

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%		
<u>AL Habib Young Savers Account:</u>				
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%		
<u>Special Notice Term Deposits (SNTD)</u>				
7 Days		8.50%		
30 Days		8.50%		
AL Habib Zamanat Account		9.00%		
AL Habib Salana Munafa Account		10.25%		
<u>AL Habib Mahana Munafa Account</u>				
1 Year		10.00%		
2 Years		9.00%		
3 Years		8.00%		
4 Years		8.00%		
5 Years		8.00%		
<u>AL Habib Special Saver Certificate</u>				
First Year		8.00%		
Second Year		8.00%		
Third Year		8.00%		
<u>Fixed Term Deposits</u>				
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%		
<u>FCY Fixed Deposits</u>		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 Accounts		Profit 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%
<u>AL Habib Foreign Currency Saver Account</u>		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%
<u>AL Habib Roshan Digital FCY Account</u>		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%
• 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)				