

Indicative Deposit Profit Rates (Effective from September 3, 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%

Roshan Digital Account- PKR

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

Tiers	Rate
All Tiers	5.50%

Alfa Saving Account (Digital Saving Account)

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

Tiers	Rate
0-9,999	5.50%
10,000- 49,999	5.75%
50,000-99,999	6.00%
100,000- 249,999	6.10%
250,000 & Above	6.20%

Pak Rs. TERM DEPOSIT
PKR TERM DEPOSIT

Tenors	Monthly	Annually/At Maturity
1 Month	6.15%	6.15%
3 Month	6.00%	6.15%
6 Month	6.00%	6.20%
1 Year	6.50%	6.60%
2 Year	7.00%	7.20%
3 Year	7.25%	7.55%
4 Year	7.80%	8.20%
5 Year	7.75%	8.25%

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	6.50%
2 year	7.00%
3 year	7.25%
4 year	7.80%
5 year	7.75%

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	6.50%
2 year	7.00%
3 year	7.25%
4 year	7.80%
5 year	7.75%

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%

Roshan Digital Account- FCY

Profit Payment Frequency

Monthly

Profit calculation on a average monthly balance

Tiers	USD
0-9,999	0.100%
10,000-49,999	0.150%
50,000-99,999	0.200%
100,000 and above	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