

Indicative Deposit Profit Rates

Effective June 1, 2022

PKR Savings Accounts

Alfalah PLS Savings

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

Alfalah Kifayat

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|---------------------|--------|
| 0 - 499,999 | 12.35% |
| 500,000 - 4,999,999 | 12.50% |
| 5,000,000 & Above | 12.75% |

Alfalah Care Senior Citizen

Monthly Profit Payment

Profit Calculation on Daily Balance

| Tiers | Rate |
|----------------|--------|
| 0 - 9,999 | 12.35% |
| 10,000 & Above | 12.75% |

Roshan Digital Account*

Monthly Profit Payment

Profit Calculation on Daily Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

* Including Roshan Digital Account & Asaan Roshan Digital Account.

Alfalah Corporate Payroll Savings

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

Alfalah Asaan Savings*

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

* Including Asaan Savings Account & Asaan Digital Savings Account

Alfa Savings Account (Digital Savings Account)

Monthly Profit Payment

Profit Calculation on Daily Balance

| Tiers | Rate |
|-------------------|--------|
| 0 - 9,999 | 12.25% |
| 10,000 - 49,999 | 12.30% |
| 50,000 - 99,999 | 12.40% |
| 100,000 - 249,999 | 12.50% |
| 250,000 & Above | 12.75% |

Alfalah Royal Profit

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

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

Alfalah Pehchaan Savings Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|------------------|--------|
| 0 - 49,999 | 12.35% |
| 50,000 - 499,999 | 12.50% |
| 500,000 & Above | 13.00% |

Alfalah Asaan Pehchaan Digital Savings Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.50% |

Alfalah SnaPack

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.50% |

Alfalah NRP Savings

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

Freelancer Digital Savings

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.50% |

Alfalah Asaan Remittance Savings*

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

| Tiers | Rate |
|-----------|--------|
| All Tiers | 12.25% |

* Including Asaan Remittance Account and Asaan Digital Savings Account.

PKR Term Deposits

Alfalah Term Deposits

Tier 1: PKR 0 - 999,999

| Tenor | Monthly | Annually / Maturity |
|-----------------------|---------|---------------------|
| 7 Days (Short Notice) | - | 12.25% |
| 1 Month | 12.50% | 12.50% |
| 3 Months | 12.05% | 12.60% |
| 6 Months | 12.05% | 12.70% |
| 1 Year | 12.50% | 13.30% |
| 2 Years | 12.10% | 12.85% |
| 3 Years | 11.80% | 12.50% |
| 4 Years | 11.15% | 12.00% |
| 5 Years | 11.10% | 11.95% |

Tier 2: PKR 1 Mn & Above

| Tenor | Monthly | Annually / Maturity |
|-----------------------|---------|---------------------|
| 7 Days (Short Notice) | - | 12.25% |
| 1 Month | 12.65% | 12.65% |
| 3 Months | 12.15% | 12.70% |
| 6 Months | 12.20% | 12.85% |
| 1 Year | 12.70% | 13.50% |
| 2 Years | 12.35% | 13.10% |
| 3 Years | 12.05% | 12.75% |
| 4 Years | 11.40% | 12.25% |
| 5 Years | 11.35% | 12.20% |

All rates quoted are on a per annum basis.

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

| Tenor | Rate |
|---------|--------|
| 1 Year | 12.80% |
| 2 Years | 12.45% |
| 3 Years | 12.15% |
| 4 Years | 11.50% |
| 5 Years | 11.45% |

All rates quoted are on a per annum basis.

Minimum Investment: Rs. 100,000 or above.

Alfalah Senior Citizen Mahana Amdan

| Tenor | Rate |
|---------|--------|
| 1 Year | 12.90% |
| 2 Years | 12.55% |
| 3 Years | 12.25% |
| 4 Years | 11.60% |
| 5 Years | 11.55% |

Monthly Returns

All rates quoted are on a per annum basis.

Minimum Investment: Rs. 100,000 or above.

Alfa Term Deposits (Digital)

| Tenor | Monthly | Maturity |
|----------|---------|----------|
| 1 Month | 12.75% | 12.75% |
| 3 Months | 12.45% | 13.20% |
| 6 Months | 12.55% | 13.30% |
| 1 Year | 13.20% | 14.00% |

All rates quoted are on a per annum basis.

Alfa Term Deposits can only be booked through Alfa app only.

Maximum booking amount per customer is PKR 50 Million.

Alfalah Floating Term Deposits*

Tier 1: PKR 50,000 - 1,999,999

| Tenor | Monthly | Quarterly | Semi-Annually |
|---------|-----------------------|------------------------|------------------------|
| 1 Year | 1 Month KIBID - 0.40% | 3 Months KIBID - 0.40% | 6 Months KIBID - 0.40% |
| 2 Years | 1 Month KIBID - 0.17% | 3 Months KIBID - 0.17% | 6 Months KIBID - 0.17% |
| 3 Years | 1 Month KIBID - 0.15% | 3 Months KIBID - 0.15% | 6 Months KIBID - 0.15% |

Tier 2: PKR 2,000,000 - 100,000,000

| Tenor | Monthly | Quarterly | Semi-Annually |
|---------|---------|------------------------|------------------------|
| 1 Year | 12.25% | 3 Months KIBID - 0.20% | 6 Months KIBID - 0.20% |
| 2 Years | 12.30% | 3 Months KIBID - 0.17% | 6 Months KIBID - 0.17% |
| 3 Years | 12.40% | 3 Months KIBID - 0.15% | 6 Months KIBID - 0.15% |

Tier 3: Above PKR 100,000,000+

| Tenor | Monthly | Quarterly | Semi-Annually |
|---------|-----------------------|------------------------|------------------------|
| 1 Year | 1 Month KIBID - 0.10% | 3 Months KIBID - 0.10% | 6 Months KIBID - 0.10% |
| 2 Years | 1 Month KIBID - 0.10% | 3 Months KIBID - 0.10% | 6 Months KIBID - 0.10% |
| 3 Years | 1 Month KIBID - 0.10% | 3 Months KIBID - 0.10% | 6 Months KIBID - 0.10% |

* All rates quoted as KIBID less applied margin. .

Indicative Deposit Profit Rates (Contd.)

Effective June 1, 2022

FCY FE-25 Savings Account

Alfalah FCY Savings

Semi Annual Profit Payment

Profit Calculation on Minimum Monthly Balance

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

* Negotiated rates may be offered for FCY amounts equivalent to PKR 5,000,000 or above after obtaining necessary approvals.

Equivalency shall be based on the foreign exchange revaluation rate quoted on the last working day by SBP.

Alfalah Pehchaan FCY Savings

Semi Annual Profit Payment

Profit Calculation on Minimum Monthly Balance

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

Alfalah FCY Monthly Savings

Monthly Profit Payment

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

Roshan Digital Account - FCY

Monthly Profit Payment

Profit Calculation on Average Monthly Balance

| Tiers | USD | GBP | EUR | AED | SAR | CAD |
|-----------------|--------|--------|--------|--------|--------|--------|
| 0 - 9,999 | 0.100% | 0.100% | 0.010% | 0.100% | 0.100% | 0.100% |
| 10,000 - 49,999 | 0.150% | 0.150% | 0.010% | 0.150% | 0.150% | 0.150% |
| 50,000 - 99,999 | 0.200% | 0.200% | 0.010% | 0.200% | 0.200% | 0.200% |
| 100,000 & Above | 0.250% | 0.250% | 0.010% | 0.250% | 0.250% | 0.250% |

FCY Term Deposits

Tier 1: 0 - 49,999 FCY Units

| Tenor | USD | GBP | EUR |
|----------|--------|--------|--------|
| 1 Month | 0.100% | 0.100% | 0.010% |
| 3 Months | 0.125% | 0.125% | 0.010% |
| 6 Months | 0.150% | 0.150% | 0.010% |
| 1 Year | 0.250% | 0.250% | 0.010% |

Tier 2: 50,000 - 99,999 FCY Units

| Tenor | USD | GBP | EUR |
|----------|--------|--------|--------|
| 1 Month | 0.150% | 0.150% | 0.010% |
| 3 Months | 0.200% | 0.200% | 0.010% |
| 6 Months | 0.300% | 0.300% | 0.010% |
| 1 Year | 0.400% | 0.400% | 0.010% |

Tier 3: 100,000 & Above*

| Tenor | USD | GBP | EUR |
|----------|--------|--------|--------|
| 1 Month | 0.200% | 0.200% | 0.010% |
| 3 Months | 0.300% | 0.300% | 0.010% |
| 6 Months | 0.400% | 0.400% | 0.010% |
| 1 Year | 0.500% | 0.500% | 0.010% |

* Negotiated rates may be offered for FCY amounts equivalent to PKR 3,000,000 or above after obtaining necessary approvals.

Equivalency shall be based on the foreign exchange revaluation rate quoted on the last working day by SBP.

Please note for all of the above categories:

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