

EXPECTED RATE OF RETURN FOR THE PERIOD JUNE 2020

Below are the expected rates of return on Saving & Term Deposit, effective June 20 to June 30, 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	6.50% p.a.
Samba Savings & Payroll Accounts	Daily Balance	Bi- Annually	6.50% p.a.
Samba Saving Promotion Account	Daily Balance	Monthly	6.50% p.a.

PKR Term Deposit

Term Deposit	Profit Payout Frequency	June 01, 2020	June 20, 2020 Onwards
1 Month	Monthly	6.90 % p.a.	6.60 % p.a.
3 Months	Monthly	6.51 % p.a.	6.47 % p.a.
6 Months	Monthly	6.41 % p.a.	6.22 % p.a.
1 Year	Monthly	6.22 % p.a.	6.03 % p.a.

FCY - US Dollar Deposit under FE 25

Tier	Profit Payout Frequency	June 01, 2020	June 20, 2020 Onwards
1 Month – TD	Monthly	0.10 % p.a.	0.10 % p.a.
3 Months – TD	Monthly	0.15 % p.a.	0.15 % p.a.
6 Months – TD	Monthly	0.25 % p.a.	0.25 % p.a.
1 Year – TD	Monthly	0.40 % p.a.	0.40 % p.a.
Saving Account	Monthly / Bi-Annually	0.20 % p.a.	0.20 % p.a.

FCY - GBP Deposit under FE 25

Tier	Profit Payout Frequency	June 01, 2020	June 20, 2020 Onwards
1 Month – TD	Monthly	0.20 % p.a.	0.20 % p.a.
3 Months – TD	Monthly	0.25 % p.a.	0.25 % p.a.
6 Months – TD	Monthly	0.35 % p.a.	0.35 % p.a.
1 Year – TD	Monthly	0.50 % p.a.	0.50 % p.a.
Saving Account	Monthly / Bi-Annually	0.20 % p.a.	0.20 % p.a.

FCY - EURO Deposit under FE 25

Tier	Profit Payout Frequency	June 01, 2020	June 20, 2020 Onwards
1 Month – TD	Monthly	0.05 % p.a.	0.05 % p.a.
3 Months – TD	Monthly	0.05 % p.a.	0.05 % p.a.
6 Months – TD	Monthly	0.10 % p.a.	0.10 % p.a.
1 Year – TD	Monthly	0.10 % p.a.	0.10 % p.a.
Saving Account	Bi-Annually	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 wholesale 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.