

EXPECTED RATE OF RETURN FOR THE PERIOD JULY to DECEMBER 2020

Below are the expected rates of return on Saving & Term Deposit, effective July to December 2020. These are expected minimum 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 Calculation	Profit Payout Frequency	Expected Rate of Return
Samba Plus	Daily Balance	Monthly	5.50% p.a.
Samba Savings & Payroll Accounts	Daily Balance	Bi- Annually	5.50% p.a.
Samba Saving Promotion Account	Daily Balance	Monthly	5.50% p.a.

PKR Term Deposit

Term Deposit	Profit Payout Frequency	July 01, 2020	July 04, 2020	July 15, 2020 Onwards
1 Week	Maturity	5.30 % p.a.	5.25 % p.a.	5.20 % p.a.
2 Weeks	Maturity	5.30 % p.a.	5.25 % p.a.	5.20 % p.a.
1 Month	Monthly	5.90 % p.a.	5.80 % p.a.	5.60 % p.a.
3 Months	Monthly	5.82 % p.a.	5.62 % p.a.	5.28 % p.a.
6 Months	Monthly	5.73 % p.a.	5.49 % p.a.	5.14 % p.a.
1 Year	Monthly	5.56 % p.a.	5.37 % p.a.	4.89 % p.a.

FCY - US Dollar Deposit under FE 25

Term Deposit	Profit Payout Frequency	July 01, 2020	July 04, 2020	July 15, 2020 Onwards
1 Month	Monthly	0.10 % p.a.	0.10 % p.a.	0.10 % p.a.
3 Months	Monthly	0.15 % p.a.	0.15 % p.a.	0.15 % p.a.
6 Months	Monthly	0.25 % p.a.	0.25 % p.a.	0.25 % p.a.
1 Year	Monthly	0.40 % p.a.	0.40 % p.a.	0.40 % p.a.
Saving Account	Monthly / Bi-Annually	0.20 % p.a.	0.20 % p.a.	0.20 % p.a.

FCY - GBP Deposit under FE 25

Term Deposit	Profit Payout Frequency	July 01, 2020	July 04, 2020	July 15, 2020 Onwards
1 Month	Monthly	0.15 % p.a.	0.15 % p.a.	0.15 % p.a.
3 Months	Monthly	0.20 % p.a.	0.20 % p.a.	0.20 % p.a.
6 Months	Monthly	0.35 % p.a.	0.35 % p.a.	0.35 % p.a.
1 Year	Monthly	0.50 % p.a.	0.50 % p.a.	0.50 % p.a.
Saving Account	Monthly / Bi-Annually	0.20 % p.a.	0.20 % p.a.	0.20 % p.a.

FCY - EURO Deposit under FE 25

Term Deposit	Profit Payout Frequency	July 01, 2020	July 04, 2020	July 15, 2020 Onwards
1 Month	Monthly	0.05 % p.a.	0.05 % p.a.	0.05 % p.a.
3 Months	Monthly	0.05 % p.a.	0.05 % p.a.	0.05 % p.a.
6 Months	Monthly	0.10 % p.a.	0.10 % p.a.	0.10 % p.a.
1 Year	Monthly	0.10 % p.a.	0.10 % p.a.	0.10 % p.a.
Saving Account	Monthly / Bi-Annually	0.10 % p.a.	0.10 % p.a.	0.10 % p.a.

Please note for all of the above categories:

- 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.