

Local Currency Accounts		
Product Name	Payment Frequency	Month NOVEMBER 2025
SIRAT Other Saving Accounts		
SIRAT Ladies Saving Accounts	Monthly	7.34%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.05%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	7.05%
SIRAT Junior Savers	Quarterly	7.34%
SIRAT Privilege 55+	Monthly	7.34%
SIRAT Saving Accounts	Six Monthly	7.34%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.75%
SIRAT - Islamic Saving Plus	Monthly	7.05%
SIRAT Pls Premium Accounts	Monthly	7.05%
SIRAT Habibmetro@work (Gold & Platinum)	Six Monthly	7.05%
SIRAT Saving Super Salary Account	Six Monthly	7.05%
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	7.05%
SIRAT Saving Account - FI / Mutual Funds	Monthly	5.60%
SIRAT Saving Categories - PSE & PLC	Monthly	6.00%
SIRAT Margin & Security Deposits		
Margin Accounts	Six Monthly	0.01%
Security Deposits	Six Monthly	0.01%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
H.I.I.C. Seven Days	Maturity	5.60%
H.I.I.C. Fifteen Days	Maturity	5.60%
H.I.I.C. One month	Maturity	7.46%
H.I.I.C. Three month	Maturity	7.26%
H.I.I.C. Six month	Maturity	6.63%
H.I.I.C. 1 Year - Monthly	Monthly	7.46%
H.I.I.C. 1 Year - Quarterly	Quarterly	6.63%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	6.84%
H.I.I.C. 1 Year - Maturity	Maturity	7.59%
H.I.I.C. 2 Year - Monthly	Monthly	6.63%
H.I.I.C. 2 Year - Quarterly	Quarterly	6.84%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	7.05%
H.I.I.C. 2 Year - Maturity	Maturity	7.26%
H.I.I.C. 3 Year - Monthly	Monthly	6.84%
H.I.I.C. 3 Year - Quarterly	Quarterly	7.05%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7.26%
H.I.I.C. 3 Year - Maturity	Maturity	7.46%
H.I.I.C. 5 Year - Monthly	Monthly	7.05%
H.I.I.C. 5 Year - Quarterly	Quarterly	7.26%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	7.46%
H.I.I.C. 5 Year - Maturity	Maturity	7.67%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	2.07%
SBP - IFFSAP - 00 To Above Amount	Quarterly	1.04%
SBP - IFWS - 00 To Above Amount	Quarterly	0.21%
SBP - ITERF - 00 To Above Amount	Quarterly	2.69%
SBP - IFFRE - 00 To Above Amount	Quarterly	2.69%