

Local Currency Accounts		
Product Name	Payment Frequency	Month JULY 2026
SIRAT Other Saving Accounts		
SIRAT Ladies Saving Accounts	Monthly	7.32%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.32%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	7.32%
SIRAT Junior Savers	Quarterly	7.32%
SIRAT Privilege 55+	Monthly	7.32%
SIRAT Saving Accounts		
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.22%
SIRAT - Islamic Saving Plus	Monthly	7.32%
SIRAT Pls Premium Accounts	Monthly	7.32%
SIRAT Habibmetro@work (Gold & Platinum)	Six Monthly	7.32%
SIRAT Saving Super Salary Account	Six Monthly	7.32%
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	7.32%
SIRAT Saving Account - FI / Mutual Funds	Monthly	6.58%
SIRAT Saving Categories - PSE & PLC	Monthly	5.15%
Margin & Security Deposit Accounts		
Six Monthly		0.29%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
HIIC, Seven Days	Maturity	5.85%
HIIC, Fifteen Days	Maturity	5.85%
HIIC, One month	Maturity	6.22%
HIIC, Three month	Maturity	6.95%
HIIC, Six month	Maturity	7.32%
HIIC, 1 Year - Monthly	Monthly	6.95%
HIIC, 1 Year - Quarterly	Quarterly	7.10%
HIIC, 1 Year - Six Monthly	Six Monthly	7.24%
HIIC, 1 Year - Maturity	Maturity	7.39%
HIIC, 2 Year - Monthly	Monthly	7.10%
HIIC, 2 Year - Quarterly	Quarterly	0.00%
HIIC, 2 Year - Six Monthly	Six Monthly	7.39%
HIIC, 2 Year - Maturity	Maturity	7.53%



Local Currency Accounts		
Product Name	Payment Frequency	Month JULY 2026
H.I.I.C. 3 Year - Monthly	Monthly	7.24%
H.I.I.C. 3 Year - Quarterly	Quarterly	7.39%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7.53%
H.I.I.C. 3 Year - Maturity	Maturity	7.68%
H.I.I.C. 5 Year - Monthly	Monthly	7.39%
H.I.I.C. 5 Year - Quarterly	Quarterly	7.53%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	7.68%
H.I.I.C. 5 Year - Maturity	Maturity	7.83%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	1.83%
SBP - IFFSAP - 00 To Above Amount	Quarterly	0.37%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	0.37%
SBP - IFFRE - 00 To Above Amount	Quarterly	0.37%