

Indicative Deposit Profit Rates

Effective February 01, 2025

PKR Savings Accounts

Alfalah PLS Savings / Alfa Home Remittance Savings Account

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

Alfalah Kifayat

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
0 - 499,999	10.55%
500,000 - 4,999,999	10.60%
5,000,000 & Above	10.70%

Alfalah Care Senior Citizen

Monthly Profit Payment

Profit Calculation on Daily Balance

Tiers	Rate
0 - 9,999	10.55%
10,000 & Above	10.70%

Roshan Digital Account*

Monthly Profit Payment

Profit Calculation on Daily Balance

Tiers	Rate
All Tiers	10.50%

* Including Roshan Digital Account, Asaan Roshan Digital Account & NRP Business Value Savings Account (PKR).

Alfalah Corporate Payroll Savings

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

Alfalah Asaan Savings*

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

* Including Asaan Savings Account & Asaan Digital Savings Account

Alfa Savings Account (Digital Savings Account)

Monthly Profit Payment

Profit Calculation on Daily Balance

Tiers	Rate
All Tiers	10.50%

Alfalah Asaan Remittance Savings/Freelancer Digital Savings

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

Alfalah Royal Profit

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

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

Alfalah Institutional Royal Profit

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

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

Alfalah Institutional Royal Savings Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
0 - 9.99 Mn	8.50%
10 Mn - 99Mn	8.75%
100M-499M	9.00%
500M-1B	9.15%
1B+	9.25%

* 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	10.55%
50,000 - 499,999	10.60%
500,000 & Above	10.70%

Alfalah Asaan Pehchaan Digital Savings Account

Semi-Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

Alfalah SnaPack

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.75%

Alfalah NRP Savings (Fresh Bookings Discontinued)

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Rate
All Tiers	10.50%

* Only for Existing Accounts; Fresh Acquisition Discontinued

PKR Term Deposits

Alfalah Term Deposits

Tier 1: PKR 0 - 999,999

Tenor	Monthly	Annually / Maturity
1 Month	-	10.15%
3 Months	9.80%	9.90%
6 Months	9.55%	9.80%
1 Year	9.75%	10.30%
2 Years	9.45%	10.00%
3 Years	9.45%	9.95%
4 Years	9.65%	10.15%
5 Years	9.65%	10.15%

Tier 2: PKR 1 Mn & Above

Tenor	Monthly	Annually / Maturity
1 Month	-	10.40%
3 Months	10.05%	10.15%
6 Months	9.80%	10.05%
1 Year	10.00%	10.55%
2 Years	9.70%	10.25%
3 Years	9.70%	10.20%
4 Years	9.90%	10.40%
5 Years	9.90%	10.40%

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

Profits on rates above 1 Year are to be paid annually.

Alfalah Mahana Amdan/Alfalah

Senior Citizen Mahana Amdan

Tenor	Rate
1 Year	10.00%
2 Years	9.70%
3 Years	9.70%
4 Years	9.90%
5 Years	9.90%

All rates quoted are on a per annum basis.

Minimum Investment: Rs. 100,000 or above.

Alfalah Weekly Profit Term Deposit

Tenor	Rate
1 Month	10.45%
3 Months	10.20%
6 Months	10.00%
1 Year	10.25%

Weekly Returns

All rates quoted are on a per annum basis.

Alfa Term Deposits (Digital)

Tenor	Monthly	Maturity
7 Days	-	10.60%
1 Month	-	10.70%
3 Months	10.40%	10.50%
6 Months	10.20%	10.40%
1 Year	10.60%	11.30%

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

Please refer to Alfa app for updated Alfa TDR Rates

Short Notice Term Deposit

Tenor	Maturity
7 Days	10.60%

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	1 Month KIBID - 0.20%	3 Months KIBID - 0.20%	6 Months KIBID - 0.20%
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 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 February 01, 2025

FCY FE-25 Savings Account

Alfalah FCY Savings / Special Foreign Currency Savings */Non-Checking FCY Savings Account*

Semi Annual Profit Payment

Profit Calculation on Minimum Monthly Balance

Tiers	USD	GBP	EUR	JPY	CNY	AED
0 - 9,999	0.10%	0.10%	0.01%	0.01%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.01%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.01%	0.20%	0.20%
100,000 & Above*	0.25%	0.25%	0.01%	0.01%	0.25%	0.25%

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

For Alfalah Special Foreign Currency Savings, only USD, GBP, EUR and JPY are being offered currently.

For Non-Checking Foreign Currency Savings Account, only USD, GBP and EUR are being offered currently.

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	0.10%	0.10%	0.01%	0.01%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.01%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.01%	0.20%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.01%	0.25%	0.25%

Alfalah FCY Monthly Savings

Monthly Profit Payment

Tiers	USD	GBP	EUR	AED
0 - 9,999	0.10%	0.10%	0.01%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.25%

Roshan Digital Account - FCY

Monthly Profit Payment

Profit Calculation on Average Monthly Balance

Tiers	USD	GBP	EUR	AED	SAR	CAD
0 - 9,999	0.10%	0.10%	0.01%	0.10%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.15%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.20%	0.20%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.25%	0.25%	0.25%

* Including Roshan Digital Account and Foreign Currency Business Value Savings Account (FCY).

FCY Term Deposits

Tier 1: 0 - 49,999 FCY Units

Tenor	USD	GBP	EUR
1 Month	1.00%	0.50%	0.50%
3 Months	1.25%	1.00%	0.75%
6 Months	2.00%	1.25%	0.75%
1 Year	1.75%	1.00%	0.50%

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

Tenor	USD	GBP	EUR
1 Month	1.50%	0.75%	0.75%
3 Months	1.75%	1.25%	1.00%
6 Months	2.50%	2.00%	1.00%
1 Year	2.25%	1.50%	0.75%

Tier 3: 100,000 & Above*

Tenor	USD	GBP	EUR
1 Month	2.00%	1.00%	0.80%
3 Months	2.50%	1.50%	1.25%
6 Months	4.50%	3.00%	1.50%
1 Year	3.50%	2.50%	1.25%

* 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.