

Indicative Deposit Profit Rates (Effective May 01, 2012)

Pak Rs. SAVING ACCOUNTS

Faysal Savings		Profit Payment Frequency
Tiers	6 monthly	Profit calculation on minimum monthly balance
0-9,999	6.00%	
10,000+	6.00%	

Faysal Premium		Profit Payment Frequency
Tiers	Monthly	Profit calculation on daily balance
0-4,999,999	6.00%	
5,000,000+	-	

Faysal Moavin		Profit Payment Frequency
Tiers	Monthly	Profit calculation on daily balance
0-999,999	6.00%	
1,000,000-1,499,999	6.50%	
1,500,000-4,999,999	7.00%	
5,000,000+	8.00%	

Cash Management Savings		Profit Payment Frequency
Tiers	Monthly	Profit calculation on average balance
0-24,999	6.00%	
25,000-499,999,999	6.00%	
500,000,000 +	6.00%	

Faysal Anchor		Profit Payment Frequency
Tiers	Monthly	Profit calculation on minimum monthly balance
0-19,999	6.00%	
20,000+	6.00%	

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

Faysal Marketlink		Profit Payment Frequency
Tiers	Monthly	Profit calculation on daily balance
0-4,999,999	6.00%	
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 6.00% p.a.
Maximum profit rate will not go beyond 15.00% p.a.

Pak Rs. TERM DEPOSIT

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	6.00%			
3 Mth	6.00%	6.00%		
6 Mth	6.00%	6.00%	6.00%	
1 Year	6.00%	6.00%	6.00%	6.00%
2 Year	6.00%	6.00%	6.00%	6.00%
3 Year	6.00%	6.00%	6.00%	6.00%
4 Year	6.00%	6.00%	6.00%	6.00%
5 Year	6.00%	6.00%	6.00%	6.00%

Tenor	Profit Payment Frequency			
	Monthly	Qtrly	Half Year	Annually
1 Mth	7.00%			
3 Mth	7.45%	7.90%		
6 Mth	7.85%	7.90%	8.00%	
1 Year	9.50%	9.80%	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%

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%

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 slab/hier 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
FCY Savings- FE 25	Half Yearly	Profit calculation on a minimum monthly balance
		0.20%

FCY Savings Plus		Profit Payment Frequency
	Half Yearly	Profit calculation on a daily balance
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