



HABIB METROPOLITAN BANK LIMITED - SIRAT ISLAMIC BANKING

Premature Encashment Schedule

Product Name	Payment Frequency	Within One Month	Between 1 to 3 Months	Between 3 to 6 Months	Between 6 Months to 1 Year	Between 1 to 2 Years	Between 2 to 3 Years	Between 3 to 5 Years
Term Deposits - Habib Islamic Investment Certificate (HIIC)								
H.I.I.C. Seven Days	Maturity	7 or 15 days /Saving*	-	-	-	-	-	-
H.I.I.C. Fifteen Days	Maturity	7 or 15 days /Saving*	-	-	-	-	-	-
H.I.I.C. One month	Maturity	7 or 15 days /Saving*	One Month	-	-	-	-	-
H.I.I.C. Three month	Maturity	7 or 15 days /Saving*	One Month	One Month*	-	-	-	-
H.I.I.C. Six month	Maturity	7 or 15 days /Saving*	One Month	Three Months*	-	-	-	-
H.I.I.C. 1 Year - Monthly	Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	-	-	-
H.I.I.C. 1 Year - Quarterly	Quarterly	7 or 15 days /Saving*	One Month	Three Months	Six Months	-	-	-
H.I.I.C. 1 Year - Six Monthly	Six Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	-	-	-
H.I.I.C. 1 Year - Maturity	Maturity	7 or 15 days /Saving*	One Month	Three Months	Six Months	-	-	-
H.I.I.C. 2 Year - Monthly	Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	-	-
H.I.I.C. 2 Year - Quarterly	Quarterly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	-	-
H.I.I.C. 2 Year - Six Monthly	Six Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	-	-
H.I.I.C. 2 Year - Maturity	Maturity	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	-	-
H.I.I.C. 3 Year - Monthly	Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 3 Year - Quarterly	Quarterly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 3 Year - Six Monthly	Six Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 3 Year - Maturity	Maturity	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 5 Year - Monthly	Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 5 Year - Quarterly	Quarterly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 5 Year - Six Monthly	Six Monthly	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years
H.I.I.C. 5 Year - Maturity	Maturity	7 or 15 days /Saving*	One Month	Three Months	Six Months	One Year	Two Years	Three Years

* which ever is applicable