Habib Metropolitan Bank Limited - Islamic Banking
PROFIT RATES FOR THE MONTH OF OCTOBER 2026
FOREIGN CURRENCY ACCOUNTS

Product name	Payment Frequency	October 2026
SIRAT Saving Accounts		**(Promotional)**
Savings Account	Six Monthly	**1.00%**
Islamic New Deposit Book Account - Non Resident	Six Monthly	**1.00%**
SIRAT Resident New Foreign Currency Value Account	Six Monthly	**1.00%**
SIRAT Non-Resident New Foreign Currency Value Acco	Six Monthly	**1.00%**
SIRAT Junior Savers Account	Six Monthly	**1.00%**
Sirat Business Banking Account	Six Monthly	**1.00%**
Term Deposit - Habib Islamic Investment Certificate - HIIC		
One Month	Maturity	**1.00%**
Three Months		**1.02%**
Six Months		**1.04%**
One Year	Monthly	**1.02%**
	Quarterly	**1.04%**
	Six Monthly	**1.04%**
	Maturity	**1.08%**
Two Years	Monthly	**1.08%**
	Quarterly	**1.08%**
	Six Monthly	**1.08%**
	Maturity	**1.08%**
Three Years	Monthly	**1.08%**
	Quarterly	**1.08%**
	Six Monthly	**1.08%**
	Maturity	**1.12%**
Five Years	Monthly	**1.12%**
	Quarterly	**1.12%**
	Six Monthly	**1.12%**
	Maturity	**1.14%**