

Indicative Deposit Profit Rates (Effective November 02, 2011)

Pak Rs. SAVING ACCOUNTS

Faysal Savings

Profit Payment Frequency		Profit calculation on minimum monthly balance
Tiers	6 monthly	
0-9,999	5.00%	
10,000+	5.00%	

Faysal Premium

Profit Payment Frequency		Profit calculation on daily balance
Tiers	Monthly	
0-4,999,999	5.00%	
5,000,000+	*	

Faysal Moavin

Profit Payment Frequency		Profit calculation on daily balance
Tiers	Monthly	
0-499,999	5.00%	
500,000-999,999	5.50%	
1,000,000-1,499,999	6.75%	
1,500,000-4,999,999	7.50%	
5,000,000+	5.00%	

Cash Management

Savings

Profit Payment Frequency		Profit calculation on average balance
Tiers	Monthly	
0-24,999	5.00%	
25,000-499,999,999	5.00%	
500,000,000 +	5.00%	

Faysal Anchor

Profit Payment Frequency		Profit calculation on minimum monthly balance
Tiers	Monthly	
0-19,999	5.00%	
20,000+	5.00%	

Home Deposit

Profit Payment Frequency		Profit calculation on daily balance
Tiers	Monthly	
Only for clients availing a mortgage loan facility	6.50%	

Faysal Marketlink

Profit Payment Frequency		Profit calculation on daily balance
Tiers	Monthly	
0-4,999,999	5.00%	
5,000,000-9,999,999	3mth Kibor-4.50%	
10,000,000-14,999,999	3mth Kibor-4.25%	
15,000,000+	3mth Kibor-3.75%	

Note: Minimum profit rate will not fall below 5.00% p.a.
Maximum profit rate will not go beyond 15.00% p.a.

Pak Rs. TERM DEPOSIT

Tier 1 - PKR 0 - 24,999

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	1.75%			
3 Mth	3.45%	3.50%		
6 Mth	3.85%	3.90%	4.00%	
1 Year	5.80%	5.85%	5.90%	6.00%
2 Year	5.80%	5.85%	5.90%	6.00%
3 Year	5.80%	5.85%	5.90%	6.00%
4 Year	5.80%	5.85%	5.90%	6.00%
5 Year	5.80%	5.85%	5.90%	6.00%

Tier 2 - PKR 25,000 - 99,999

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	7.00%			
3 Mth	7.45%	7.50%		
6 Mth	7.85%	7.90%	8.00%	
1 Year	9.50%	9.60%	9.75%	10.00%
2 Year	9.60%	9.70%	9.85%	10.10%
3 Year	9.70%	9.80%	9.95%	10.20%
4 Year	9.80%	9.90%	10.05%	10.30%
5 Year	9.85%	9.95%	10.10%	10.40%

Tier 3 - PKR 100,000 - 2,999,999

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	10.10%			
3 Mth	10.30%	10.40%		
6 Mth	10.00%	10.10%	10.25%	
1 Year	10.35%	10.45%	10.60%	10.90%
2 Year	10.35%	10.45%	10.60%	10.90%
3 Year	10.35%	10.45%	10.60%	10.90%
4 Year	10.35%	10.45%	10.60%	10.90%
5 Year	10.35%	10.45%	10.60%	10.90%

Tier 4 - PKR 3,000,000 - 4,999,999

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	10.20%			
3 Mth	10.40%	10.50%		
6 Mth	10.10%	10.20%	10.35%	
1 Year	10.40%	10.55%	10.70%	11.00%
2 Year	10.40%	10.55%	10.70%	11.00%
3 Year	10.40%	10.55%	10.70%	11.00%
4 Year	10.40%	10.55%	10.70%	11.00%
5 Year	10.40%	10.55%	10.70%	11.00%

Tier 5 - 5,000,000 Plus

* Rate of the immediately preceding stab/tier would apply unless negotiated rates are offered after obtaining necessary approvals from Business Head
* Negotiated Rates will be Market Based Rates and will be applicable on Group Relationship basis

FCY SAVING ACCOUNTS

Mahfooz Sarmaya

Profit Payment Frequency		Profit calculation on a minimum monthly balance
Tiers	Half Yearly	
FCY Savings- FE 25	0.20%	

FCY Savings Plus

Profit Payment Frequency		Profit calculation on a daily balance
Tiers	Half Yearly	
0-49,999 units	0.10%	
50,000 units -199,999 units	0.15%	
200,000 units +	0.20%	

Pls note for all of the above categories:

- 1) Early encashment of a time deposit is subject to Penalty which may result in loss of Principal amount.
- 2) Rate offering to a customer may differ as a result of agreement between concerned customer and bank
- 3) Irrespective of amount FCY Term deposit rates will be negotiated rates between customer and bank
- 4) Irrespective of amount, for all tenors less than 1 month, the term deposit rate will be negotiated between customer and bank