

ACTUAL PROFIT RATES DECLARED 2020

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ACTUAL PROFIT RATES 2020

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC - MARGIN ACCOUNTS												
FAYSAL ISLAMIC MARGIN ACCOUNTS & SECURITY DEPOSIT	0.06%	0.06%	0.06%	0.06%	0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC LOCKERS SECURITY MARGIN ACCOUNT									0.00%	0.00%	0.00%	0.01%
FAYSAL ISLAMIC REMUNERATIVE CURRENT ACCOUNTS												
FAYSAL ISLAMIC KAMIL BUSINESS ACCOUNT	0.06%	0.06%	0.06%	0.06%	0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TAWARRUQ (CREDIT CARD NCA)												0.01%
FAYSAL ISLAMIC REHMAT INDIVIDUAL ACCOUNT	0.06%	0.06%	0.06%	0.06%	0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT BUSINESS ACCOUNT	0.06%	0.06%	0.06%	0.06%	0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNTS												
FAYSAL ISLAMIC TEZZ TAREEN ASAAN REMITTANCE ACCOUNT					0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC TEZZ TAREEN REMITTANCE ACCOUNT									0.00%	0.00%	0.00%	0.01%
* FAYSAL ISLAMIC PAYCHEQ PLUS (PAYROLL) ACCOUNTS- (6 MONTHLY PROFIT)	0.06%	0.06%	0.06%	0.06%	0.06%	0.02%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
FAYSAL ISLAMIC REHMAT PAYROLL ACCOUNT					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMIC ASAAN PAYROLL ACCOUNT					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMIC BASIC PAYROLL ACCOUNT										0.00%	0.00%	0.00%
*Profit Payment Frequency is Semi - Annually												
FAYSAL ISLAMIC FINANCIAL INSTITUTIONAL SAVING DEPOSIT												
Tier 1 (0 to 4,999,999)	7.50%	7.50%	7.50%	5.25%	3.36%	2.35%	2.48%	2.43%	2.54%	2.13%	2.13%	3.03%
Tier 2 (5,000,000 to 49,999,999)	8.15%	8.15%	8.15%	5.90%	4.04%	2.92%	2.95%	2.90%	3.02%	2.53%	2.54%	3.03%
Tier 3 (50,000,000 to 149,999,999)	0.00%	0.00%	10.00%	0.00%	0.00%	0.00%	0.00%	2.70%	0.00%	0.00%	0.00%	0.00%
Tier 4 - (150,000,000 to 299,999,999)	0.00%	10.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (300,000,000 to 499,999,999)	10.40%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMIC SAVING ACCOUNTS - New Tiers effective Jan 2020												
Tier 1 (0-499,999)	7.00%	7.00%	7.00%	4.75%	2.85%	2.35%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
Tier 2 (500,000- 2,999,999)	7.25%	7.25%	7.25%	5.00%	2.85%	2.35%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
Tier 3 (3,000,000 - 9,999,999)	7.75%	7.75%	7.50%	5.25%	3.10%	2.35%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
Tier 4 (10,000,000 - 19,999,999)							3.54%	3.36%	3.51%	2.94%	2.94%	3.31%
Tier 5 (20,000,000 to 29,999,999)							3.60%	3.47%	3.63%	3.04%	3.05%	3.43%
Tier 6 (30,000,000 to 49,999,999)	8.25%	8.25%	8.00%	5.75%	3.36%	2.35%	3.66%	3.59%	3.75%	3.14%	3.15%	3.54%
Tier 7 (50,000,000 to 99,999,999)	9.00%	9.00%	9.00%	6.75%	4.40%	3.02%	3.72%	3.65%	3.81%	3.19%	3.20%	3.60%
Tier 8 (100,000,000 to 499,999,999)	9.50%	9.50%	9.50%	7.25%	5.43%	4.27%	4.13%	3.71%	3.87%	3.24%	3.25%	3.66%
Tier 9 (500,000,000 & above)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	4.72%	4.05%	4.23%	3.54%	3.55%	4.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC LIFEPLUS SAVINGS ACCOUNTS - <i>New Tiers effective Jan 2020</i>												
Tier 1 (0 - 499,999)	9.00%	9.00%	9.00%	6.75%	4.66%	3.52%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
Tier 2 (500,000 - 9,999,999)	10.00%	10.00%	10.00%	7.75%	5.69%	4.53%	4.13%	3.76%	3.93%	3.29%	3.30%	3.71%
Tier 3 (10,000,000 - 49,999,999)	10.25%	10.25%	10.25%	8.00%	5.95%	4.78%	4.43%	4.05%	4.23%	3.54%	3.55%	4.00%
Tier 4 (50,000,000 & 99,999,999)	10.75%	10.75%	10.50%	8.25%	6.21%	5.03%	4.72%	4.34%	0.00%	3.80%	3.81%	4.28%
Tier 5 (100,000,000 & 499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	5.53%	5.31%	4.92%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 & Above)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FAYSAL ISLAMI SAVINGS ACCOUNT - ROSHAN DIGITAL ACCOUNTS												
Tier 1 (1 & Above)									3.39%	2.83%	2.84%	3.20%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (Monthly Profit)												
Tier 1 (1 to 24,999,999)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	5.31%	5.21%	5.44%	4.56%	4.57%	5.14%
Tier 2 (25,000,000 & Above)		11.25%	11.25%	9.50%	7.76%	6.54%	6.49%	6.37%	6.65%	5.57%	5.58%	6.28%
FAYSAL ISLAMIC MUNTAZIM SAVINGS ACCOUNTS - (6 Monthly Profit)												
Tier 1 (1 to 24,999,999)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	5.31%	5.21%	5.44%	4.56%	4.57%	5.14%
Tier 2 (25,000,000 & Above)		11.25%	11.25%	9.50%	7.76%	6.54%	6.49%	6.37%	6.65%	5.57%	5.58%	6.28%
FAYSAL ISLAMIC ASAAAN SAVING ACCOUNT - (6 Monthly Profit)												
Tier 1 (1 & Above)	7.00%	7.00%	7.00%	4.75%	2.85%	2.35%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
FAYSAL ISLAMIC PAYCHEQ PLUS SAVING ACCOUNTS - (6 Monthly Profit)												
Tier 1 (1 & Above)	7.00%	7.00%	7.00%	4.75%	2.85%	2.35%	3.54%	3.24%	3.39%	2.83%	2.84%	3.20%
FAYSAL ISLAMIC UNCLAIMED DIVIDEND ACCOUNT - 6 Monthly Profit												
Tier 1 (0-499,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 2 (500,000- 2,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (3,000,000 - 9,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (10,000,000 - 19,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (20,000,000 to 29,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (30,000,000 to 49,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (50,000,000 to 99,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 8 (100,000,000 to 499,999,999)								0.00%	0.00%	0.00%	0.00%	0.00%
Tier 9 (500,000,000 & above)								0.00%	0.00%	0.00%	0.00%	0.00%

* Profit Frequency of these products are 6 Monthly.

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC - BARKAT INVESTMENTS CERTIFICATES (PKR) <i>The following Tenures, Tiers and rates Declared apply for ROSHAN DIGITAL ACCOUNTS as well.</i>												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	9.00%	9.00%	9.00%	6.75%	4.92%	3.77%	3.84%	3.76%	3.93%	3.29%	3.30%	3.71%
Tier 2 (1,000,000 to 9,999,999)	9.75%	9.75%	9.75%	7.50%	5.69%	4.53%	4.72%	4.34%	4.53%	3.80%	3.81%	4.28%
Tier 3 (10,000,000 to 49,999,999)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	5.02%	4.63%	4.84%	4.05%	4.06%	4.57%
Tier 4 (50,000,000 and 99,999,999)	10.25%	10.25%	10.25%	8.00%	6.21%	5.03%	5.61%	0.00%	5.74%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	11.00%	11.00%	0.00%	0.00%	6.98%	5.78%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	7.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	9.00%	9.00%	9.00%	6.75%	4.92%	3.77%	3.84%	3.76%	3.93%	3.29%	3.30%	3.71%
Tier 2 (1,000,000 to 9,999,999)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	4.72%	4.34%	4.53%	3.80%	3.81%	4.28%
Tier 3 (10,000,000 to 49,999,999)	10.25%	10.25%	10.25%	8.00%	6.21%	5.03%	5.02%	4.63%	4.84%	4.05%	4.06%	4.57%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	12.15%	9.90%	7.24%	6.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	9.00%	9.00%	9.00%	6.75%	4.92%	3.77%	3.84%	3.76%	3.93%	3.29%	3.30%	3.71%
Tier 2 (1,000,000 to 9,999,999)	10.00%	10.00%	10.00%	7.75%	5.95%	4.78%	4.72%	4.34%	4.53%	3.80%	3.81%	4.28%
Tier 3 (10,000,000 to 49,999,999)	10.25%	10.25%	10.25%	8.00%	6.21%	5.03%	5.02%	4.63%	4.84%	4.05%	4.06%	4.57%
Tier 4 (50,000,000 and 99,999,999)	10.50%	10.50%	10.50%	8.25%	6.47%	5.28%	5.61%	5.50%	5.74%	4.81%	4.82%	5.43%
Tier 5 (100,000,000 to 499,999,999)	11.25%	11.25%	11.25%	9.00%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 6 (500,000,000 to 999,999,999)	11.50%	11.50%	11.50%	9.25%	7.50%	6.29%	6.79%	6.37%	6.65%	5.57%	5.58%	6.28%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	9.50%	9.50%	9.50%	7.25%	5.43%	4.27%	4.43%	4.34%	4.53%	3.80%	3.81%	4.28%
Tier 2 (1,000,000 to 9,999,999)	10.25%	10.25%	10.25%	8.00%	6.21%	5.03%	5.31%	4.63%	4.84%	4.05%	4.06%	4.57%
Tier 3 (10,000,000 to 49,999,999)	10.50%	10.50%	10.50%	8.25%	6.47%	5.28%	5.61%	4.92%	5.14%	4.30%	4.32%	4.86%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BQIC (Quarterly)												
Tier 1 (50,000 to 999,999)	0.00%	0.00%	0.00%	7.25%	5.43%	4.27%	4.43%	4.34%	4.53%	3.80%	0.00%	0.00%
Tier 2 (1,000,000 to 9,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 to 999,999)	9.50%	9.50%	9.50%	7.25%	5.43%	4.27%	4.43%	4.34%	4.53%	3.80%	3.81%	4.28%
Tier 2 (1,000,000 to 9,999,999)	10.25%	10.25%	10.25%	8.00%	6.21%	5.03%	5.31%	4.63%	4.84%	4.05%	4.06%	4.57%
Tier 3 (10,000,000 to 49,999,999)	10.50%	10.50%	10.50%	8.25%	6.47%	5.28%	5.61%	4.92%	5.14%	4.30%	4.32%	4.86%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	10.75%	8.50%	6.73%	5.53%	5.90%	5.79%	6.05%	0.00%	5.08%	5.71%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	7.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
1 YEAR - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	11.00%	11.50%	11.50%	9.25%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 2 (1,000,000 to 9,999,999)	11.25%	11.50%	11.50%	9.25%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 3 (10,000,000 to 49,999,999)	11.50%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 4 (50,000,000 and 99,999,999)	11.75%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 5 (100,000,000 to 499,999,999)	12.25%	12.25%	12.25%	10.00%	7.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BQIC (Quarterly)												
Tier 1 (50,000 to 999,999)	11.00%	11.75%	11.75%	9.50%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 2 (1,000,000 to 9,999,999)	11.25%	11.75%	11.75%	9.50%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 3 (10,000,000 to 49,999,999)	11.50%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BHIC (Half Yearly)												
Tier 1 (50,000 to 999,999)	11.50%	12.00%	12.00%	9.75%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 2 (1,000,000 to 9,999,999)	11.50%	12.25%	12.25%	10.00%	6.98%	5.78%	6.20%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 3 (10,000,000 to 49,999,999)	0.00%	12.75%	12.75%	10.50%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 4 (50,000,000 and 99,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1 YEAR - BIIIC (Maturity)												
Tier 1 (50,000 to 999,999)	11.25%	12.25%	12.25%	10.00%	7.24%	6.03%	6.49%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 2 (1,000,000 to 9,999,999)	12.00%	12.50%	12.50%	10.25%	7.24%	6.03%	6.49%	5.79%	6.05%	5.06%	5.08%	5.71%
Tier 3 (10,000,000 to 49,999,999)	12.25%	13.00%	13.00%	10.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 4 (50,000,000 and 99,999,999)	12.25%	13.00%	13.00%	10.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 5 (100,000,000 to 499,999,999)	0.00%	0.00%	0.00%	0.00%	7.50%	6.29%	6.67%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 6 (500,000,000 to 999,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 7 (1,000,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
5 YEARS - BMIC (Monthly)												
Tier 1 (50,000 to 999,999)	12.00%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 2 (1,000,000 to 9,999,999)	12.25%	12.25%	12.25%	10.00%	7.50%	6.29%	6.79%	6.37%	6.65%	5.57%	5.58%	6.28%
Tier 3 (10,000,000 to 49,999,999)	12.40%	12.40%	12.40%	10.15%	7.66%	6.44%	6.97%	6.54%	6.83%	5.72%	5.74%	6.46%
Tier 4 (50,000,000 & abv)	12.50%	12.50%	12.50%	10.25%	7.76%	6.54%	7.08%	6.66%	6.95%	5.82%	5.84%	6.57%
5 YEARS - BQIC (Quarterly)												
Tier 1 (50,000 to 999,999)	12.00%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 2 (1,000,000 to 9,999,999)	12.25%	12.25%	12.25%	10.00%	7.50%	6.29%	6.79%	6.37%	6.65%	5.57%	5.58%	6.28%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BHIC (Half Yearly)												
Tier 1 (50,000 to 999,999)	12.00%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 2 (1,000,000 to 9,999,999)	12.25%	12.25%	12.25%	10.00%	7.50%	6.29%	6.79%	6.37%	6.65%	5.57%	5.58%	6.28%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BYIC (Yearly)												
Tier 1 (50,000 to 999,999)	12.00%	12.00%	12.00%	9.75%	7.24%	6.04%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 2 (1,000,000 to 9,999,999)	0.00%	0.00%	12.25%	10.00%	7.50%	6.29%	6.79%	6.37%	6.65%	5.57%	5.58%	6.28%
Tier 3 (10,000,000 to 49,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 4 (50,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 YEARS - BIC (Maturity)												
Tier 1 (50,000 to 999,999)	12.00%	12.00%	12.00%	9.75%	7.24%	6.03%	6.49%	6.08%	6.35%	5.32%	5.33%	6.00%
Tier 2 (1,000,000 to 9,999,999)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.57%	0.00%	0.00%
Tier 3 (10,000,000 to 49,999,999)	12.40%	12.40%	12.40%	10.15%	7.66%	6.44%	6.97%	6.54%	6.83%	0.00%	5.74%	6.46%
Tier 4 (50,000,000 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

FAYSAL ISLAMI - MUNTAZIM BIC

1 MONTH BIIC (Maturity)		
Tier 1 (50,000 to 499,999)		0.00%
Tier 2 (500,000 to 999,999)		0.00%
Tier 3 (1,000,000 to 3,999,999)		4.86%
Tier 4 (4,000,000 to 7,999,999)		6.97%
Tier 5 (8,000,000 to 9,999,999)		6.97%
Tier 6 (10,000,000 to 24,999,999)		7.08%
Tier 7 (25,000,000 to 49,999,999)		7.08%
Tier 8 (50,000,000 to 99,999,999)		7.14%
Tier 9 (100,000,000 to 249,999,999)		0.00%
Tier 10 (250,000,000 to 499,999,999)		0.00%
Tier 11 (500,000,000 7 Above)		0.00%
3 MONTHS BMIC (Monthly)		
Tier 1 (50,000 to 499,999)		0.00%
Tier 2 (500,000 to 999,999)		0.00%
Tier 3 (1,000,000 to 3,999,999)		0.00%
Tier 4 (4,000,000 to 7,999,999)		7.08%
Tier 5 (8,000,000 to 9,999,999)		0.00%
Tier 6 (10,000,000 to 24,999,999)		7.08%
Tier 7 (25,000,000 to 49,999,999)		0.00%
Tier 8 (50,000,000 to 99,999,999)		0.00%
Tier 9 (100,000,000 to 249,999,999)		0.00%
Tier 10 (250,000,000 to 499,999,999)		0.00%
Tier 11 (500,000,000 7 Above)		0.00%
3 MONTHS BIIC (Maturity)		
Tier 1 (50,000 to 499,999)		0.00%
Tier 2 (500,000 to 999,999)		0.00%
Tier 3 (1,000,000 to 3,999,999)		4.86%
Tier 4 (4,000,000 to 7,999,999)		7.08%
Tier 5 (8,000,000 to 9,999,999)		0.00%
Tier 6 (10,000,000 to 24,999,999)		7.08%
Tier 7 (25,000,000 to 49,999,999)		0.00%
Tier 8 (50,000,000 to 99,999,999)		0.00%
Tier 9 (100,000,000 to 249,999,999)		0.00%
Tier 10 (250,000,000 to 499,999,999)		0.00%
Tier 11 (500,000,000 7 Above)		0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

6 MONTHS BMIC (Monthly)	
Tier 1 (50,000 to 499,999)	0.00%
Tier 2 (500,000 to 999,999)	0.00%
Tier 3 (1,000,000 to 3,999,999)	0.00%
Tier 4 (4,000,000 to 7,999,999)	0.00%
Tier 5 (8,000,000 to 9,999,999)	0.00%
Tier 6 (10,000,000 to 24,999,999)	0.00%
Tier 7 (25,000,000 to 49,999,999)	0.00%
Tier 8 (50,000,000 to 99,999,999)	0.00%
Tier 9 (100,000,000 to 249,999,999)	0.00%
Tier 10 (250,000,000 to 499,999,999)	0.00%
Tier 11 (500,000,000 7 Above)	0.00%

6 MONTHS BIIC (Maturity)	
Tier 1 (50,000 to 499,999)	0.00%
Tier 2 (500,000 to 999,999)	0.00%
Tier 3 (1,000,000 to 3,999,999)	0.00%
Tier 4 (4,000,000 to 7,999,999)	0.00%
Tier 5 (8,000,000 to 9,999,999)	0.00%
Tier 6 (10,000,000 to 24,999,999)	0.00%
Tier 7 (25,000,000 to 49,999,999)	0.00%
Tier 8 (50,000,000 to 99,999,999)	0.00%
Tier 9 (100,000,000 to 249,999,999)	0.00%
Tier 10 (250,000,000 to 499,999,999)	0.00%
Tier 11 (500,000,000 7 Above)	8.91%

1 YEAR - BMIC (Monthly)	
Tier 1 (50,000 to 499,999)	0.00%
Tier 2 (500,000 to 999,999)	0.00%
Tier 3 (1,000,000 to 3,999,999)	0.00%
Tier 4 (4,000,000 to 7,999,999)	0.00%
Tier 5 (8,000,000 to 9,999,999)	0.00%
Tier 6 (10,000,000 to 24,999,999)	7.94%
Tier 7 (25,000,000 to 49,999,999)	7.94%
Tier 8 (50,000,000 to 99,999,999)	0.00%
Tier 9 (100,000,000 to 249,999,999)	0.00%
Tier 10 (250,000,000 to 499,999,999)	0.00%
Tier 11 (500,000,000 7 Above)	0.00%

1 YEAR - BIIC (Maturity)	
Tier 1 (50,000 to 499,999)	0.00%
Tier 2 (500,000 to 999,999)	0.00%
Tier 3 (1,000,000 to 3,999,999)	0.00%
Tier 4 (4,000,000 to 7,999,999)	0.00%
Tier 5 (8,000,000 to 9,999,999)	0.00%
Tier 6 (10,000,000 to 24,999,999)	7.94%
Tier 7 (25,000,000 to 49,999,999)	0.00%
Tier 8 (50,000,000 to 99,999,999)	0.00%
Tier 9 (100,000,000 to 249,999,999)	0.00%
Tier 10 (250,000,000 to 499,999,999)	0.00%
Tier 11 (500,000,000 7 Above)	8.97%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

FAYSAL ISLAMIC INSTITUTIONAL INVESTMENTS CERTIFICATES												
1 MONTH BIIC (Maturity)												
Tier 1 (50,000 & Above)	11.50%	11.50%	11.50%	9.25%	7.24%	6.03%	6.49%	6.37%	6.65%	5.57%	5.58%	6.28%
3 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	11.25%	11.25%	11.25%	9.00%	7.24%	6.03%	6.49%	6.37%	6.65%	5.57%	5.58%	6.28%
3 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	11.75%	11.75%	11.75%	9.50%	7.50%	6.29%	6.79%	6.66%	6.95%	5.82%	5.84%	6.57%
6 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	11.50%	11.50%	11.50%	9.25%	7.24%	6.03%	6.49%	6.37%	6.65%	5.57%	5.58%	6.28%
6 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	12.00%	12.00%	12.00%	9.75%	7.50%	6.29%	6.79%	6.66%	6.95%	5.82%	5.84%	6.57%
12 MONTHS BMIC (Monthly)												
Tier 1 (50,000 & Above)	12.00%	12.00%	12.00%	9.75%	7.50%	6.29%	6.79%	6.66%	6.95%	5.82%	5.84%	6.57%
12 MONTHS BIIC (Maturity)												
Tier 1 (50,000 & Above)	13.00%	13.00%	13.00%	10.75%	8.02%	6.79%	7.38%	6.95%	7.26%	6.07%	6.09%	6.86%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Islamic Long Term Financing Facility-Non Textile Sectors												
3 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)												0.00%
5 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)												0.00%
10 Years												
Tier 1 (1 & abv) - (OLD DISBURSEMENT)	3.00%	3.00%	3.00%	3.00%	3.10%	3.02%	3.54%	3.47%	3.63%	3.04%	3.05%	3.43%
Tier 1 (1 & abv) - (NEW DISBURSEMENT)												0.00%
Islamic Long Term Financing Facility-Textile Sectors												
3 Years												
Tier 1 (1 & abv)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.23%	3.54%	3.55%	4.00%
5 Years												
Tier 1 (1 & abv)	2.50%	2.50%	2.50%	2.50%	2.59%	2.51%	2.95%	2.90%	3.02%	2.53%	2.54%	2.86%
10 Years												
Tier 1 (1 & abv)	2.00%	2.00%	2.00%	2.00%	2.07%	2.01%	2.36%	2.32%	2.42%	2.02%	2.03%	2.29%
Islamic Financing Facility for Renewable Energy-Textile - (IFRE)												
7 Years												
Tier 1 (1 & abv)	0.00%	0.00%	0.00%	0.00%								
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-SME Clients												
Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non- Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Islamic Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns-Corporate & Commercial Clients												
Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Non- Active Tax Payers List Under the Income Tax Ordinance,2001												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Islamic Temporary Economic Refinance Facility (ITERF)												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	3.47%	3.63%	3.04%	3.05%	0.11%
Islamic Refinance Facility forModernization of SMEs (IRFMS)												
Up-to 3 years												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Over 3 years and up-to 5 years												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Over 5 years and up-to 10 years												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Islamic Financing Facility for Renewable Energy- (IFRE)												
Category I-Maximum twelve (12) years, including maximum grace period of two (02) years.												
Tier 1 (1 & abv)					0.00%	3.02%	3.54%	3.47%	3.63%	3.04%	3.05%	3.43%
Category II-Maximum ten (10) years, including maximum grace period of three (03) months.												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	2.42%	2.02%	2.03%	2.29%
Category III-Maximum ten (10) years												
Tier 1 (1 & abv)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)												
Up-to 7 years												
Tier 1 (1 & abv)									0.00%	0.00%	0.00%	0.00%
Islamic Financing Facility for Low Cost Housing For Special Segments												
Tier 1 (1 & abv)									0.00%	0.00%	0.00%	0.00%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
PKR DEPOSITS												
MUDARIB PROFIT SHARING RATIO	15%	20%	20%	20%	50%	50%	50%	50%	50%	50%	50%	50%
DEPOSITOR'S SHARE IN PROFIT	85%	80%	80%	80%	50%	50%	50%	50%	50%	50%	50%	50%
FAYSAL ISLAMIC 1 YEAR BARKAT INVESTMENTS CERTIFICATES <i>New Deposits are not being booked in this category effective June 2020, and hence this category shall remain active for existing depositors only.</i>												
BMIC (Monthly)												
Tier 1 (500,000 to 9,999,999)	12.50%	12.51%	12.50%	11.38%	6.82%	6.75%	5.75%	5.75%	5.75%	5.94%	5.55%	5.75%
Tier 2 (10,000,000 to 50,000,000)	12.75%	12.76%	12.75%	11.66%	7.04%	6.75%	6.00%	6.00%	6.00%	6.20%	5.79%	6.00%
BIIC (Maturity)												
Tier 1 (500,000 to 9,999,999)	13.00%	13.01%	13.00%	11.93%	7.26%	7.00%	6.00%	6.00%	6.00%	6.20%	5.79%	6.00%
Tier 2 (10,000,000 to 50,000,000)	13.25%	13.26%	13.25%	12.21%	7.48%	7.00%	6.00%	6.00%	6.00%	6.20%	5.79%	6.00%

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TERMS & CONDITIONS

for Placement in Faysal Islamic - Special 1 Year Barkat Investment Certificate

1. Placement in this product will be eligible for fresh funds only.
2. Limit per client will be as per Tiers defined - Minimum (PKR 500,000/-) & Maximum (PKR 50,000,000/-).
3. In case of premature encashment, last declared rates of the nearest completed tenor of the Faysal Islamic - Barkat Investment Certificate shall apply.
4. Weightages & Actual rates will apply for each deal amount defined as per the tiers above.
5. Zakat and Taxes apply as per existing law.

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
USD DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	50%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	50%	10%
MARGIN ACCOUNTS & SECURITY DEPOSIT								0.0277%	0.0496%	0.0562%	0.1432%	0.0154%
FAYSAL ISLAMI REHMAT ACCOUNT - ROSHAN DIGITAL ACCOUNT									0.0000%	0.0000%	0.1432%	0.0154%
FAYSAL ISLAMI SAVING ACCOUNT - ROSHAN DIGITAL ACCOUNT									0.0495%	0.0562%	0.1432%	0.0154%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - Monthly												
Tiers effective till March 2020												
Tier 1 (0 to USD 999)	0.0507%	0.0516%	0.0502%									
Tier 2 (USD 1,000 to USD 49,999)	0.1015%	0.1032%	0.1004%									
Tier 3 (USD 50,000 to USD 99,999)	0.1522%	0.1549%	0.1507%									
Tier 4 (USD 100,000 & above)	0.2536%	0.2581%	0.2511%									
FAYSAL ISLAMIC USD SAVING ACCOUNTS - Monthly												
New Tiers effective From April,2020												
Tier 1 (1 to USD 49, 999)				0.1906%	0.0502%	0.1532%	0.0492%	0.0278%	0.0496%	0.0562%	0.1432%	0.0154%
Tier 2 (USD 50,000 to USD 199,999)				0.3812%	0.1004%	0.3063%	0.2458%	0.1388%	0.2475%	0.2812%	0.7161%	0.0769%
Tier 3 (USD 200,000 & above)				0.3812%	0.1004%	0.3063%	0.4917%	0.2776%	0.4951%	0.5623%	1.4323%	0.1538%
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 Monthly												
Tiers effective till March 2020												
Tier 1 (0 to USD 999)	0.1020%	0.1035%	0.1004%									
Tier 2 (USD 1,000 to USD 49,999)	0.1522%	0.1549%	0.1507%									
Tier 3 (USD 50,000 to USD 99,999)	0.2029%	0.2065%	0.2009%									
Tier 4 (USD 100,000 & above)	0.3044%	0.3097%	0.3013%									
FAYSAL ISLAMIC USD SAVING ACCOUNTS - 6 Monthly												
New Tiers effective From April 2020												
Tier 1 (1 to USD 49, 999)				0.1906%	0.0502%	0.1531%	0.0491%	0.0278%	0.0496%	0.0562%	0.1432%	0.0154%
Tier 2 (USD 50,000 to USD 199,999)				0.3812%	0.1004%	0.3063%	0.2458%	0.1388%	0.2475%	0.2812%	0.7161%	0.0769%
Tier 3 (USD 200,000 & above)				0.3812%	0.1004%	0.3063%	0.4916%	0.2776%	0.4951%	0.5623%	1.4323%	0.1538%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
USD DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	50%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	50%	10%

FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (USD)												
Tiers effective till March 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.2577%	0.2650%	0.2506%									
Tier 2 (100,000 to 249,999)	0.3044%	0.3098%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%										
3 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.3045%	0.3098%	0.3013%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	1.8147%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%										
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.5580%	0.5679%	0.5525%									
Tier 2 (100,000 to 249,999)	0.6087%	0.6195%	0.6027%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%										
12 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.6087%	0.6195%	0.6027%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	2.5112%									
Tier 4 (1,000,000 & Abv)	2.5364%	2.5812%										

FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (USD) <i>New Tiers effective From April 2020</i> <i>The following Tenures, Tiers and Expected Rates apply for ROSHAN DIGITAL ACCOUNTS as well.</i>												
1 MONTH BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)					0.3781%	0.0997%	0.3076%	0.0495%	0.0276%	0.0496%	0.0562%	0.0154%
Tier 2 (USD 50,000 above)					0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0769%
3 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)					0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (USD 50,000 above)					0.7624%	0.2007%	0.6126%	0.4917%	0.2776%	0.4951%	0.5623%	0.1538%
6 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)					0.7624%	0.2008%	0.6125%	0.0490%	0.0276%	0.0496%	0.0562%	0.0154%
Tier 2 (USD 50,000 above)					0.9531%	0.2509%	0.7657%	0.7374%	0.4164%	0.7426%	0.8435%	0.2307%
12 MONTHS BIIC (Maturity)												
Tier 1 (USD 1 to USD 49,999)					0.7625%	0.2007%	0.6127%	0.0493%	0.0277%	0.0496%	0.0562%	0.0154%
Tier 2 (USD 50,000 above)					0.9530%	0.2509%	0.7658%	0.7375%	0.4163%	0.7426%	0.8435%	0.2307%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
EURO DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

FAYSAL ISLAMIC EURO SAVING ACCOUNTS - Monthly <i>Tiers effective till March 2020</i>												
Tier 1 (0 to EURO 999)	0.0020%	0.0021%	0.0026%									
Tier 2 (EURO 1,000 to EURO 49,999)	0.0026%	0.0026%	0.0029%									
Tier 3 (EURO 50,000 to EURO 99,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (EURO 100,000 & above)	0.0000%	0.0000%	0.0000%									

FAYSAL ISLAMIC EURO SAVING ACCOUNTS - Monthly <i>New Tiers effective From April 2020</i>												
Tier 1 (EURO 1 to EURO 49, 999)				1.2108%	0.7628%	0.2177%	0.1380%	0.0624%	0.0389%	0.1047%	0.0569%	0.0432%
Tier 2 (EURO 50,000 to EURO 199,999)				0.0000%	1.5241%	0.0000%	0.0000%	0.0615%	0.0389%	0.1047%	0.0569%	0.0432%
Tier 3 (EURO 200,000 & above)				0.0000%	0.0000%	0.4367%	0.7002%	0.3155%	0.1612%	0.0000%	0.0000%	0.0000%

FAYSAL ISLAMIC EURO SAVING ACCOUNTS - 6 Monthly <i>Tiers effective till March 2020</i>												
Tier 1 (0 to EURO 999)	0.0027%	0.0028%	0.0028%									
Tier 2 (EURO 1,000 to EURO 49,999)	0.0031%	0.0031%	0.0037%									
Tier 3 (EURO 50,000 to EURO 99,999)	0.0037%	0.0036%	0.0042%									
Tier 4 (EURO 100,000 & above)	0.0000%	0.0000%	0.0000%									

FAYSAL ISLAMIC EURO SAVING ACCOUNTS - 6 Monthly <i>New Tiers effective From April 2020</i>												
Tier 1 (EURO 1 to EURO 49, 999)				1.2074%	0.7627%	0.2186%	0.1411%	0.0627%	0.0389%	0.1047%	0.0569%	0.0432%
Tier 2 (EURO 50,000 to EURO 199,999)				2.4061%	1.5262%	0.4371%	0.6996%	0.3155%	0.1612%	0.5235%	0.2846%	0.2158%
Tier 3 (EURO 200,000 & above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
EURO DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (EURO)												
Tiers effective till March 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
3 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
12 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	1.5984%	1.5520%	1.8116%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (EURO)												
New Tiers effective From April 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (EURO 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
3 MONTHS BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (EURO 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6 MONTHS BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (EURO 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
12 MONTHS BIIC (Maturity)												
Tier 1 (EURO 1 to EURO 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (EURO 50,000 above)				0.1204%	0.0763%	0.0218%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
GBP DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - Monthly <i>Tiers effective till March 2020</i>												
Tier 1 (0 to GBP 999)	0.2013%	0.2040%	0.1828%									
Tier 2 (GBP 1,000 to GBP 49,999)	0.2512%	0.2552%	0.2282%									
Tier 3 (GBP 50,000 to GBP 99,999)	0.0000%	0.3061%	0.2739%									
Tier 4 (GBP 100,000 & above)	0.0000%	0.0000%	0.0000%									
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - Monthly <i>New Tiers effective From April 2020</i>												
Tier 1 (GBP 1 to GBP 49, 999)				0.2244%	0.1995%	0.1092%	0.1597%	0.0749%	0.0834%	0.0601%	0.0520%	0.0342%
Tier 2 (GBP 50,000 to GBP 199,999)				0.4485%	0.3992%	0.2184%	0.8003%	0.3736%	0.4171%	0.3003%	0.2598%	0.1708%
Tier 3 (GBP 200,000 & above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - 6 Monthly <i>Tiers effective till March 2020</i>												
Tier 1 (0 to GBP 999)	0.1001%	0.1018%	0.0915%									
Tier 2 (GBP 1,000 to GBP 49,999)	0.1507%	0.1531%	0.1369%									
Tier 3 (GBP 50,000 to GBP 99,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (GBP 100,000 & above)	0.4020%	0.4084%	0.3652%									
FAYSAL ISLAMIC GBP SAVING ACCOUNTS - 6 Monthly <i>New Tiers effective From April 2020</i>												
Tier 1 (GBP 1 to GBP 49, 999)				0.2234%	0.1996%	0.1092%	0.1598%	0.0747%	0.0834%	0.0601%	0.0520%	0.0342%
Tier 2 (GBP 50,000 to GBP 199,999)				0.4484%	0.3991%	0.2184%	0.8003%	0.3735%	0.4171%	0.3003%	0.2598%	0.1708%
Tier 3 (GBP 200,000 & above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.2598%	0.1708%

MONTH	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
GBP DEPOSITS												
MUDARIB PROFIT SHARING RATIO	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
DEPOSITOR'S SHARE IN PROFIT	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)												
Tiers effective till March 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
3 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
6 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
12 MONTHS BIIC (Maturity)												
Tier 1 (1 to 99,999)	0.0000%	0.0000%	0.0000%									
Tier 2 (100,000 to 249,999)	0.0000%	0.0000%	0.0000%									
Tier 3 (250,000 to 999,999)	0.0000%	0.0000%	0.0000%									
Tier 4 (1,000,000 & Abv)	0.0000%	0.0000%	0.0000%									
FAYSAL ISLAMIC - BARKAT INVESTMENT CERTIFICATES (GBP)												
New Tiers effective From April 2020												
1 MONTH BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (GBP 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
3 MONTHS BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (GBP 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
6 MONTHS BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (GBP 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
12 MONTHS BIIC (Maturity)												
Tier 1 (GBP 1 to GBP 49,999)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
Tier 2 (GBP 50,000 above)				0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	