

| Profit Rates on Deposits - Effective from Jan 01, 2026 | | | |
|---|--|-------------------------|------------|
| Savings Deposit Schemes | | Profit Rate (Per Annum) | |
| AL Habib PLS Savings Account | | | 9.00% |
| Monthly Profit Plan Account | | | 9.00% |
| AL Habib Enhanced Savings Account | | | 9.00% |
| AL Habib Monthly Saver Account | | | 9.00% |
| AL Habib Woman Savings Account | | | 9.00% |
| AL Habib Woman Digital Savings Account | | | 9.00% |
| AL Habib Senior Citizens' Account | | | 9.00% |
| AL Habib Pensioner's Savings Account | | | 9.00% |
| AL Habib Armed Forces Pensioner's Savings Account | | | 9.00% |
| AL Habib Asaan Savings Account | | | 9.00% |
| AL Habib Asaan Digital Savings Account | | | 9.00% |
| AL Habib Woman Asaan Savings Account | | | 9.00% |
| AL Habib Woman Digital Asaan Savings Account | | | 9.00% |
| AL Habib Remit Savings Account | | | 9.00% |
| AL Habib Remit Digital Savings Account | | | 9.00% |
| AL Habib Freelancer Savings Account | | | 9.00% |
| AL Habib Freelancer Digital Savings Account | | | 9.00% |
| AL Habib Asaan Remittance Savings Account | | | 9.00% |
| AL Habib Digital Savings Account | | | 9.00% |
| AL Habib Roshan Digital Savings Account | | | 9.00% |
| AL Habib Young Savers Account: | | | |
| Upto Rs. 500,000 | | | 9.00% |
| Over Rs. 500,000 | | | 9.00% |
| Fixed Deposit Schemes | | Profit Rate (Per Annum) | |
| AL Habib Treasures Call Account Remunerative | | | 8.75% |
| Special Notice Term Deposits (SNTD) | | | |
| 7 Days | | | 8.50% |
| 30 Days | | | 8.50% |
| AL Habib Zamanat Account | | | 9.00% |
| AL Habib Salana Munafa Account | | | 10.25% |
| AL Habib Mahana Munafa Account | | | |
| 1 Year | | | 10.00% |
| 2 Years | | | 9.00% |
| 3 Years | | | 8.00% |
| 4 Years | | | 8.00% |
| 5 Years | | | 8.00% |
| AL Habib Special Saver Certificate | | | |
| First Year | | | 8.00% |
| Second Year | | | 8.00% |
| Third Year | | | 8.00% |
| Fixed Term Deposits | | | |
| 1 Month | | | 8.50% |
| 3 Months | | | 8.00% |
| 6 Months | | | 7.50% |
| 1 Year | | | 10.25% |
| 2 Years | | | 9.10% |
| 3 Years | | | 8.10% |
| 4 Years | | | 8.10% |
| 5 Years | | | 8.10% |
| FCY Fixed Deposits | | | |
| 7 days | | | 1.50% |
| 1 Month | | | 1.50% |
| 3 Months | | | 1.50% |
| 6 Months | | | 1.50% |
| 12 Months | | | 1.50% |
| Foreign Currency Accounts | | Profit Rate (Per Annum) | |
| | | USD | GBP |
| AL Habib Foreign Currency Saving Account | | | 1.00% |
| AL Habib Digital Savings Account | | | 1.00% |
| AL Habib Foreign Currency Saver Account | | | USD |
| Below 5,000.00 | | | 1.00% |
| From 5,000 to 9,999.99 | | | 1.20% |
| From 10,000 to 24,999.99 | | | 1.30% |
| From 25,000.00 to 99,999.99 | | | 1.40% |
| 100,000 & Above | | | 1.50% |
| AL Habib Roshan Digital FCY Account | | | |
| Below 5,000.00 | | | 1.00% |
| From 5,000 to 9,999.99 | | | 1.25% |
| From 10,000 to 24,999.99 | | | 1.35% |
| From 25,000.00 to 99,999.99 | | | 1.50% |
| 100,000 & Above | | | 3.00% |
| • 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 & FCY saving accounts will be calculated on monthly average 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) | | | |