

Local Currency Accounts

Product Name	Payment Frequency	Month AUGUST 2026
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SIRAT Other Saving Accounts

Sirat Ladies Saving Accounts	Monthly	7.07%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.07%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.07%
Sirat Junior Savers	Quarterly	7.07%
Sirat Privilege 55+	Monthly	7.07%

SIRAT - Saving Accounts

Saving Account - 0 to 24.99K - -	Six Monthly	7.07%
Saving Account - 25 K to 99.99 K - -	Six Monthly	7.07%
Saving Account - 100 K to 499.99 K - -	Six Monthly	7.07%
Saving Account - 500 K to 999.99 K - -	Six Monthly	7.07%
Saving Account - 1 M to 9.99 M - -	Six Monthly	7.07%
Saving Account - 10 M to 19.99 M - -	Six Monthly	6.59%
Saving Account - 20 M to 29.99 M - -	Six Monthly	6.59%
Saving Account - 30 M to 39.99 M - -	Six Monthly	6.59%
Saving Account - 40 M to 49.99 M - -	Six Monthly	6.59%
Saving Account - 50 M to 59.99 M - -	Six Monthly	6.59%
Saving Account - 60 M to 69.99 M - -	Six Monthly	6.59%
Saving Account - 70 M to 79.99 M - -	Six Monthly	6.59%
Saving Account - 80 M to 89.99 M - -	Six Monthly	6.59%
Saving Account - 90 M to 99.99 M - -	Six Monthly	6.59%
Saving Account - 100 M and above - -	Six Monthly	6.59%

SIRAT - Islamic Saving Plus (Promotional)

ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	8.50%
ISLAMIC SAVING PLUS - 5.001 M to 25 M - -	Monthly	8.50%
ISLAMIC SAVING PLUS - 25.001 M to 200 M - -	Monthly	8.50%
ISLAMIC SAVING PLUS - 200.001 M and Above - -	Monthly	8.50%

SIRAT - Islamic Saving Plus	Monthly	6.01%
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SIRAT - PLS - Premium Accounts

PLS - Premium Accounts - 0 to 4.99 M - -	Monthly	7.07%
PLS - Premium Accounts - 5 M to 24.99 M - -	Monthly	7.07%
PLS - Premium Accounts - 25 M to 49.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 50 M to 99.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 100 M to 199.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 200 M to 399.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 400 M to 599.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 600 M to 799.99 M - -	Monthly	6.59%
PLS - Premium Accounts - 800 M to 0.99 B - -	Monthly	6.59%
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion - -	Monthly	6.59%
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion - -	Monthly	6.59%

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PLS - Premium Accounts - 1.400 Billion to 1.599 Billion - -	Monthly	6.59%
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion - -	Monthly	6.59%
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion - -	Monthly	6.59%
PLS - Premium Accounts - Above 2 Billion - -	Monthly	6.59%

SIRAT Saving Habibmetro@work Gold - Platinum

Sirat Saving Salary Flex Gold - Platinum 0 to 24.99K - -	Six Monthly	7.07%
Sirat Saving Salary Flex Gold - Platinum 25 K to 99.99 K - -	Six Monthly	7.07%
Sirat Saving Salary Flex Gold - Platinum 100 K to 499.99 K - -	Six Monthly	7.07%
Sirat Saving Salary Flex Gold - Platinum 500 K to 999.99 K - -	Six Monthly	7.07%
Sirat Saving Salary Flex Gold - Platinum 1 M to 9.99 M - -	Six Monthly	7.07%
Sirat Saving Salary Flex Gold - Platinum 10 M to 19.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 20 M to 29.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 30 M to 39.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 40 M to 49.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 50 M to 59.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 60 M to 69.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 70 M to 79.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 80 M to 89.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 90 M to 99.99 M - -	Six Monthly	6.59%
Sirat Saving Salary Flex Gold - Platinum 100 M and above - -	Six Monthly	6.59%

SIRAT Saving Super Salary Accounts

Saving Sirat Salary - 0 to 24.99K - -	Six Monthly	7.07%
Saving Sirat Salary - 25 K to 99.99 K - -	Six Monthly	7.07%
Saving Sirat Salary - 100 K to 499.99 K - -	Six Monthly	7.07%
Saving Sirat Salary - 500 K to 999.99 K - -	Six Monthly	7.07%
Saving Sirat Salary - 1 M to 9.99 M - -	Six Monthly	7.07%
Saving Sirat Salary - 10 M to 19.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 20 M to 29.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 30 M to 39.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 40 M to 49.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 50 M to 59.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 60 M to 69.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 70 M to 79.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 80 M to 89.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 90 M to 99.99 M - -	Six Monthly	6.59%
Saving Sirat Salary - 100 M and above - -	Six Monthly	6.59%

SIRAT - Islamic New Deposit Book Account - Non Resident

Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	7.07%
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	7.07%
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	7.07%
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	7.07%

Local Currency Accounts

Product Name	Payment Frequency	Month AUGUST 2026
Islamic New Deposit Book Account - Non Resident - 1 M to 9.99 M - -	Six Monthly	7.07%
Islamic New Deposit Book Account - Non Resident - 10 M to 19.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 20 M to 29.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 30 M to 39.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 40 M to 49.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 50 M to 59.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 60 M to 69.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 70 M to 79.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 80 M to 89.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 90 M to 99.99 M - -	Six Monthly	6.59%
Islamic New Deposit Book Account - Non Resident - 100 M and above - -	Six Monthly	6.59%

SIRAT - Saving Account-FI / Mutual Funds

Saving Account-FI / Mutual Funds - 0 to 9.99 M - -	Monthly	6.59%
Saving Account-FI / Mutual Funds - 10 M to 99.99 M - -	Monthly	6.59%
Saving Account-FI / Mutual Funds - 100 M to 199.99 M - -	Monthly	6.59%
Saving Account-FI / Mutual Funds - 200 M to 499.99 M - -	Monthly	6.59%
Saving Account-FI / Mutual Funds - 500.000 M & above - -	Monthly	6.59%

SIRAT Saving Categories - PSE & PLC

	Monthly	6.01%
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Margin & Security Deposit Accounts

	Six Monthly	0.38%
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Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	4.71%
H.I.I.C. Fifteen Days	Maturity	4.71%

H.I.I.C. One month	Maturity	7.07%
H.I.I.C. Three month	Maturity	7.54%
H.I.I.C. Six month	Maturity	8.01%

H.I.I.C. 1 Year - Monthly	Monthly	7.54%
H.I.I.C. 1 Year - Quarterly	Quarterly	7.73%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	7.91%
H.I.I.C. 1 Year - Maturity	Maturity	8.10%

H.I.I.C. 2 Year - Monthly	Monthly	7.73%
H.I.I.C. 2 Year - Quarterly	Quarterly	7.73%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	8.10%
H.I.I.C. 2 Year - Maturity	Maturity	8.29%

Local Currency Accounts		
Product Name	Payment Frequency	Month AUGUST 2026
H.I.I.C. 3 Year - Monthly	Monthly	7.91%
H.I.I.C. 3 Year - Quarterly	Quarterly	8.10%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	8.29%
H.I.I.C. 3 Year - Maturity	Maturity	8.48%
H.I.I.C. 5 Year - Monthly	Monthly	8.10%
H.I.I.C. 5 Year - Quarterly	Quarterly	8.29%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	8.48%
H.I.I.C. 5 Year - Maturity	Maturity	8.67%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	1.88%
SBP - IFFSAP - 00 To Above Amount	Quarterly	0.47%
SBP - IFWS - 00 To Above Amount	Quarterly	0.00%
SBP - ITERF - 00 To Above Amount	Quarterly	0.47%
SBP - IFFRE - 00 To Above Amount	Quarterly	0.47%