

**Indicative Deposit Profit Rates (Effective from July 1st, 2020)**
**Pak Rs. SAVING ACCOUNTS**
**Alfalah PLS Savings**

 Profit payment frequency **6 monthly**  
 Profit calculation on average balance

Tiers	Rate
All Tiers	5.50%

**Alfalah Royal Profit**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average balance

Tiers	Rate
All Tiers*	5.50%

\* Negotiated rates after obtaining necessary approvals can be offered on deposits in Royal Profit above Rs. 5,000,000

**Alfalah Kifayat**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average balance

Tiers	Rate
0-499,999	5.50%
500,000 - 4,999,999	5.75%
5,000,000 & Above	6.00%

**Alfalah SnaPack**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average monthly balance

Tiers	Rate
All Tiers	5.75%

**Alfalah Care Senior Citizen**

 Profit Payment Frequency **Monthly**  
 Profit calculation on daily balance

Tiers	Rate
0-9,999	5.50%
10,000 & Above	6.00%

**Alfalah Pehchaan Savings Account**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average balance

Tiers	Rate
0-49,999	5.50%
50,000 - 499,999	5.75%
500,000 & Above	6.00%

**Alfalah Asaan Saving Account**

 Profit Payment Frequency **6 monthly**  
 Profit calculation on average balance

Tiers	Rate
All Tiers	5.50%

**Alfalah Asaan Remittance Saving Account**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average monthly balance

Tiers	Rate
All Tiers	5.50%

**Alfalah Corporate Payroll Savings**

 Profit Payment Frequency **6 monthly**  
 Profit calculation on average balance

Tiers	Rate
All Tiers	5.50%

**Alfalah Non- Resident Pakistani Account**

 Profit Payment Frequency **Monthly**  
 Profit calculation on average balance

Tiers	Rate
All Tiers	5.50%

**Alfa Saving Account (Digital Saving Account)**

 Profit Payment Frequency **Monthly**  
 Profit calculation on daily balance

Tiers	Rate
All Tiers	5.50%

**Pak Rs. TERM DEPOSIT**
**PKR TERM DEPOSIT**

Tenors	Monthly	Annually/At Maturity
1 Month	6.20%	6.20%
3 Month	5.90%	6.10%
6 Month	5.90%	6.10%
1 Year	6.10%	6.30%

All rates quoted are on a per annum basis.

Term deposit rates for two to five years tenors will be available after obtaining necessary approvals.

Negotiated rates after obtaining necessary approvals can be offered on PKR Term Deposits above Rs. 3,000,000

Negotiated Rates will be Market Based Rates and will be applicable on Group Relationship basis

**Alfalah Mahana Amdan**

All Tiers	Profit on Monthly basis
1 year	6.10%

All rates quoted are on a per annum basis.

Term deposit rates for two to five years tenors will be available after obtaining necessary approvals.

**Alfalah Senior Citizens Mahana Amdan**

All Tiers	Profit on Monthly basis
1 year	6.10%

All rates quoted are on a per annum basis.

Term deposit rates for two to five years tenors will be available after obtaining necessary approvals.

**Alfalah Floating Term Deposit\***

Tier-1			
PKR 50,000-1,999,999			
Tenor	Monthly	Quarterly	Half yearly
1 year	1 month KIBID -0.40%	3 month KIBID-0.40%	6 month KIBID-0.40%
2 years	1 month KIBID -0.17%	3 month KIBID-0.17%	6 month KIBID-0.17%
3 years	1 month KIBID -0.15%	3 month KIBID-0.15%	6 month KIBID-0.15%

Tier-2			
PKR 2,000,000-100,000,000			
Tenor	Monthly	Quarterly	Half yearly
1 year	1 month KIBID -0.20%	3 month KIBID-0.20%	6 month KIBID-0.20%
2 years	1 month KIBID -0.17%	3 month KIBID-0.17%	6 month KIBID-0.17%
3 years	1 month KIBID -0.15%	3 month KIBID-0.15%	6 month KIBID-0.15%

Tier-3			
PKR 100,000,000+			
Tenor	Monthly	Quarterly	Half yearly
1 year	1 month KIBID -0.10%	3 month KIBID-0.10%	6 month KIBID-0.10%
2 years	1 month KIBID -0.10%	3 month KIBID-0.10%	6 month KIBID-0.10%
3 years	1 month KIBID -0.10%	3 month KIBID-0.10%	6 month KIBID-0.10%

\*Rates are quoted as KIBID less applied margin.

**FCY FE-25 SAVING ACCOUNTS****Alfalah FCY Savings**

Profit Payment Frequency

Half Yearly

Profit calculation on a minimum monthly balance

Tiers	EUR	GBP	JPY	USD	CNY	AED
0-9,999	0.010%	0.100%	0.010%	0.100%	0.100%	0.100%
10,000-49,999	0.010%	0.150%	0.010%	0.150%	0.150%	0.150%
50,000-99,999	0.010%	0.200%	0.010%	0.200%	0.200%	0.200%
100,000 and above*	0.010%	0.250%	0.010%	0.250%	0.250%	0.250%

\*Negotiated rates may be offered for FCY amounts equivalent to or more than PKR 5,000,000, after obtaining necessary approvals. Equivalency will be based on the foreign exchange revaluation rate quoted on the last day by SBP.

**Alfalah Pehchaan FCY Savings**

Profit Payment Frequency

Half Yearly

Profit calculation on a minimum monthly balance

Tiers	EUR	GBP	JPY	USD	CNY	AED
0-9,999	0.010%	0.100%	0.010%	0.100%	0.100%	0.100%
10,000-49,999	0.010%	0.150%	0.010%	0.150%	0.150%	0.150%
50,000-99,999	0.010%	0.200%	0.010%	0.200%	0.200%	0.200%
100,000 and above	0.010%	0.250%	0.010%	0.250%	0.250%	0.250%

**Alfalah FCY Monthly Savings**

Profit Payment Frequency

Monthly

Profit calculation on a average monthly balance

Tiers	EUR	GBP	USD	AED
0-9,999	0.010%	0.100%	0.100%	0.100%
10,000-49,999	0.010%	0.150%	0.150%	0.150%
50,000-99,999	0.010%	0.200%	0.200%	0.200%
100,000 and above	0.010%	0.250%	0.250%	0.250%

**FCY TERM DEPOSITS****0-49,999 (Units of FCY)**

Tenors	EUR	GBP	USD
1 Month	0.010%	0.100%	0.100%
3 Months	0.010%	0.125%	0.125%
6 Months	0.010%	0.150%	0.150%
12 Months	0.010%	0.250%	0.250%

**50,000 - 99,999 (Units of FCY)**

Tenors	EUR	GBP	USD
1 Month	0.010%	0.150%	0.150%
3 Months	0.010%	0.200%	0.200%
6 Months	0.010%	0.300%	0.300%
12 Months	0.010%	0.400%	0.400%

**100,000+ (Units of FCY)\***

Tenors	EUR	GBP	USD
1 Month	0.010%	0.200%	0.200%
3 Months	0.010%	0.300%	0.300%
6 Months	0.010%	0.400%	0.400%
12 Months	0.010%	0.500%	0.500%

\*Negotiated rates may be offered for FCY amounts equivalent to or more than PKR 3,000,000, after obtaining necessary approvals. Equivalency will be based on the foreign exchange revaluation rate quoted on the last day by SBP.

**Please note for all of the above categories:**

- 1) Early encashment of a time deposit is subject to a penalty as per the bank's schedule of charges
- 2) Rate offering to a customer may differ as a result of agreement between concerned customer and bank
- 3) Irrespective of amount, for all tenors less than 1 month, the term deposit rate will be negotiated between the customer and the bank