

Local Currency Accounts		
Product Name	Payment Frequency	Month DECEMBER 2025
SIRAT Other Saving Accounts		
SIRAT Ladies Saving Accounts	Monthly	7.00%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	6.71%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	6.71%
SIRAT Junior Savers	Quarterly	6.71%
SIRAT Privilege 55+	Monthly	7.00%
SIRAT Saving Accounts	Six Monthly	6.71%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.72%
SIRAT - Islamic Saving Plus	Monthly	6.71%
SIRAT Pls Premium Accounts	Monthly	6.71%
SIRAT Habibmetro@work (Gold & Platinum)	Six Monthly	6.71%
SIRAT Saving Super Salary Account	Six Monthly	6.71%
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	6.71%
SIRAT Saving Account - FI / Mutual Funds	Monthly	6.71%
SIRAT Saving Categories - PSE & PLC	Monthly	5.91%
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	5.96%
H.I.I.C. Fifteen Days	Maturity	5.96%
H.I.I.C. One month	Maturity	5.47%
H.I.I.C. Three month	Maturity	5.71%
H.I.I.C. Six month	Maturity	5.96%
H.I.I.C. 1 Year - Monthly	Monthly	5.96%
H.I.I.C. 1 Year - Quarterly	Quarterly	6.21%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	6.46%
H.I.I.C. 1 Year - Maturity	Maturity	6.71%
H.I.I.C. 2 Year - Monthly	Monthly	6.71%
H.I.I.C. 2 Year - Quarterly	Quarterly	6.71%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	7.21%
H.I.I.C. 2 Year - Maturity	Maturity	7.45%
H.I.I.C. 3 Year - Monthly	Monthly	7.45%
H.I.I.C. 3 Year - Quarterly	Quarterly	7.70%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7.95%
H.I.I.C. 3 Year - Maturity	Maturity	8.20%
H.I.I.C. 5 Year - Monthly	Monthly	8.20%
H.I.I.C. 5 Year - Quarterly	Quarterly	8.45%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	8.70%
H.I.I.C. 5 Year - Maturity	Maturity	8.95%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	2.48%
SBP - IFFSAP - 00 To Above Amount	Quarterly	1.24%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	3.23%
SBP - IFFRE - 00 To Above Amount	Quarterly	3.23%