 where you come first						
Projected Rates on Rupee Deposit Accounts January 1, 2025 - May 31, 2025						
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	March 01, 2025 - March 14, 2025	March 15, 2025 - March 31, 2025	April 01, 2025 - April 30, 2025	Effective from May 01, 2025
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/ All-in-One Account/ Business Value Account Plus/ Online Express/ Basic Banking Account/ Other Current Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UBL First Minor Savings Account	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Savings Account/ UBL Asaan Savings Account/UBL Tezraftaar Asaan Remittance Savings Account/UBL Institutional Savings Account/ PLS Account	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Zindagi Account	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Tezraftaar Pardes Card Account *	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL UniSona & UBL UniSona Plus	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Rupee UniSaver Account For monthly average balances upto Rs. 25 million	11.50%	10.50%	10.50%	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%	10.50%	10.50%
For monthly average balances above Rs. 100 million upto Rs.250 million	11.50%	10.50%	10.50%	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%	10.50%	10.50%
For monthly average balances of above Rs. 500 million	11.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Rupee UniFlex Account *** /UBL Urooj Saving Account For monthly average balances upto Rs. 10,000	11.50%	10.50%	10.50%	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%	10.50%	10.50%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	11.50%	10.50%	10.50%	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%	10.50%	10.50%
For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 10,000,000	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Mahana Aamdani Savings Account For monthly average balances below Rs. 100,000	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
For monthly average balances Rs. 100,000 upto Rs. 5,000,000	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
For monthly average balances above Rs. 5,000,000	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
UBL Investment Account**** (For Financial Institutions, Public Limited Companies & Public Sector Enterprises only) For Customer with monthly profit Disbursement	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
For Customer with Semi annually profit Disbursement	10.50%	10.50%	10.50%	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, Super Saver Account 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. Also available for former SBL Investment Account


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



 where you come first						
Projected Rates for UBL Mahana Aamdani Term Deposit January 1, 2025 - May 31, 2025						
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	March 01, 2025 - March 14, 2025	March 15, 2025 - March 31, 2025	April 01, 2025 - April 30, 2025	Effective from May 01, 2025
UBL Mahana Aamdani Term Deposit/ Flexi Mahana*						
3 months	10.75%	10.70%	10.00%	10.00%	10.50%	10.50%
6 months	10.50%	10.50%	10.00%	10.00%	10.50%	10.50%
1 year	10.25%	10.00%	10.00%	10.00%	10.00%	10.00%
3 years	9.50%	9.25%	10.00%	10.00%	9.00%	9.00%
5 years	8.50%	9.00%	10.00%	10.00%	8.75%	8.75%
10 years	7.50%	9.00%	10.00%	10.00%	8.75%	8.75%

Projected Rates for UBL Profit Certificate of Deposit (COD) January 1, 2025 - May 31, 2025						
Deposit Tiers & Products	January 01, 2025 - January 31, 2025	February 01, 2025 - February 28, 2025	March 01, 2025 - March 14, 2025	March 15, 2025 - March 31, 2025	Effective from May 01, 2025	Effective from May 01, 2025
	Effective Rate	Effective Rate	Effective Rate	Effective Rate	Effective Rate	Effective Rate
Certificate of Deposit (COD) at Maturity Option/ Term Deposit**/ Flexi Salana or Salana Munafa***						
3 Months	10.75%	10.25%	10.25%	10.25%	11.00%	11.00%
6 months	10.25%	9.75%	9.75%	9.75%	10.50%	10.50%
1 year	9.50%	9.50%	9.50%	9.50%	10.25%	10.25%
2 years	9.75%	9.50%	9.00%	9.00%	9.50%	9.50%
3 years	8.75%	8.75%	9.00%	9.00%	9.00%	9.00%
4 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
5 years	8.50%	8.75%	8.75%	8.75%	8.75%	8.75%
6 years	8.50%	8.75%	8.75%	8.75%	8.75%	8.75%
7 years	8.50%	8.50%	8.50%	8.50%	8.75%	8.75%
8 years	8.00%	8.50%	8.50%	8.50%	8.75%	8.75%
9 years	7.75%	8.50%	8.50%	8.50%	9.00%	9.00%
10 years	7.50%	8.50%	9.00%	9.00%	9.00%	9.00%

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

* Flexi Mahana is only available for 1 year maturity

**Term Deposit is only available for 1 month, 3 month and 6 month

***Flexi Salana is only available for 1 year maturity

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



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

Note 1: Special rates available for UTTIP (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



 where you come first											
Projected Rates on Foreign Currency Current & Saving Accounts/ January 1, 2025 - May 31, 2025											
FE 25 (UniZar Plus/ FCY SA - 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%
March 01, 2025 - March 14, 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%
March 15, 2025 - March 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%
April 01, 2025 - April 30, 2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Effective from May 01, 2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%

Frozen FCY Accounts for May 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.

Note 3:

The section, in maroon, is applicable to all customers who became UBL's customer as a result of amalgamation of Silk Bank Limited with and into UBL. This is effective from April 1st 2025
Only USD, GBP and EUR available

 where you come first											
Projected Rates on Foreign Currency Term Deposits January 1, 2025 - May 31, 2025											
FE 25 (UniZar Plus)/ FCY TD - 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%
March 01, 2025 - March 14, 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%
March 15, 2025 - March 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%
April 01, 2025 - April 30, 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%
Effective from May 01, 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 May 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 UTTP 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

Note 4: Only the existing rollover cases of 1 month Term Deposit will be booked at 3 months rate of FCY TD.

Note 5: The section, in maroon, is applicable to all customers who became UBL's customer as a result of amalgamation of Silk Bank Limited with and into UBL. This is effective from April 1st 2025. Only USD, GBP and EUR available

 where you come first					
Projected Rates on UBL FCY UniFlex Deposit Accounts January 1, 2025 - May 31, 2025					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
January 01, 2025 - January 31, 2025	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%
February 01, 2025 - February 28, 2025	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%
March 01, 2025 - March 14, 2025	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%
March 15, 2025 - March 31, 2025	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%
April 01, 2025 - April 30, 2025	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 from May 01, 2025	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

