

EXPECTED RATE OF RETURN FOR THE PERIOD JULY TO DECEMBER 2021

Below are the expected rates of return on Saving & Term Deposit, effective July to December 2021. These are expected minimum annualized rates & are subject to change based upon SBP's Repo Rate (Interest Rate Corridor – Floor), Bank's decision & shall be notified accordingly.

PKR Deposit Products		
Product	Profit Payout Frequency	Expected Rate of Return
PKR Savings Account	Monthly / Semi-Annually	5.50%

PKR Term Deposit		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Week	Maturity	5.30%
2 Weeks	Maturity	5.30%
1 Month	Monthly	5.90%
3 Months	Monthly	5.87%
6 Months	Monthly	5.83%
1 Year	Monthly	5.75%

FCY - US Dollar Deposit under FE 25		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	Monthly	0.10%
3 Months	Monthly	0.15%
6 Months	Monthly	0.25%
1 Year	Monthly	0.40%
Saving Account (FCY & FCVA)	Monthly / Bi-Annually	0.20%

FCY - GBP Deposit under FE 25		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	Monthly	0.05%
3 Months	Monthly	0.05%
6 Months	Monthly	0.10%
1 Year	Monthly	0.10%
Saving Account (FCY & FCVA)	Monthly / Bi-Annually	0.10%

FCY - EURO Deposit under FE 25		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	Monthly	0.05%
3 Months	Monthly	0.05%
6 Months	Monthly	0.10%
1 Year	Monthly	0.10%
Saving Account (FCY & FCVA)	Monthly / Bi-Annually	0.10%

SAR - GBP Deposit under FE 25		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	Monthly	0.05%
3 Months	Monthly	0.05%
6 Months	Monthly	0.05%
1 Year	Monthly	0.05%
Saving Account (FCY & FCVA)	Monthly / Bi-Annually	0.10%

AED - EURO Deposit under FE 25		
Term Deposit	Profit Payout Frequency	Expected Rate of Return
1 Month	Monthly	0.05%
3 Months	Monthly	0.05%
6 Months	Monthly	0.05%
1 Year	Monthly	0.05%
Saving Account (FCY & FCVA)	Monthly / Bi-Annually	0.10%

Profit calculation on Daily Balance

- 1) Early encashment of term deposit is subject to Penalty as defined in the Schedule of Charges of the Bank. Management has the discretion of full / partial penalty waiver considering the overall relationship.
- 2) Deposits of PKR 5.00 MM (or equivalent in FCY) and above are considered to be whole-sale amounts and profit rates on such amounts will depend on market conditions and can be negotiated / re-negotiated accordingly.
- 3) The bank may also offer different rate in view of the overall relationship and the business potential of the customer irrespective of the amount.
- 4) The term deposit rates may be negotiated with Customers for deposits of less than 30 days irrespective of the amount.