 <span style="float: right;">where you come first</span>				
<b>Projected Rates on Rupee Deposit Accounts</b> <b>January 1, 2025 - March 31, 2025</b>				
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	Effective from March 01 - 14 March, 2025	Effective from March 15 - 31, 2025
<b>UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account / UBL Asaan Current Account/UBL Mukammal Current Account/ UBL Urooj Current Account/ UBL Freelancer Current Account/ Other Current Account</b>	0.00%	0.00%	0.00%	0.00%
<b>UBL First Minor Savings Account</b>	11.50%	10.50%	10.50%	10.50%
<b>UBL Savings Account/ UBL Asaan Savings Account/UBL Tezraftaar Asaan Remittance Savings Account/UBL Institutional Savings Account</b>	11.50%	10.50%	10.50%	10.50%
<b>UBL Zindagi Account</b>	11.50%	10.50%	10.50%	10.50%
<b>UBL TezRaftaar Pardes Card Account *</b>	11.50%	10.50%	10.50%	10.50%
<b>UBL UniSona &amp; UBL UniSona Plus</b>	11.50%	10.50%	10.50%	10.50%
<b>UBL Rupee UniSaver Account</b>				
For monthly average balances upto Rs. 25 million	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 25 million upto Rs. 100 million	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 100 million upto Rs.250 million	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 250 million upto Rs. 500 million	11.50%	10.50%	10.50%	10.50%
For monthly average balances of above Rs. 500 million	11.50%	10.50%	10.50%	10.50%
<b>UBL Rupee UniFlex Account *** /UBL Urooj Saving Account</b>				
For monthly average balances upto Rs. 10,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 10,000 upto Rs. 100,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 500,000 upto Rs. 1,000,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 10,000,000	11.50%	10.50%	10.50%	10.50%
<b>UBL Mahana Aamdani Savings Account</b>				
For monthly average balances below Rs. 100,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances Rs. 100,000 upto Rs. 5,000,000	11.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 5,000,000	11.50%	10.50%	10.50%	10.50%
<b>UBL Investment Account**** (For Financial Institutions, Public Limited Companies &amp; Public Sector Enterprises only)</b>				
For Customer with monthly profit Disbursement	11.50%	10.50%	10.50%	10.50%
For Customer with Semi annually profit Disbursement	11.50%	10.50%	10.50%	10.50%

\* UBL Savings Account rules will apply in calculating returns on UBL Tezraftaar Pardes Card Accounts.  
 \*\* Special rates available for UBL UniSaver Plus PLS Daily Profit Product with monthly profit payout.  
 \*\*\* UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.  
 \*\*\*\* Special rates available for UBL Investment account Product.


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 Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



 <span style="float: right;">where you come first</span>				
Projected Rates for UBL Mahana Aamdani Term Deposit				
25 - March 31, 2025				
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	Effective from March 01 - 14 March, 2025	Effective from March 15 - 31, 2025
<b>UBL Mahana Aamdani Term Deposit</b>				
3 months	10.75%	10.70%	10.00%	10.00%
6 months	10.50%	10.50%	9.50%	9.50%
1 year	10.25%	10.00%	9.50%	9.50%
3 years	9.50%	9.25%	9.00%	9.00%
5 years	8.50%	9.00%	9.00%	9.00%
10 years	7.50%	9.00%	9.00%	9.00%


Projected Rates for UBL Profit Certificate of Deposit (COD)				
January 1, 2025 - March 31, 2025				
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	Effective from March 01 - 14 March, 2025	Effective from March 15 - 31, 2025
	Effective Rate	Effective Rate	Effective Rate	Effective Rate
<b>Certificate of Deposit (COD) at Maturity Option</b>				
3 Months	10.75%	10.25%	10.25%	10.25%
6 months	10.25%	9.75%	9.75%	9.75%
1 year	9.50%	9.50%	9.50%	9.50%
2 years	9.75%	9.50%	9.00%	9.00%
3 years	8.75%	8.75%	9.00%	9.00%
4 years	8.75%	8.75%	8.75%	8.75%
5 years	8.50%	8.75%	8.75%	8.75%
6 years	8.50%	8.75%	8.75%	8.75%
7 years	8.50%	8.50%	8.50%	8.50%
8 years	8.00%	8.50%	8.50%	8.50%
9 years	7.75%	8.50%	8.50%	8.50%
10 years	7.50%	8.50%	9.00%	9.00%

Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	Effective from March 01 - 14 March, 2025	Effective from March 15 - 31, 2025
<b>Certificate of Deposit (COD) at Monthly Profit</b>				
1 year	10.25%	10.00%	9.50%	9.50%
2 years	9.50%	9.50%	9.50%	9.50%
3 years	9.50%	9.25%	9.00%	9.00%
4 years	8.50%	8.75%	8.75%	8.75%
5 years	8.50%	9.00%	9.00%	9.00%
6 years	7.50%	7.50%	9.00%	9.00%
7 years	7.50%	7.50%	9.00%	9.00%
8 years	7.50%	7.50%	9.00%	9.00%
9 years	7.50%	7.50%	9.00%	9.00%
10 years	7.50%	7.50%	9.00%	9.00%

- 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
- 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



		<i>where you come first</i>		
<b>Projected Rates on Rupee TDR &amp; SNDR January 1, 2025 - March 31, 2025</b>				
<b>Deposit Tiers &amp; Products</b>	<b>January 01, 2025 - January 31, 2025</b>	<b>February 01, 2025 - February 28, 2025</b>	<b>Effective from March 01 - 14 March, 2025</b>	<b>Effective from March 15 - 31, 2025</b>
<b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b>				
7 to 29 days	11.00%	10.00%	9.50%	9.50%
30 days and above	11.00%	10.00%	9.50%	9.50%
<b>UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)</b>				
1 month	11.00%	10.00%	9.50%	9.50%
2 months	11.00%	10.00%	9.50%	9.50%
3 months	10.75%	9.75%	9.50%	9.50%
4 months	10.50%	9.50%	9.50%	9.50%
5 months	10.50%	9.50%	9.50%	9.50%
6 months	10.50%	9.50%	9.50%	9.50%
1 year	10.25%	9.25%	9.25%	9.25%
2 years	9.25%	8.25%	8.25%	8.25%
3 years	9.25%	8.25%	8.25%	8.25%
4 years	8.50%	7.50%	7.50%	7.50%
5 years	8.50%	7.50%	7.50%	7.50%
6 years	7.50%	7.50%	7.50%	7.50%
7 years	7.50%	7.50%	7.50%	7.50%
8 years	7.50%	7.50%	7.50%	7.50%
9 years	7.50%	7.50%	7.50%	7.50%
10 years	7.50%	7.50%	7.50%	7.50%

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

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 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 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




FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		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
January 01, 2025 - January 31, 2025	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%
February 01, 2025 - February 28, 2025	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%
Effective from March 01 - 14 March, 2025	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%
Effective from March 15 - 31, 2025	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%

Frozen FCY Accounts for March 2025	
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,

 <span style="float: right;">where you come first</span>											
<b>Projected Rates on Foreign Currency Term Deposits</b> <b>January 1, 2025 - March 31, 2025</b>											
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
January 01, 2025 - January 31, 2025	TDR 3 months	0.50%	0.50%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 6 months	0.50%	0.50%	0.15%	0.20%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 1 year	0.50%	0.50%	0.25%	0.30%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
February 01, 2025 - February 28, 2025	TDR 3 months	0.50%	0.50%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 6 months	0.50%	0.50%	0.15%	0.20%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 1 year	0.50%	0.50%	0.25%	0.30%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
Effective from March 01 - 14 March, 2025	TDR 3 months	0.50%	0.50%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 6 months	0.50%	0.50%	0.15%	0.20%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
	TDR 1 year	0.50%	0.50%	0.25%	0.30%	0.001%	0.001%	0.01%	0.01%	0.01%	0.01%
Effective from March 15 - 31, 2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%

Frozen FCY Accounts for March 2025	
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 Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

 <span style="float: right;">where you come first</span>					
<b>Projected Rates on UBL FCY UniFlex Deposit Accounts</b> <b>January 1, 2025 - March 31, 2025</b>					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
<b>January 01, 2025 - January 31, 2025</b>	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%
<b>February 01, 2025 - February 28, 2025</b>	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%
<b>Effective from March 01 - 14 March, 2025</b>	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%
<b>Effective from March 15 - 31, 2025</b>	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%

\* 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

