



Indicative Deposit Profit Rates (Effective February 01, 2010)

Pak Rs. SAVING ACCOUNTS

Classic		Profit Payment Frequency
Tiers	Monthly	Profit calculation on daily balance
0-9,999,999	5.00%	
10,000,000 +	-	

Anchor			Profit Payment Frequency
Tiers	Monthly	6 mthly	Profit calculation on minimum monthly balance
0-4,999,999	5.00%	5.00%	
5,000,000 - 9,999,999	6.50%	7.25%	
10,000,000 +	-	-	

Access		Profit Payment Frequency
Tier	Monthly	Profit calculation on minimum monthly balance
0 - 9,999,999	5.00%	
10,000,000+	-	

Home Deposit		Profit Payment Frequency
	Monthly	Profit calculation on daily balance
Only for clients availing a mortgage loan facility	6.50%	

RBS Overnight Rate for Call Deposits in PKR **0.55% p.a.**

Pak Rs. TERM DEPOSIT

Tier 1 - PKR 100,000 - 499,999

Profit Payment Frequency				
Tenor	Monthly	Qtrly	Half Year	Annually
1 Mth	10.00%			
3 Mth	9.95%	10.05%		
6 Mth	9.90%	10.00%	10.15%	
1 Year	10.25%	10.35%	10.50%	10.80%
2 Year	10.70%	10.80%	11.00%	11.35%
3 Year	10.95%	11.10%	11.30%	11.65%
4 Year	11.15%	11.30%	11.50%	11.85%
5 Year	11.35%	11.50%	11.70%	12.10%
7 Year	11.70%	11.85%	12.05%	12.45%

Tier 2 - PKR 500,000 - 2,999,999

Profit Payment Frequency				
Tenor	Monthly	Qtrly	Half Year	Annually
1 Mth	10.10%			
3 Mth	10.05%	10.15%		
6 Mth	10.00%	10.10%	10.25%	
1 Year	10.35%	10.45%	10.60%	10.90%
2 Year	10.75%	10.90%	11.10%	11.45%
3 Year	11.05%	11.20%	11.40%	11.75%
4 Year	11.25%	11.40%	11.60%	11.95%
5 Year	11.45%	11.60%	11.80%	12.20%
7 Year	11.80%	11.95%	12.15%	12.55%

Tier 3 - PKR 3,000,000 - 9,999,999

Profit Payment Frequency				
Tenor	Monthly	Qtrly	Half Year	Annually
1 Mth	10.20%			
3 Mth	10.15%	10.25%		
6 Mth	10.10%	10.20%	10.35%	
1 Year	10.40%	10.55%	10.70%	11.00%
2 Year	10.85%	11.00%	11.20%	11.55%
3 Year	11.15%	11.30%	11.50%	11.85%
4 Year	11.35%	11.50%	11.70%	12.05%
5 Year	11.55%	11.70%	11.90%	12.30%
7 Year	11.90%	12.05%	12.25%	12.65%

Tier 4 - 10,000,000 Plus

* Rate of the immediately preceding slab/tier would apply unless negotiated rates are offered after obtaining necessary approvals from Business Head
 * Negotiated Rates will be Market Based Rates and will be applicable on Group Relationship basis

FCY SAVING ACCOUNTS

Profit Payment Frequency	
Half Yearly	Profit calculation on a minimum monthly balance
FCY Savings- FE 25	0.05%

Profit Payment Frequency	
Half Yearly	Profit calculation on a daily balance
FCY Savings- FE 25	0.05%

Pls note for all of the above categories:

- 1) Early encashment of a time deposit is subject to Penalty which may result in loss of Principal amount.
- 2) Rate offering to a customer may differ as a result of agreement between concerned customer and bank
- 3) Irrespective of amount FCY Term deposit rates will be negotiated rates between customer and bank
- 4) Irrespective of amount, for all tenors less than 1 month, the term deposit rate will be negotiated between customer and bank