

UBL Mahana Aamdani Term Deposit is a unique Term deposit account, offering competitive high yield profit rates, primarily targeting rate conscious customers who are dependent on monthly fixed income.

1. Now you can avail one of the best and most stable rates of return by investing in UBL Mahana Aamdani Term Deposit.
2. Investment starts from Rs. 25,000/-. However, there is no upper limit on maximum investment.
3. UBL ensures a secured investment for your money.
4. Monthly Profit Payout.
5. Profit rate remains the same during the Tenure despite fluctuation in money market.
6. Rollover/Renewal option available.
7. You can earn best returns on 3 Months, 6 Months Term Deposit Plan.
8. UBL Mahana Aamdani Term Deposit is available on UBL App. Simply download and register on your UBL Mobile app for easy investment into UBL Mahana Aamdani Term Deposit.
9. RDA Ameen & RDA Savings account holders need to open and conventional Roshan digital accounts for booking Mahana Aamdani Term Deposit.
10. Profit will be paid for the period the deposit remained with the bank at the minimum rate of return set by SBP prevailing at the time of booking. In case SBP rate is greater than or equal to Customer rate, then customer rate minus 100 bps will be applicable. Recovery of excess profit (if any), will be done by comparing the actually paid amount with the amount arrived as per effective rates on monthly basis. The difference could be recovered from the customer.
11. WHT is exempted on profit.
12. In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks.
13. Furthermore please contact your Relationship Manager or email us at [Roshan@ubl.com.pk](mailto:Roshan@ubl.com.pk).