

Savings (Pak Rupees)

Faysal Savings	Profit Payment Frequency
	6 monthly
Rate	8.25%

Faysal Asaan Savings	Profit Payment Frequency
	6 monthly
Rate	8.25%

Faysal Moavin	Profit Payment Frequency
	Monthly
Rate	8.25%

Cash Management/ Faysal Swift Saver/ Faysal Anchor **	Profit Payment Frequency
	Monthly
Rate	8.25%

** New accounts cannot be opened in above mentioned products

Faysal Life Plus	Profit Payment Frequency
Tiers	Monthly
0-99,999	8.25%
100,000 - 2,999,999	8.25%
3,000,000 - 9,999,999	8.25%
10,000,000+	8.25%

Faysal Premium	Profit Payment Frequency
Tiers	Monthly
0-4,999,999	8.25%
5,000,000+	*

*Negotiated Rates will be Market Based Rates and will be applicable on Relationship basis, else rate will be 8.25%

Faysal Marketlink	Profit Payment Frequency
Tiers	Monthly
0-4,999,999	8.25%
5,000,000 - 19,999,999	8.50%
20,000,000-49,999,999	1mth Kibor-1.75%
50,000,000+	1mth Kibor-1.50%

Note:	
Minimum rate 8.25% and Maximum rate 9.25%	

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

Term Deposits (Pak Rupees)

Faysal Izafa Term Deposit					
Tier 1- below PKR 500,000	Profit Payout Frequency (Expected rates per annum basis)				
	Monthly	Quarterly	Half Yearly	Annual	
Tenor					
1 or 2 Week	4.00%				
1 Month	4.40%				
3 Months	4.00%	4.00%			
6 Months	4.00%	4.00%	4.00%		
1 Year	3.00%	3.00%	3.00%	3.00%	

Tier 2-PKR 500,000-99,999,999	Profit Payout Frequency (Expected rates per annum basis)				
	Monthly	Quarterly	Half Yearly	Annual	
Tenor					
1 or 2 Week	4.00%				
1 Month	4.00%				
3 Months	4.00%	4.15%			
6 Months	4.15%	4.25%	4.40%		
1 Year	3.00%	3.00%	3.00%	3.00%	

Tier 3-PKR 100 Mn and above	Profit Payout Frequency (Expected rates per annum basis)				
	Monthly	Quarterly	Half Yearly	Annual	
Tenor					
1 or 2 Week					
1 Month	4.40%				
3 Months	4.00%	4.15%			
6 Months	4.15%	4.25%	4.40%		
1 Year	3.00%	3.00%	3.00%	3.00%	

Faysal Izafa Premium		
Tenor	Monthly	Annual
1 Year	3.00%	3.00%

Note: Rate of the immediately preceding slab/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 Relationship basis
Above rates will be used for fresh Term Deposits bookings or rollovers.
Maximum available tenor in Conventional Term Deposit is 1 year. Deals exceeding 1 year tenor shall be rolled over at 1 year tenor only.

FCY Savings Accounts

FCY Savings Plus	Profit Payment Frequency
Tiers	6 monthly
0-49,000 units	0.05%
50,000-199,999 units	0.10%
200,000 units+	0.15%

Profit calculation on daily balance

Mahfooz Sarmaya	Profit Payment Frequency
Tiers	6 monthly
FCY Savings FE 25	0.15%

Profit calculation on monthly minimum balance

FCY Term Deposit

USD	Monthly	Quarterly	Half Yearly	Annual
1 month	0.050%			
3 months	0.050%	0.150%		
6 months	0.100%	0.150%	0.200%	
1 year	0.100%	0.150%	0.200%	0.250%
GBP				
1 month	0.050%			
3 months	0.050%	0.150%		
6 months	0.100%	0.150%	0.200%	
1 year	0.100%	0.150%	0.200%	0.250%
EUR				
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.