

Foreign Currency Accounts (USD)		
Product Name	Payment Frequency	Month JANUARY 2026
SAVING ACCOUNTS		
Savings Account	Half Yearly	0.80%
Islamic New Deposit Book Account	Half Yearly	0.80%
Sirat Resident New FCY Value Account RDA - Saving	Half Yearly	0.80%
Sirat Non-Resident New FCY Value Account RDA - Saving	Half Yearly	0.80%
SIRAT Junior Savers Account	Half Yearly	0.80%
Habibmetro Islamic Investment Certificate (H.I.I.C)		
H.I.I.C. One month	Maturity	0.80%
H.I.I.C. Three month	Maturity	0.82%
H.I.I.C. Six month	Maturity	0.83%
H.I.I.C. 1 Year - Monthly	Monthly	0.82%
H.I.I.C. 1 Year - Quarterly	Quarterly	0.83%
H.I.I.C. 1 Year - Six Monthly	Semi Annually	0.83%
H.I.I.C. 1 Year - Maturity	Maturity	0.86%
H.I.I.C. 2 Year - Monthly	Monthly	0.86%
H.I.I.C. 2 Year - Quarterly	Quarterly	0.86%
H.I.I.C. 2 Year - Six Monthly	Semi Annually	0.86%
H.I.I.C. 2 Year - Maturity	Maturity	0.86%
H.I.I.C. 3 Year - Monthly	Monthly	0.86%
H.I.I.C. 3 Year - Quarterly	Quarterly	0.86%
H.I.I.C. 3 Year - Six Monthly	Semi Annually	0.86%
H.I.I.C. 3 Year - Maturity	Maturity	0.90%
H.I.I.C. 5 Year - Monthly	Monthly	0.90%
H.I.I.C. 5 Year - Quarterly	Quarterly	0.90%
H.I.I.C. 5 Year - Six Monthly	Semi Annually	0.90%
H.I.I.C. 5 Year - Maturity	Maturity	0.91%