

**Savings (Pak Rupees)**

Faysal Savings	Profit Payment Frequency
<b>Tiers</b>	<b>6 monthly</b>
0-9,999	3.75%
10,000+	3.75%

Faysal Asaan Savings	Profit Payment Frequency
<b>Tiers</b>	<b>6 monthly</b>
0-9,999	3.75%
10,000+	3.75%

Faysal Swift Savers**	Profit Payment Frequency
<b>Tiers</b>	<b>Monthly</b>
0-1,499,999	3.75%
1,500,000-4,999,999	4.00%
5,000,000+	4.25%

\*\* New Account Opening stopped w.e.f 16-Sep-2016

Faysal Moavin	Profit Payment Frequency
<b>Tiers</b>	<b>Monthly</b>
0-1,499,999	3.75%
1,500,000-4,999,999	4.00%
5,000,000+	4.25%

Faysal Anchor	Profit Payment Frequency
<b>Rates</b>	<b>Monthly</b>
	3.75%

Profit will be calculated on Account monthly average balance for all PKR Savings accounts

Cash Management	Profit Payment Frequency
<b>Rate</b>	<b>Monthly</b>
	3.75%

Faysal Premium	Profit Payment Frequency
<b>Tiers</b>	<b>Monthly</b>
0-4,999,999	3.75%
5,000,000+	*

\*Negotiated Rates will be Market Based Rates and will be applicable on Relationship basis

Faysal Life Plus	Profit Payment Frequency
<b>Tiers</b>	<b>Monthly</b>
0-99,999	3.75%
100,000 - 2,999,999	5.00%
3,000,000 - 4,999,999	5.25%
5,000,000+	3.75%

Faysal Marketlink	Profit Payment Frequency
<b>Tiers</b>	<b>Monthly</b>
0-1,499,999	3.75%
1,500,000 - 49,999,999	3mth Kibor-1.75%
50,000,000 - 99,999,999	3mth Kibor-1.50%
100,000,000+	3mth Kibor-1.00%

Note:  
Minimum profit rate will be 3.75% p.a.  
Maximum profit rate will be 8.00% p.a.

**Term Deposits (Pak Rupees)**

**Faysal Izafa Term Deposit**

Tenor	Profit Payout Frequency ( Expected rates per annum basis)			
	Monthly	Quarterly	Half Yearly	Annual
<b>Tier 1- PKR 0-99,999</b>				
1 Month	3.75%			
3 Months	3.75%	3.75%		
6 Months	3.75%	3.75%	3.75%	
1 Year	3.75%	3.75%	3.75%	4.00%
2 Years	3.75%	3.75%	3.75%	4.00%
3 Years	3.75%	3.75%	3.75%	4.00%

Tenor	Profit Payout Frequency ( Expected rates per annum basis)			
	Monthly	Quarterly	Half Yearly	Annual
<b>Tier 2- PKR 100,000-499,999</b>				
1 Month	3.90%			
3 Months	3.90%	4.00%		
6 Months	3.90%	4.00%	4.10%	
1 Year	4.15%	4.25%	4.30%	4.35%
2 Years	4.25%	4.35%	4.45%	4.55%
3 Years	4.30%	4.50%	4.60%	4.75%

Tenor	Profit Payout Frequency ( Expected rates per annum basis)			
	Monthly	Quarterly	Half Yearly	Annual
<b>Tier 3- 500,000-1,999,999</b>				
1 Month	4.10%			
3 Months	4.10%	4.35%		
6 Months	4.10%	4.35%	4.35%	
1 Year	4.35%	4.35%	4.35%	4.60%
2 Years	4.60%	4.70%	4.80%	4.90%
3 Years	4.70%	4.80%	4.90%	5.00%

Tenor	Profit Payout Frequency ( Expected rates per annum basis)			
	Monthly	Quarterly	Half Yearly	Annual
<b>Tier 4- 2,000,000-4,999,999</b>				
1 Month	4.35%			
3 Months	4.35%	4.60%		
6 Months	4.35%	4.60%	4.85%	
1 Year	5.10%	5.20%	5.30%	5.35%
2 Years	5.20%	5.30%	5.40%	5.50%
3 Years	5.35%	5.45%	5.55%	5.70%

Tier 5- 5,000,000 and above

7 Days/ 2 Weeks Izafa Term Deposit (PKR)	
Tier	At Maturity
0 - 99,999	3.75%
**100,000+	3.75%

Faysal Izafa Premium PKR 100,000 and above (for Individual only)		
Tenor	Monthly	Annual
1 Year	5.45%	5.50%
2 Years	5.45%	5.60%
3 Years	5.60%	6.00%

Note: \*Rate of the immediately preceding slab/tier would apply unless negotiated rates are offered after obtaining necessary approvals from Business Head  
\*\*Above rates will be used for fresh Term Deposits bookings or rollovers.

**FCY Savings Accounts**

FCY Savings Plus	Profit Payment Frequency
<b>Tiers</b>	<b>6 monthly</b>
0-49,999 units	0.10%
50,000-199,999 units	0.15%
200,000 units+	0.30%

Profit calculation on daily balance

Mahfooz Sarmaya	Profit Payment Frequency
<b>Tiers</b>	<b>6 monthly</b>
FCY Savings FE 25	0.25%

Profit calculation on monthly minimum balance

**FCY Term Deposit**

up to 50,000 units				
USD	Monthly	Quarterly	Half Yearly	Annual
1 month	0.15%			
3 months	0.20%	0.25%		
6 months	0.40%	0.40%	0.40%	
1 year	0.50%	0.50%	0.50%	0.60%
<b>GBP</b>				
1 month	0.10%			
3 months	0.10%	0.10%		
6 months	0.10%	0.10%	0.10%	
1 year	0.30%	0.30%	0.30%	0.30%
<b>EUR</b>				
1 month	0.002%			
3 months	0.002%	0.002%		
6 months	0.002%	0.002%	0.002%	
1 year	0.002%	0.002%	0.002%	0.002%

50,000 + units				
USD	Monthly	Quarterly	Half Yearly	Annual
1 month	0.25%			
3 months	0.30%	0.30%		
6 months	0.50%	0.50%	0.50%	
1 year	0.60%	0.60%	0.60%	0.75%
<b>GBP</b>				
1 month	0.12%			
3 months	0.15%	0.15%		
6 months	0.20%	0.20%	0.20%	
1 year	0.40%	0.40%	0.40%	0.40%
<b>EUR</b>				
1 month	0.002%			
3 months	0.002%	0.002%		
6 months	0.002%	0.002%	0.002%	
1 year	0.002%	0.002%	0.002%	0.002%

Note for all of the above Term Deposits categories:  
1) Early encashment of a Term Deposit is subject to Penalty except Euro deposits of tenors up to 6 months.  
2) Rate offering to a customer may differ as a result of agreement between concerned customer and bank  
3) Irrespective of amount, any tenor other than mentioned above will be negotiated between customer and bank.