

Local Currency Accounts		
Product Name	Payment Frequency	Month SEPTEMBER 2025
SIRAT Other Saving Accounts		
SIRAT Ladies Account - Saving	Monthly	8.08%
SIRAT Habib Metro Asaan Account-Saving	Six Monthly	7.87%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	7.87%
SIRAT Junior Savers Account	Quarterly	8.08%
SIRAT Privilege 55+ Saving Account	Monthly	8.08%
SIRAT Savings Plus Account		
	Monthly	7.87%
SIRAT Saving Accounts		
	Six Monthly	8.08%
SIRAT Pls Premium Accounts		
	Monthly	7.87%
SIRAT Habibmetro@work (Gold & Platinum)		
	Six Monthly	7.87%
SIRAT Saving Super Salary Account		
	Six Monthly	7.87%
SIRAT Islamic Non Resident Saving Accounts		
	Six Monthly	7.87%
SIRAT Saving Account - FI / Mutual Funds		
	Monthly	6.21%
SIRAT Saving Account - PSE & PLC		
	Monthly	6.37%
SIRAT Margin & Security Deposits		
Margin Accounts	Six Monthly	0.02%
Security Deposit	Six Monthly	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
H.I.I.C. Seven Days	Maturity	6.21%
H.I.I.C. Fifteen Days	Maturity	6.21%
H.I.I.C. One month		
	Maturity	8.08%
H.I.I.C. Three month		
	Maturity	7.25%
H.I.I.C. Six month		
	Maturity	6.63%
H.I.I.C. 1 Year - Monthly		
	Monthly	8.08%
H.I.I.C. 1 Year - Quarterly		
	Quarterly	6.63%
H.I.I.C. 1 Year - Six Monthly		
	Six Monthly	6.83%
H.I.I.C. 1 Year - Maturity		
	Maturity	8.16%
H.I.I.C. 2 Year - Monthly		
	Monthly	6.63%
H.I.I.C. 2 Year - Quarterly		
	Quarterly	6.63%
H.I.I.C. 2 Year - Six Monthly		
	Six Monthly	7.04%
H.I.I.C. 2 Year - Maturity		
	Maturity	7.25%
H.I.I.C. 3 Year - Monthly		
	Monthly	6.83%
H.I.I.C. 3 Year - Quarterly		
	Quarterly	7.04%
H.I.I.C. 3 Year - Six Monthly		
	Six Monthly	7.25%
H.I.I.C. 3 Year - Maturity		
	Maturity	7.46%
H.I.I.C. 5 Year - Monthly		
	Monthly	7.04%
H.I.I.C. 5 Year - Quarterly		
	Quarterly	7.25%
H.I.I.C. 5 Year - Six Monthly		
	Six Monthly	7.46%
H.I.I.C. 5 Year - Maturity		
	Maturity	7.66%
SBP Subsidized Schemes		
SBP - ILTF - 00 To Above Amount	Quarterly	4.14%
SBP - IFFSAP - 00 To Above Amount	Quarterly	3.11%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	3.73%
SBP - IFFRE - 00 To Above Amount	Quarterly	3.94%