

**INTER OFFICE MEMO**

**EXPECTED RATE OF RETURN**  
**FOR THE PERIOD JANUARY 01 TO JUNE 30, 2016**

Below are the expected rates of return on Saving & Term Deposit, effective January 01 to June 30, 2016. 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.

<b>PKR Deposit Products:</b>			
<b>Product</b>	<b>Profit Calculation</b>	<b>Profit Payout Frequency</b>	<b>Expected Rate of Return</b>
Samba Plus	Daily Balance	Monthly	4.00 % p.a.
Samba Savings & Payroll Accounts	Daily Balance	Bi- Annually	4.00 % p.a.
Samba Saving Promotion Account	Daily Balance	Monthly	4.00 % p.a.
<b>PKR Term Deposit</b>			
<b>Term Deposit</b>	<b>Profit Payout Frequency</b>		<b>Expected Rate of Return</b>
1 Month	At Maturity		4.50 % p.a.
3 Months	At Maturity		4.65 % p.a.
6 Months	At Maturity		4.75 % p.a.
1 Year	At Maturity		5.00 % p.a.
2 Years	Monthly		5.50 % p.a.
3 Years	Monthly		5.75 % p.a.
4 Years	Monthly		6.00 % p.a.
5 Years	Monthly		6.25 % p.a.
<b><u>FCY - US Dollar Deposit under FE 25</u></b>			
<b>Tier</b>	<b>Profit Payout Frequency</b>		<b>Expected Rate of Return</b>
1 Month – TD	At Maturity		0.05 % p.a.
3 Months – TD	At Maturity		0.10 % p.a.
6 Months – TD	At Maturity		0.15 % p.a.
1 Year – TD	At Maturity		0.25 % p.a.
Saving Account	Monthly / Bi-Annually		0.20 % p.a.
<b><u>FCY - GBP Deposit under FE 25</u></b>			
<b>Tier</b>	<b>Profit Payout Frequency</b>		<b>Expected Rate of Return</b>
1 Month – TD	At Maturity		0.25 % p.a.
3 Months – TD	At Maturity		0.30 % p.a.
6 Months – TD	At Maturity		0.40 % p.a.
1 Year – TD	At Maturity		0.50 % p.a.
Saving Account	Bi-Annually		0.20 % p.a.
<b><u>FCY - EURO Deposit under FE 25</u></b>			
<b>Tier</b>	<b>Profit Payout Frequency</b>		<b>Expected Rate of Return</b>
1 Month – TD	At Maturity		0.05 % p.a.
3 Months – TD	At Maturity		0.05 % p.a.
6 Months – TD	At Maturity		0.05 % p.a.
1 Year – TD	At Maturity		0.10 % p.a.
Saving Account	Bi-Annually		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.