

Indicative Profit Rates on Savings & Fixed Deposit Schemes - Effective from August 01, 2024

Saving Deposit Schemes		Rate (Per Annum)		
AL Habib PLS Savings Account		18.00%		
Monthly Profit Plan Account		18.00%		
Enhanced Savings Account		18.00%		
AL Habib Monthly Saver Account		18.00%		
AL Habib Woman Savings Account		18.00%		
AL Habib Woman Digital Savings Account		18.00%		
AL Habib Senior Citizens' Account		18.10%		
AL Habib Pensioner's Saving Account		18.10%		
AL Habib Armed Forces Pensioner Savings Account		18.10%		
AL Habib Asaan Savings Account		18.00%		
AL Habib Asaan Digital Savings Account		18.00%		
AL Habib Woman Asaan Savings Account		18.00%		
AL Habib Woman Digital Asaan Savings Account		18.00%		
AL Habib Remit Savings Account		18.00%		
AL Habib Remit Digital Savings Account		18.00%		
AL Habib Freelancer Savings Account		18.00%		
AL Habib Freelancer Digital Savings Account		18.00%		
AL Habib Asaan Remittance Savings Account		18.00%		
AL Habib Digital Savings Account		18.00%		
AL Habib Young Savers Account:				
Upto Rs. 500,000		18.10%		
Over Rs. 500,000		18.00%		
Fixed Deposit Schemes		Rate (Per Annum)		
AL Habib Treasures Call Account		18.00%		
Special Notice Deposits (7 Days & 30 Days)				
AL Habib Zamanat Account (Effective September 13, 2024)		16.00%		
AL Habib Salana Munafa Account (Effective September 13, 2024)		14.25%		
AL Habib Mahana Munafa Account (Effective September 13, 2024)				
1 Year		14.00%		
2 Years		12.00%		
3 Years		12.00%		
4 Years		11.00%		
5 Years		11.00%		
AL Habib Special Saver Certificate: (Effective September 13, 2024)				
First Year		12.00%		
Second Year		12.00%		
Third Year		12.00%		
Fixed Term Deposits (Effective September 13, 2024)				
1 Month		14.50%		
3 Months		14.50%		
6 Months		14.25%		
1 Year		14.25%		
2 Years		12.10%		
3 Years		12.10%		
4 Years		11.10%		
5 Years		11.10%		
FCY Fixed Deposits		USD	GBP	EURO
7 days		1.50%	1.00%	1.00%
1 Month		1.50%	1.00%	1.00%
3 Months		1.50%	1.00%	1.00%
6 Months		1.50%	1.00%	1.00%
12 Months		1.50%	1.00%	1.00%
Foreign Currency Account		Rate (Per Annum)		
		USD	GBP	EURO
AL Habib Foreign Currency Saving Account		1.00%	1.00%	1.00%
AL Habib Digital Savings Account		1.00%	1.00%	1.00%
AL Habib Foreign Currency Saver Account		USD	GBP	EURO
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.20%	0.70%	0.70%
From 10,000 to 24,999.99		1.30%	0.80%	0.80%
From 25,000.00 to 99,999.99		1.40%	0.90%	0.90%
100,000 & Above		1.50%	1.00%	1.00%
AL Habib Roshan Digital Account		Rate (Per Annum)		
AL Habib Roshan Digital Savings Account (PKR)		18.00%		
AL Habib Roshan Digital FCY Account		USD	GBP	EURO
Below 5,000.00		1.00%	0.50%	0.50%
From 5,000 to 9,999.99		1.25%	0.75%	0.75%
From 10,000 to 24,999.99		1.35%	0.85%	0.85%
From 25,000.00 to 99,999.99		1.50%	0.90%	0.90%
100,000 & Above		3.00%	1.00%	1.00%
<ul style="list-style-type: none"> • The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the SBP • The profit calculated will be based on simple annualized rate of expected return. • Profit on PKR saving accounts will be calculated on monthly average balance and on FCY saving accounts will be calculated on monthly minimum balance. • For PKR and FCY transactional accounts, the rates will be effective for the entire calendar month. • For Term Deposit, the applicable profit rates will be the rate at which the deposit is booked. (Except Zamanat Account) 				