	7.90%	8.10%	
Year 5	8.05%	8.10%	8.15%	8.30%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	<u>Prevalent Savings Rack Rate</u> – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	<u>Profit will be calculated as per the "annual" payout rate of nearest completed tenor.</u> No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

5. Validity:		May 31, 2018 – July 24, 2018			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	7.00%	7.05%	7.10%	7.25%	
Year 4	7.10%	7.20%	7.30%	7.50%	
Year 5	7.65%	7.70%	7.75%	8.00%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	<u>Prevalent Savings Rack Rate</u> – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	<u>Profit will be calculated as per the "annual" payout rate of nearest completed tenor.</u> No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

6. Validity:		February 14, 2018 to May 30, 2018			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.75%	6.80%	6.85%	7.00%	
Year 4	7.10%	7.10%	7.15%	7.25%	
Year 5	7.25%	7.30%	7.35%	7.50%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	<u>Prevalent Savings Rack Rate</u> – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	<u>Profit will be calculated as per the "annual" payout rate of nearest completed tenor.</u> No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

7. Validity:		September 25, 2017 – February 12, 2018			
Product Tenor:	3 & 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.40%	6.45%	6.50%	6.55%	
Year 5	6.75%	6.80%	6.90%	7.00%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	Prevalent Savings Rack Rate – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	Profit will be calculated as per the "annual" payout rate of nearest completed tenor. No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

8. Validity:		December 21, 2016 to September 24, 2016			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.10%	6.15%	6.20%	6.30%	
Year 4	6.20%	6.25%	6.30%	6.50%	
Year 5	6.50%	6.60%	6.65%	6.75%	
Premature Encashment:					
Before Completion of 1 st Year	0% - All profit paid till date on any frequency will be recovered from the customer's account				
After 1 st Year and Before 3 rd Year	Prevalent Savings Rack Rate – Excess profit will be recovered from the customer's account				
After 3 rd Year and Before 5 th Year	Profit will be calculated as per the "annual" payout rate of nearest completed tenor. No profit will be paid on the broken period. Excess profit will be recovered from the customer's account				

9. Validity:		July 05, 2016 – December 20, 2016			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	5.70%	5.75%	5.80%	5.90%	
Year 4	5.95%	6.00%	6.05%	6.15%	
Year 5	6.20%	6.25%	6.30%	6.40%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.30%	5.35%	5.40%	5.45%	
2	5.50%	5.55%	5.60%	5.65%	

10. Validity:		April 11, 2016 – July 04, 2016			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.00%	6.05%	6.10%	6.20%	
Year 4	6.22%	6.32%	6.36%	6.45%	
Year 5	6.56%	6.61%	6.66%	6.75%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.74%	5.76%	5.81%	5.90%	
2	5.95%	6.00%	6.04%	6.10%	

11. Validity:		March 07, 2016 – April 10, 2016			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.05%	6.10%	6.15%	6.25%	
Year 4	6.50%	6.60%	6.65%	6.75%	
Year 5	6.80%	6.85%	6.90%	7.00%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.84%	5.87%	5.91%	6.00%	
2	6.00%	6.05%	6.08%	6.15%	

12. Validity:		January 15, 2016 – March 06, 2016			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.00%	6.05%	6.10%	6.20%	
Year 4	6.55%	6.59%	6.64%	6.75%	
Year 5	7.00%	7.10%	7.20%	7.25%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.80%	5.85%	5.90%	6.00%	
2	5.90%	5.95%	6.00%	6.10%	

13. Validity:		December 18, 2015 to January 14, 2017			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.31%	6.35%	6.40%	6.50%	
Year 4	6.55%	6.59%	6.64%	6.75%	
Year 5	6.78%	6.82%	6.88%	7.00%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.84%	5.87%	5.91%	6.00%	
2	6.08%	6.11%	6.16%	6.25%	

14. Validity:		December 01 – 17, 2015			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.46%	6.49%	6.54%	6.65%	
Year 4	6.60%	6.63%	6.69%	6.80%	
Year 5	6.97%	7.01%	7.07%	7.20%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.55%	6.12%	6.16%	6.25%	
2	5.65%	6.37%	6.42%	6.45%	

15. Validity:		September 2015 – October 2015			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	6.50%	6.55%	6.60%	6.65%	
Year 4	6.60%	6.65%	6.70%	6.75%	
Year 5	7.00%	7.15%	7.25%	7.30%	
Premature Encashment:					
If the deposit is encashed before completing its tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					
If the term deposit is applied for encashment before the completion of 3 years, the following rates will apply for calculating the rates on completed tenors with respect to premature encashment.					
Year	Monthly	Quarterly	Half Yearly	Annually	
1	5.40%	5.45%	5.50%	5.55%	
2	5.50%	5.55%	5.60%	5.65%	

17. Validity:		February 2015 – April 2015			
Product Tenor:	3 Years				
Payout	Monthly	Quarterly	Half Yearly	Annually	
Rates (p.a.)	7.55%	7.65%	7.75%	8.00%	
Premature Encashment Grid					
Period of Encashment	0 – 1 Year	Year 1 - Year 2	Year 2 - Year 3		
Rates (p.a.)	5.50%	6.00%	6.75%		
In case of premature breaking of TD, the excess Profit paid to the customer will be recovered from the accrued profit and/or principal before final settlement.					

16. Validity:		August 2015 – September 2015			
Product Tenor:	3 to 5 Years				
Payout / Rates (p.a.)	Monthly	Quarterly	Half Yearly	Annually	
Year 3	7.00%	7.05%	7.10%	7.15%	
Year 4	7.25%	7.30%	7.35%	7.50%	
Year 5	8.00%	8.05%	8.10%	8.15%	
Premature Encashment:					
If the deposit is encashed before completing tenor, the profit on such deposits will be calculated as per rate of last nearest completed tenor plus profit on the remaining number of days deposit held as per prevailing savings account base rate.					

18. Validity:		November 2014 – February 2015			
Product Tenor:	3 Years				
Payout	Monthly	Quarterly	Half Yearly	Annually	
Rates (p.a.)	9.50%	9.65%	9.75%	10.00%	
Premature Encashment Grid					
Period of Encashment	0 – 1 Year	Year 1 - Year 2	Year 2 - Year 3		
Rates (p.a.)	7.00%	7.50%	8.50%		
In case of premature breaking of TD, the excess Profit paid to the customer will be recovered from the accrued profit and/or principal before final settlement.					

19. Validity:		October 2013 – November 2014			
Product Tenor:	3 Years				
Payout	Monthly	Quarterly	Half Yearly	Annually	
Rates (p.a.)	10.50%	10.60%	10.75%	11.00%	
Premature Encashment Grid					
Period of Encashment	0 – 1 Year	Year 1 - Year 2	Year 2 - Year 3		
Rates (p.a.)	7.50%	8.50%	9.50%		
In case of premature breaking of TD, the excess Profit paid to the customer will be recovered from the accrued profit and/or principal before final settlement.					