

 Projected Rates on Rupee Deposit Accounts January 2026 till February 2026		
Deposit Tiers & Products	Jan 01,2026-Jan 21,2026	Effective Feb 01, 2026
UBL Asaan Current Account/UBL Mukammal Current Account/ UBL Urooj Current Account/ UBL Freelancer Current Account/ Other Current Account	0.00%	0.00%
UBL First Minor Savings Account	9.00%	9.00%
UBL Savings Account/ UBL Asaan Savings Account/UBL Institutional Savings Account	9.00%	9.00%
UBL Zindagi Account	9.00%	9.00%
UBL UniSona & UBL UniSona Plus	9.00%	9.00%
UBL Rupee UniSaver Account For monthly average balances upto Rs. 25 million For monthly average balances above Rs. 25 million upto Rs. 100 million For monthly average balances above Rs. 100 million upto Rs.250 million For monthly average balances above Rs. 250 million upto Rs. 500 million For monthly average balances of above Rs. 500 million	9.00% 9.00% 9.00% 9.00% 9.00%	9.00% 9.00% 9.00% 9.00% 9.00%
UBL Rupee UniFlex Account *** /UBL Urooj Saving Account For monthly average balances upto Rs. 10,000 For monthly average balances above Rs. 10,000 upto Rs. 100,000 For monthly average balances above Rs. 100,000 upto Rs. 500,000 For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000 For monthly average balances above Rs. 10,000,000	9.00% 9.00% 9.00% 9.00% 9.00% 9.00%	9.00% 9.00% 9.00% 9.00% 9.00% 9.00%
UBL Mahana Aamdan Savings Account For monthly average balances below Rs. 100,000 For monthly average balances Rs. 100,000 upto Rs. 5,000,000 For monthly average balances above Rs. 5,000,000	9.00% 9.00% 9.00%	9.00% 9.00% 9.00%
UBL Investment Account** (For Financial Institutions, Public Limited Companies & Public Sector Enterprises only) For Customer with monthly profit Disbursement For Customer with Semi annually profit Disbursement	9.00% 9.00%	9.00% 9.00%

** Special rates available for UBL UniSaver Plus and UBL Investment Account

*** UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.

Note 1: 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 State Bank of Pakistan.

Note 2: The profits calculated will be based on simple annualized rate of expected return.

Note 3: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNDR, COD, UBL Mahana Aamdan Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



Projected Rates for UBL Mahana Aamdani Term Deposit January 2026 till February 2026		
Deposit Tiers & Products	Jan 01,2026-Jan 21,2026	Effective Feb 01, 2026
UBL Mahana Aamdani Term Deposit		
3 months	9.75%	9.50%
6 months	9.50%	9.50%
1 year	9.50%	9.25%
3 years	9.00%	8.75%
5 years	9.00%	8.75%
10 years	8.75%	8.75%

Projected Rates for UBL Profit Certificate of Deposit (COD) January 2026 till February 2026		
Deposit Tiers & Products	Jan 01,2026-Jan 21,2026	Effective Feb 01, 2026
	Effective Rate	Effective Rate
Certificate of Deposit (COD) at Maturity Option		
3 Months	9.75%	9.50%
6 months	9.25%	9.25%
1 year	9.00%	9.00%
2 years	8.50%	8.00%
3 years	8.00%	8.00%
4 years	7.75%	7.50%
5 years	7.25%	7.25%
6 years	7.00%	6.50%
7 years	6.75%	6.50%
8 years	6.50%	6.00%
9 years	6.50%	6.00%
10 years	6.50%	6.00%
Certificate of Deposit (COD) at Monthly Profit	Jan 01,2026-Jan 21,2026	Effective Feb 01, 2026
1 year	9.50%	9.25%
2 years	9.00%	8.75%
3 years	9.00%	8.75%
4 years	8.75%	8.75%
5 years	8.75%	8.75%
6 years	8.75%	8.75%
7 years	8.75%	8.75%
8 years	8.75%	8.75%
9 years	8.75%	8.75%
10 years	8.75%	8.75%

Note 1: For all UBL Profit CODs and UBL Mahana Aamdani Term Deposit, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: 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 State Bank of Pakistan.

Note 3: The profits calculated will be based on effective annualized rate of expected return for UBL Profit COD profit payment at maturity.

Note 4: The profits calculated will be based on simple annualized rate of expected return for both UBL Profit COD monthly profit payment option and UBL Mahana Aamdani Term Deposit.

Note 5: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

 Projected Rates on Rupee TDR & SNDR January 2026 till February 2026		
Deposit Tiers & Products	Jan 01,2026-Jan 21,2026	Effective Feb 01, 2026
UBL Rupee Special Notice Deposit Receipt (SNDR)		
7 to 29 days	9.00%	9.00%
30 days and above	9.00%	9.00%
UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)		
1 month	9.00%	9.00%
2 months	9.00%	9.00%
3 months	9.00%	9.00%
4 months	9.00%	9.00%
5 months	9.00%	9.00%
6 months	9.00%	9.00%
1 year	8.75%	8.75%
2 years	7.75%	7.75%
3 years	7.75%	7.75%
4 years	7.00%	7.00%
5 years	7.00%	7.00%
6 years	7.00%	7.00%
7 years	7.00%	7.00%
8 years	7.00%	7.00%
9 years	7.00%	7.00%
10 years	7.00%	7.00%

Note 1: Special rates available for UTTIP (United Term Treasury Investment Product) TDRs upto 365 days with fixed rates of

Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the

Note 3: The profits calculated will be based on simple annualized rate of expected return.

Note 4: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be
- For SNDR, COD, UBL Mahana Aamdan Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day



FE 25 (UniZar Plus) - Product types		Projected Rates on Foreign Currency Current & Saving Accounts/ January 2026 till February 2026									
		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
Jan 01,2026- Jan 21,2026	Current	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
	Saving	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.00%	0.01%	0.01%	0.001%
Effective Feb 01, 2026	Current	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
SFN USD FSN GBP SFN EUR SFN AED SFN SAR											

Frozen FCY Accounts for February 2026	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%

Note 1: For Saving Accounts, the rates of return vary monthly.

Note 2: The
- For Rupee and
- For SNDR,



FE 25 (UniZar Plus)/Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		Less than USD 50K or equivalent	Greater than or equal to USD 50K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
Jan 01,2026-Jan 21,2026	TDR 3 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.00%	2.75%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Effective Feb 01, 2026	TDR 3 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.00%	2.75%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
		TFN	USD	FTN	GBP	TFN	EUR	TFN	AED	TFN	SAR

Frozen FCY Accounts for February 2026	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%



Note 1: For all FCY Term Deposits, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: Special Rates available in FCY UTTIP for USD 100K and above or equivalent.

Note 3: The effective dates for projected rates are as follows: □

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

- For SNDR, COD, UBL Mahana Aamdan Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

 Projected Rates on UBL FCY UniFlex Deposit Accounts January 2026 till February 2026					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Jan 01,2026-Jan 21,2026	For monthly average balances upto 5,000	1.25%	0.75%	0.30%	0.30%
	For monthly average balances above 5,000 up to 10,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 10,000 up to 25,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Effective Feb 01, 2026	For monthly average balances upto 5,000	1.25%	0.75%	0.30%	0.30%
	For monthly average balances above 5,000 up to 10,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 10,000 up to 25,000	1.75%	1.00%	0.30%	0.40%
	For monthly average balances above 25,000 up to 100,000	2.00%	1.00%	0.30%	0.50%
	For monthly average balances above 100,000	2.25%	1.25%	0.30%	0.50%

* UBL FCY UniFlex Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions. The applicable bands of threshold are according to their respective currencies

Note 1: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

-For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

