 where you come first						
Declared Rates on Rupee Deposit Accounts Jul 1, 2019 - Dec 31, 2019						
Deposit Tiers & Products	Jul 01, 2019 - July 31, 2019	Aug 01, 2019 - Aug 31, 2019	Sep 01, 2019 - Sep 30, 2019	Oct 01, 2019 - Oct 31, 2019	Nov 01, 2019 - Nov 30, 2019	Dec 01, 2019 - Dec 31, 2019
UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account / UBL Asaan Current Account/UBL Mukammal Current Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UBL First Minor Savings Account	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
UBL Savings Account/ UBL Asaan Savings Account	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
UBL Zindagi Account	11.00%	12.00%	12.00%	12.00%	12.00%	12.00%
UBL TezRaftaar Pardes Card Account *	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
UBL UniSona & UBL UniSona Plus	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
UBL Rupee UniSaver Account **						
For monthly average balances upto Rs. 25 million	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 25 million upto Rs. 100 million	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 100 million upto Rs.250 million	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 250 million upto Rs. 500 million	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances of above Rs. 500 million	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
UBL Rupee UniFlex Account ***						
For monthly average balances upto Rs. 10,000	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 10,000 upto Rs. 100,000	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs. 500,000 upto Rs. 1,000,000	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%
For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000	10.35%	11.35%	11.35%	11.35%	11.35%	11.35%
For monthly average balances above Rs. 10,000,000	10.50%	11.50%	11.50%	11.50%	11.50%	11.50%
UBL Mahana Aamdani Savings Account						
For monthly average balances below Rs. 100,000	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
For monthly average balances Rs. 100,000 upto Rs. 5,000,000	10.50%	11.50%	11.50%	11.50%	11.50%	11.50%
For monthly average balances above Rs. 5,000,000	10.75%	12.00%	12.00%	12.00%	12.00%	12.00%

* UBL Savings Account rules will apply in calculating returns on UBL TezRaftaar Pardes Card Accounts.

** Special rates available for UBL UniSaver Plus PLS Daily Profit Product with monthly profit payout.

*** UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.


Note 1: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State Bank of Pakistan.

Note 2: The profits calculated will be based on simple annualized rate of expected return.

Note 3: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



 where you come first						
Declared Rates on Rupee TDR & SNDR Jul 1, 2019 - Dec 31, 2019						
Deposit Tiers & Products	Jul 01, 2019 - July 31, 2019	Aug 01, 2019 - Aug 31, 2019	Sep 01, 2019 - Sep 30, 2019	Oct 01, 2019 - Oct 31, 2019	Nov 01, 2019 - Nov 30, 2019	Dec 01, 2019 - Dec 31, 2019
UBL Rupee Special Notice Deposit Receipt (SNDR)						
7 to 29 days	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
30 days and above - Below 5 bln	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
30 days and above - 5 bln and Above	10.25%	11.25%	11.25%	11.25%	11.25%	11.25%
UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *						
1 month	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
2 months	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
3 months	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
4 months	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
5 months	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
6 months	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
1 year	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
2 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
3 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
4 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
5 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
6 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
7 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
8 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
9 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%
10 years	11.70%	12.40%	12.40%	12.60%	12.60%	12.60%

Note 1: Special rates available for UTIP (United Term Treasury Investment Product) TDRs upto 365 days with fixed rates of return.


Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State Bank of Pakistan.

Note 3: The profits calculated will be based on simple annualized rate of expected return.

Note 4: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



 where you come first																
Declared Rates for UBL Mahana Aamdani Term Deposit Jul 1, 2019 - Dec 31, 2019																
Deposit Tiers & Products	Jul 01, 2019 - July 31, 2019		Aug 01, 2019 - Aug 31, 2019		Sep 01, 2019 - Sep 30, 2019		Sep 21, 2019 - Sep 30, 2019		Oct 01, 2019 - Oct 10, 2019		Oct 11, 2019 - Oct 31, 2019		Nov 01, 2019 - Nov 30, 2019		Dec 01, 2019 - Dec 31, 2019	
	UBL Mahana Aamdani Term Deposit															
3 months	11.50%	12.50%	12.50%	12.50%	12.05%	12.05%	11.75%	11.50%	11.75%	11.60%	11.60%	11.50%	11.50%	11.60%	11.60%	11.75%
6 months	11.60%	12.60%	12.60%	12.60%	12.10%	12.10%	11.65%	11.60%	11.65%	11.50%	11.50%	11.60%	11.60%	11.70%	11.80%	11.80%
1 year	12.00%	13.00%	13.00%	13.00%	12.70%	12.70%	12.25%	12.25%	12.25%	12.00%	12.00%	12.25%	12.25%	12.25%	12.25%	12.25%
3 years	12.05%	12.65%	12.60%	12.60%	11.75%	11.75%	11.10%	10.85%	11.10%	10.85%	10.85%	10.85%	10.85%	10.85%	10.85%	10.85%
5 years	12.10%	12.40%	12.15%	12.15%	11.45%	11.45%	11.00%	10.70%	11.00%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%
10 years	12.15%	12.35%	12.05%	12.05%	11.65%	11.65%	10.95%	10.60%	10.95%	10.60%	10.60%	10.60%	10.60%	10.60%	10.60%	10.60%

Declared Rates for UBL Profit Certificate of Deposit (COD) Jul 1, 2019 - Dec 31, 2019																
Deposit Tiers & Products	Jul 01, 2019 - July 31, 2019		Aug 01, 2019 - Aug 31, 2019		Sep 01, 2019 - Sep 30, 2019		Sep 21, 2019 - Sep 30, 2019		Oct 01, 2019 - Oct 10, 2019		Oct 11, 2019 - Oct 31, 2019		Nov 01, 2019 - Nov 30, 2019		Dec 01, 2019 - Dec 31, 2019	
	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate
	Certificate of Deposit (COD) at Maturity Option															
3 Months	11.00%	10.90%	12.00%	11.88%	12.00%	11.88%	12.00%	11.88%	12.00%	11.88%	11.75%	11.64%	11.75%	11.64%	11.75%	11.64%
6 months	11.25%	11.00%	12.25%	11.95%	12.25%	11.95%	12.25%	11.95%	12.25%	11.95%	12.00%	11.71%	12.00%	11.71%	12.00%	11.71%
1 year	12.00%	11.39%	13.00%	12.28%	13.00%	12.28%	13.00%	12.28%	13.00%	12.28%	12.75%	12.06%	12.75%	12.06%	12.75%	12.06%
2 years	12.50%	11.21%	13.50%	12.01%	13.50%	12.01%	13.10%	11.69%	13.10%	11.69%	12.00%	10.80%	12.00%	10.80%	12.00%	10.80%
3 years	13.50%	11.39%	14.50%	12.10%	14.50%	12.10%	14.00%	11.75%	14.00%	11.75%	13.00%	11.03%	12.70%	10.81%	12.70%	10.81%
4 years	14.00%	11.17%	15.00%	11.81%	15.00%	11.81%	14.50%	11.49%	14.50%	11.49%	13.25%	10.68%	13.25%	10.68%	13.25%	10.68%
5 years	15.00%	11.24%	16.00%	11.81%	16.00%	11.81%	15.00%	11.24%	15.00%	11.24%	14.00%	10.66%	14.00%	10.66%	14.00%	10.66%
6 years	16.00%	11.27%	17.00%	11.78%	17.00%	11.78%	16.00%	11.27%	16.00%	11.27%	15.00%	10.75%	14.50%	10.48%	14.50%	10.48%
7 years	17.00%	11.25%	18.00%	11.70%	18.00%	11.70%	17.00%	11.25%	17.00%	11.25%	16.00%	10.78%	15.00%	10.30%	15.00%	10.30%
8 years	18.00%	11.20%	19.00%	11.61%	19.00%	11.61%	18.00%	11.20%	18.00%	11.20%	17.00%	10.78%	16.00%	10.35%	16.00%	10.35%
9 years	19.00%	11.13%	20.00%	11.49%	20.00%	11.49%	19.00%	11.13%	19.00%	11.13%	18.00%	10.75%	17.00%	10.36%	17.00%	10.36%
10 years	20.00%	11.04%	21.00%	11.37%	21.00%	11.37%	20.00%	11.04%	20.00%	11.04%	19.00%	10.69%	18.00%	10.34%	18.00%	10.34%

Deposit Tiers & Products	Jul 01, 2019 - July 31, 2019		Aug 01, 2019 - Aug 31, 2019		Sep 01, 2019 - Sep 30, 2019		Sep 21, 2019 - Sep 30, 2019		Oct 01, 2019 - Oct 10, 2019		Oct 11, 2019 - Oct 31, 2019		Nov 01, 2019 - Nov 30, 2019		Dec 01, 2019 - Dec 31, 2019	
	Certificate of Deposit (COD) at Monthly Profit															
1 year	10.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%	11.30%
2 years	10.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.40%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
3 years	10.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
4 years	10.60%	11.60%	11.60%	11.60%	11.60%	11.60%	11.55%	11.55%	11.55%	11.55%	10.60%	10.60%	10.60%	10.60%	10.60%	10.60%
5 years	10.70%	11.70%	11.70%	11.70%	11.70%	11.70%	11.25%	11.25%	11.25%	11.25%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
6 years	10.80%	11.80%	11.80%	11.80%	11.80%	11.80%	11.30%	11.30%	11.30%	11.30%	10.55%	10.55%	10.55%	10.55%	10.55%	10.55%
7 years	11.20%	11.90%	11.90%	11.90%	11.90%	11.90%	11.40%	11.40%	11.40%	11.40%	10.60%	10.60%	10.60%	10.60%	10.60%	10.60%
8 years	11.30%	12.00%	12.00%	12.00%	12.00%	12.00%	11.45%	11.45%	11.45%	11.45%	10.65%	10.65%	10.65%	10.65%	10.65%	10.65%
9 years	11.50%	12.10%	12.10%	12.10%	12.05%	12.05%	11.50%	11.50%	11.50%	11.50%	10.70%	10.70%	10.70%	10.70%	10.70%	10.70%
10 years	11.70%	12.20%	12.20%	12.20%	12.05%	12.05%	11.55%	11.55%	11.55%	11.55%	10.80%	10.80%	10.80%	10.80%	10.80%	10.80%

Note 1: For all UBL Profit CODs and UBL Mahana Aamdani Term Deposit, the applicable profit rates will be the rate at which the deposit is booked.


Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of

Note 3: The profits calculated will be based on effective annualized rate of expected return for UBL Profit COD profit payment at maturity.

Note 4: The profits calculated will be based on simple annualized rate of expected return for both UBL Profit COD monthly profit payment option and UBL Mahana Aamdani Term Deposit.

Note 5: The effective dates for projected rates are as follows:
 - For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
 - For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



 where you come first											
Declared Rates on Foreign Currency Current & Saving Accounts Jul 1, 2019 - Dec 31, 2019											
FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
Jul 01, 2019 - July 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.96%	1.20%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Aug 01, 2019 - Aug 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.89%	1.11%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Sep 01, 2019 - Sep 30, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.84%	1.05%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Oct 01, 2019 - Oct 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.81%	1.02%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Nov 01, 2019 - Nov 30, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.71%	0.89%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Dec 01, 2019 - Dec 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.68%	0.85%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%


Frozen FCY Accounts for Jul - Dec 2019	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%



Note 1: For Saving Accounts, the rates of return vary monthly.

Note 2: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

 where you come first											
Declared Rates on Foreign Currency Term Deposits Jul 1, 2019 - Dec 31, 2019											
FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
Jul 01, 2019 - July 31, 2019	TDR 3 months	0.93%	1.16%	0.31%	0.38%	0.001%	0.001%	0.96%	1.20%	0.05%	0.05%
	TDR 6 months	0.89%	1.11%	0.34%	0.43%	0.001%	0.001%	0.93%	1.17%	0.05%	0.05%
	TDR 1 year	0.87%	1.09%	0.38%	0.48%	0.001%	0.001%	0.95%	1.19%	0.05%	0.05%
Aug 01, 2019 - Aug 31, 2019	TDR 3 months	0.90%	1.13%	0.31%	0.39%	0.001%	0.001%	0.92%	1.15%	0.05%	0.05%
	TDR 6 months	0.88%	1.10%	0.32%	0.41%	0.001%	0.001%	0.91%	1.14%	0.05%	0.05%
	TDR 1 year	0.88%	1.09%	0.34%	0.42%	0.001%	0.001%	0.89%	1.12%	0.05%	0.05%
Sep 01, 2019 - Sep 30, 2019	TDR 3 months	0.85%	1.07%	0.30%	0.38%	0.001%	0.001%	0.89%	1.11%	0.05%	0.05%
	TDR 6 months	0.81%	1.02%	0.31%	0.39%	0.001%	0.001%	0.88%	1.11%	0.05%	0.05%
	TDR 1 year	0.78%	0.98%	0.34%	0.42%	0.001%	0.001%	0.90%	1.13%	0.05%	0.05%
Oct 01, 2019 - Oct 31, 2019	TDR 3 months	0.84%	1.05%	0.30%	0.38%	0.001%	0.001%	0.81%	1.01%	0.05%	0.05%
	TDR 6 months	0.83%	1.03%	0.33%	0.41%	0.001%	0.001%	0.78%	0.98%	0.05%	0.05%
	TDR 1 year	0.82%	1.02%	0.36%	0.45%	0.001%	0.001%	0.76%	0.95%	0.05%	0.05%
Nov 01, 2019 - Nov 30, 2019	TDR 3 months	0.76%	0.95%	0.32%	0.40%	0.001%	0.001%	0.80%	1.01%	0.05%	0.05%
	TDR 6 months	0.77%	0.96%	0.35%	0.44%	0.001%	0.001%	0.80%	1.00%	0.05%	0.05%
	TDR 1 year	0.79%	0.99%	0.39%	0.49%	0.001%	0.001%	0.81%	1.01%	0.05%	0.05%
Dec 01, 2019 - Dec 31, 2019	TDR 3 months	0.76%	0.95%	0.32%	0.40%	0.001%	0.001%	0.74%	0.93%	0.05%	0.05%
	TDR 6 months	0.76%	0.95%	0.34%	0.43%	0.001%	0.001%	0.75%	0.94%	0.05%	0.05%
	TDR 1 year	0.78%	0.98%	0.38%	0.47%	0.001%	0.001%	0.78%	0.98%	0.05%	0.05%

Frozen FCY Accounts for Jul - Dec 2019	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%




Note 1: For all FCY Term Deposits, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: Special Rates available in FCY UTIP for USD 100K and above or equivalent.

Note 3: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

 where you come first					
Declared Rates on UBL FCY UniFlex Deposit Accounts Jul 1, 2019 - Dec 31, 2019					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Jul 01, 2019 - July 31, 2019	For monthly average balances upto 5,000	0.96%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.50%	0.15%	0.02%	0.05%
Aug 01, 2019 - Aug 31, 2019	For monthly average balances upto 5,000	0.89%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.50%	0.15%	0.02%	0.05%
Sep 01, 2019 - Sep 30, 2019	For monthly average balances upto 5,000	0.84%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.40%	0.15%	0.02%	0.05%
Oct 01, 2019 - Oct 31, 2019	For monthly average balances upto 5,000	0.81%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.20%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.30%	0.15%	0.02%	0.05%
Nov 01, 2019 - Nov 30, 2019	For monthly average balances upto 5,000	0.71%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.20%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.25%	0.15%	0.02%	0.05%
Dec 01, 2019 - Dec 31, 2019	For monthly average balances upto 5,000	0.68%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	1.00%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.05%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.10%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.15%	0.15%	0.02%	0.05%

* UBL FCY UniFlex Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions. The applicable bands of threshold are according to their respective currencies

Note 1: The effective dates for projected rates are as follows:

- For Rupee and FCY transactional accounts, the rates will be effective for the entire calendar month

- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

