 <b>UNITED BANK LTD.</b>						
<b>Declared Rates on Rupee Deposit Accounts</b> <b>July 1, 2015 - December 31, 2015</b>						
Deposit Tiers & Products	Jul 1, 2015 - Jul 31, 2015	Aug 1, 2015-Aug 31, 2015	Sep 1, 2015 - Sep 30, 2015	Oct 1, 2015 - Oct 31, 2015	Nov 1, 2015 - Nov 30, 2015	Dec 1, 2015 - Dec 31, 2015
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	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
UBL Rupee Transactional Account/ UBL Asaan Savings Account	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
UBL TezRaftaar Pardes Card Account *	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
UBL UniSona & UBL UniSona Plus	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>UBL Rupee UniSaver Account **</b>						
For monthly average balances upto Rs. 25 million	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 25 million upto Rs. 100 million	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 100 million upto Rs.250 million	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 250 million upto Rs. 500 million	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances of above Rs. 500 million	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>UBL Rupee UniFlex Account ***</b>						
For monthly average balances upto Rs. 10,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 10,000 upto Rs. 100,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs. 500,000 upto Rs. 1,000,000	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000	4.75%	4.75%	4.75%	4.25%	4.25%	4.25%
For monthly average balances above Rs. 10,000,000	5.00%	5.00%	5.00%	4.50%	4.50%	4.50%

\* PLS Rupee Transactional 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 and rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



 <b>UNITED BANK LTD.</b>						
<b>Declared Rates on Rupee TDR &amp; SNDR</b> <b>July 1, 2015 - December 31, 2015</b>						
<b>Deposit Tiers &amp; Products</b>	<b>Jul 1, 2015 - Jul 31, 2015</b>	<b>Aug 1, 2015- Aug 31, 2015</b>	<b>Sep 1, 2015 - Sep 30, 2015</b>	<b>Oct 1, 2015 - Oct 31, 2015</b>	<b>Nov 1, 2015 - Nov 30, 2015</b>	<b>Dec 1, 2015 - Dec 31, 2015</b>
<b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b>						
7 to 29 days	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
30 days and above	4.50%	4.50%	4.50%	4.00%	4.00%	4.00%
<b>UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *</b>						
1 month	4.80%	4.80%	4.80%	4.35%	4.30%	4.35%
2 months	4.90%	4.90%	4.90%	4.45%	4.40%	4.45%
3 months	4.90%	4.90%	4.90%	4.45%	4.40%	4.45%
4 months	5.00%	5.00%	5.00%	4.60%	4.50%	4.55%
5 months	5.00%	5.00%	5.00%	4.60%	4.50%	4.55%
6 months	5.00%	5.00%	5.00%	4.60%	4.50%	4.55%
1 year	5.30%	5.30%	5.30%	4.80%	4.70%	4.70%
2 years	5.35%	5.35%	5.35%	4.85%	4.75%	4.75%
3 years	5.45%	5.45%	5.45%	4.95%	4.85%	4.85%
4 years	5.60%	5.60%	5.60%	5.10%	5.00%	5.00%
5 years	5.70%	5.70%	5.70%	5.20%	5.10%	5.10%
6 years	5.80%	5.80%	5.80%	5.30%	5.20%	5.20%
7 years	5.90%	5.90%	5.90%	5.40%	5.30%	5.30%
8 years	6.00%	6.00%	6.00%	5.50%	5.40%	5.40%
9 years	6.05%	6.05%	6.05%	5.55%	5.45%	5.45%
10 years	6.10%	6.10%	6.10%	5.60%	5.50%	5.50%

Note 1: Special rates available for UT TIP (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 and rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance



												
Declared Rates for UBL Mahana Aamdani Term Deposit October 1, 2015 - December 31, 2015												
Deposit Tiers & Products	Jul 1, 2015 - Jul 31, 2015		Aug 1, 2015-Aug 31, 2015		Sep 1, 2015 - Sep 30, 2015		Oct 1, 2015 - Oct 31, 2015		Nov 1, 2015 - Nov 30, 2015		Dec 1, 2015 - Dec 31, 2015	
UBL Mahana Aamdani Term Deposit 5 years								7.00%		7.00%		7.00%


Declared Rates for UBL Profit Certificate of Deposit (COD) July 1, 2015 - December 31, 2015												
Deposit Tiers & Products	Jul 1, 2015 - Jul 31, 2015		Aug 1, 2015-Aug 31, 2015		Sep 1, 2015 - Sep 30, 2015		Oct 1, 2015 - Oct 31, 2015		Nov 1, 2015 - Nov 30, 2015		Dec 1, 2015 - Dec 31, 2015	
	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate	Simple Rate	Effective Rate
<b>Certificate of Deposit (COD) at Maturity Option</b>												
3 Months	4.70%	4.68%	4.70%	4.68%	4.80%	4.78%	4.40%	4.38%	4.35%	4.33%	4.40%	4.38%
6 months	4.80%	4.75%	4.80%	4.75%	5.00%	4.95%	4.60%	4.56%	4.50%	4.46%	4.55%	4.51%
1 year	5.05%	4.94%	5.05%	4.94%	5.30%	5.18%	4.80%	4.70%	4.70%	4.60%	4.70%	4.60%
2 years	5.44%	5.18%	5.22%	4.98%	5.50%	5.23%	5.10%	4.87%	5.20%	4.96%	5.20%	4.96%
3 years	6.25%	5.74%	5.93%	5.47%	5.80%	5.36%	5.65%	5.23%	5.60%	5.19%	5.60%	5.19%
4 years	7.00%	6.19%	6.81%	6.04%	6.80%	6.03%	6.30%	5.63%	6.30%	5.63%	6.30%	5.63%
5 years	7.92%	6.69%	7.56%	6.43%	7.40%	6.31%	7.25%	6.13%	7.15%	6.13%	7.20%	6.17%
6 years	8.60%	6.95%	8.15%	6.65%	8.00%	6.55%	7.80%	6.42%	7.70%	6.35%	7.80%	6.42%
7 years	9.30%	7.18%	8.74%	6.84%	8.50%	6.69%	8.30%	6.56%	8.35%	6.59%	8.30%	6.56%
8 years	9.99%	7.36%	9.28%	6.96%	9.10%	6.86%	8.80%	6.68%	8.90%	6.74%	8.80%	6.68%
9 years	10.73%	7.53%	9.87%	7.08%	9.90%	7.10%	9.45%	6.86%	9.60%	6.94%	9.40%	6.83%
10 years	11.39%	7.63%	10.46%	7.18%	10.50%	7.20%	10.20%	7.05%	10.40%	7.15%	10.20%	7.05%

Deposit Tiers & Products	Jul 1, 2015 - Jul 31, 2015		Aug 1, 2015-Aug 31, 2015		Sep 1, 2015 - Sep 30, 2015		Oct 1, 2015 - Oct 31, 2015		Nov 1, 2015 - Nov 30, 2015		Dec 1, 2015 - Dec 31, 2015	
<b>Certificate of Deposit (COD) at Monthly Profit</b>												
1 year	5.04%		5.04%		5.05%		4.60%		4.50%		4.50%	
2 years	5.09%		5.10%		5.15%		4.80%		4.90%		4.90%	
3 years	5.55%		5.29%		5.30%		5.20%		5.20%		5.20%	
4 years	5.89%		5.75%		5.70%		5.30%		5.30%		5.30%	
5 years	6.28%		6.04%		5.90%		5.80%		5.75%		5.75%	
6 years	6.45%		6.17%		6.00%		5.90%		5.85%		5.90%	
7 years	6.59%		6.26%		6.10%		5.95%		6.00%		5.95%	
8 years	6.68%		6.31%		6.20%		6.00%		6.05%		6.00%	
9 years	6.77%		6.35%		6.35%		6.10%		6.20%		6.10%	
10 years	6.80%		6.38%		6.40%		6.25%		6.30%		6.20%	

- 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
- 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



											
Declared Rates on Foreign Currency Current & Saving Accounts July 1, 2015 - December 31, 2015											
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 1, 2015 - Jul 31, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.07%	0.09%	0.21%	0.26%	0.001%	0.001%	0.06%	0.08%	0.05%	0.05%
Aug 1, 2015 - Aug 31, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.08%	0.09%	0.20%	0.25%	0.001%	0.001%	0.08%	0.10%	0.05%	0.05%
Sep 1, 2015 - Sep 30, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.08%	0.10%	0.20%	0.25%	0.001%	0.001%	0.06%	0.07%	0.05%	0.05%
Oct 1, 2015 - Oct 31, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.08%	0.10%	0.20%	0.25%	0.001%	0.001%	0.08%	0.10%	0.05%	0.05%
Nov 1, 2015 - Nov 30, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.08%	0.10%	0.20%	0.25%	0.001%	0.001%	0.10%	0.12%	0.05%	0.05%
Dec 1, 2015 - Dec 31, 2015	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.10%	0.12%	0.20%	0.25%	0.001%	0.001%	0.17%	0.22%	0.05%	0.05%

Frozen FCY Accounts for Jul 15 - Dec 15	
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 and rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

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 1, 2015 - Jul 31, 2015	TDR 3 months	0.11%	0.14%	0.23%	0.29%	0.001%	0.001%	0.04%	0.06%	0.05%	0.05%
	TDR 6 months	0.18%	0.22%	0.29%	0.37%	0.02%	0.03%	0.08%	0.10%	0.05%	0.05%
	TDR 1 year	0.31%	0.38%	0.42%	0.52%	0.07%	0.08%	0.14%	0.18%	0.05%	0.05%
Aug 1, 2015-Aug 31, 2015	TDR 3 months	0.12%	0.15%	0.23%	0.29%	0.001%	0.001%	0.04%	0.05%	0.05%	0.05%
	TDR 6 months	0.19%	0.24%	0.30%	0.37%	0.02%	0.03%	0.11%	0.14%	0.05%	0.05%
	TDR 1 year	0.33%	0.41%	0.43%	0.54%	0.07%	0.08%	0.28%	0.36%	0.05%	0.05%
Sep 1, 2015 - Sep 30, 2015	TDR 3 months	0.13%	0.16%	0.23%	0.29%	0.001%	0.001%	0.05%	0.06%	0.05%	0.05%
	TDR 6 months	0.21%	0.27%	0.30%	0.37%	0.018%	0.023%	0.09%	0.11%	0.05%	0.05%
	TDR 1 year	0.34%	0.42%	0.42%	0.52%	0.06%	0.08%	0.13%	0.16%	0.05%	0.05%
Oct 1, 2015 - Oct 31, 2015	TDR 3 months	0.13%	0.16%	0.23%	0.29%	0.001%	0.001%	0.08%	0.10%	0.05%	0.05%
	TDR 6 months	0.21%	0.27%	0.30%	0.38%	0.008%	0.010%	0.07%	0.09%	0.05%	0.05%
	TDR 1 year	0.34%	0.43%	0.42%	0.52%	0.05%	0.06%	0.16%	0.20%	0.05%	0.05%
Nov 1, 2015 - Nov 30, 2015	TDR 3 months	0.13%	0.16%	0.23%	0.29%	0.001%	0.001%	0.11%	0.14%	0.05%	0.05%
	TDR 6 months	0.22%	0.27%	0.30%	0.37%	0.001%	0.001%	0.19%	0.24%	0.05%	0.05%
	TDR 1 year	0.35%	0.43%	0.41%	0.52%	0.04%	0.05%	0.29%	0.36%	0.05%	0.05%
Dec 1, 2015 - Dec 31, 2015	TDR 3 months	0.17%	0.21%	0.23%	0.29%	0.001%	0.001%	0.23%	0.29%	0.05%	0.05%
	TDR 6 months	0.26%	0.33%	0.41%	0.51%	0.001%	0.001%	0.36%	0.46%	0.05%	0.05%
	TDR 1 year	0.39%	0.49%	0.41%	0.51%	0.02%	0.02%	0.40%	0.50%	0.05%	0.05%

Frozen FCY Accounts for Jul 15 - Dec 15	
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 UTTIP 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 and rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

					
<b>Declared Rates on UBL FCY UniFlex Deposit Accounts</b> <b>July 1, 2015 - December 31, 2015</b>					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
<b>Jul 1, 2015 - Jul 31, 2015</b>	For monthly average balances upto 5,000	0.07%	0.21%	0.001%	0.06%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.06%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.06%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%
<b>Aug 1, 2015-Aug 31, 2015</b>	For monthly average balances upto 5,000	0.08%	0.20%	0.001%	0.08%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.08%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.08%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%
<b>Sep 1, 2015 - Sep 30, 2015</b>	For monthly average balances upto 5,000	0.08%	0.20%	0.001%	0.06%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.06%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.06%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%
<b>Oct 1, 2015 - Oct 31, 2015</b>	For monthly average balances upto 5,000	0.08%	0.20%	0.001%	0.08%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.08%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.08%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%
<b>Nov 1, 2015 - Nov 30, 2015</b>	For monthly average balances upto 5,000	0.08%	0.20%	0.001%	0.10%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.10%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.10%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%
<b>Dec 1, 2015 - Dec 31, 2015</b>	For monthly average balances upto 5,000	0.10%	0.20%	0.001%	0.17%
	For monthly average balances above 5,000 up to 10,000	0.95%	0.95%	0.95%	0.17%
	For monthly average balances above 10,000 up to 25,000	1.05%	1.05%	1.05%	0.17%
	For monthly average balances above 25,000 up to 100,000	1.15%	1.15%	1.15%	1.05%
	For monthly average balances above 100,000	1.15%	1.15%	1.15%	1.15%

\* 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 and rupee & FCY TDRs, the rates will be effective from the day following the date of circular issuance

