		
Projected Rates on Rupee Deposit Accounts Jul 1 - Aug 31, 2012		
Deposit Tiers & Products	Jul 1 - Jul 31, 2012	Effective from Aug 1, 2012
UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account	0.00%	0.00%
UBL First Minor Savings Account	6.00%	6.00%
UBL Rupee Transactional Account	6.00%	6.00%
UBL TezRaftaar Pardes Card Account *	6.00%	6.00%
UBL UniSona & UBL UniSona Plus	6.00%	6.00%
UBL Rupee UniSaver Account **		
For monthly average balances upto Rs. 25 million	6.00%	6.00%
For monthly average balances above Rs. 25 million upto Rs. 100 million	6.10%	6.10%
For monthly average balances above Rs. 100 million upto Rs. 250 million	6.20%	6.20%
For monthly average balances above Rs. 250 million upto Rs. 500 million	6.30%	6.30%
For monthly average balances of above Rs. 500 million	6.50%	6.50%
UBL Rupee UniFlex Account ***		
For monthly average balances upto Rs. 10,000	6.00%	6.00%
For monthly average balances above Rs. 10,000 upto Rs. 100,000	6.50%	6.50%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	7.00%	7.00%
For monthly average balances above Rs. 500,000 upto Rs. 1,000,000	7.50%	7.50%
For monthly average balances above Rs. 1,000,000 upto Rs. 10,000,000	8.00%	8.00%
For monthly average balances above Rs. 10,000,000	9.00%	9.00%

* 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




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

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



  		
Projected Rates on Rupee TDR & SNDR Jul 1 - Aug 31, 2012		
Deposit Tiers & Products	Jul 1 - Aug 1, 2012	Effective from Aug 2, 2012
UBL Rupee Special Notice Deposit Receipt (SNDR)		
7 to 29 days	6.00%	6.00%
30 days and above	6.50%	6.50%
UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *		
1 month	6.80%	6.80%
2 months	6.90%	6.90%
3 months	7.00%	7.10%
4 months	7.20%	7.20%
5 months	7.30%	7.30%
6 months	7.40%	7.40%
1 year	7.70%	7.70%
2 years	8.00%	8.00%
3 years	8.30%	8.30%
4 years	8.60%	8.60%
5 years	8.90%	8.90%
6 years	9.20%	9.20%
7 years	9.50%	9.50%
8 years	9.80%	9.80%
9 years	10.10%	10.10%
10 years	10.40%	10.40%

* On UBL Profit Regular TDRs, profit is paid monthly on a floating rate based on money market conditions.

Note 1: Special rates available for UTTIP (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

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

- 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





**Projected Rates for UBL Profit Certificate of Deposit (COD)
Profit Payment at Maturity Option
Jul 1 - Aug 31, 2012**

Deposit Tiers & Products	Jul 1 - Aug 1, 2012	Effective from Aug 2, 2012
3 Months	9.00%	9.00%
6 months	9.10%	9.10%
1 year	9.70%	9.70%
2 years	11.40%	11.40%
3 years	12.20%	12.20%
4 years	13.00%	13.00%
5 years	13.80%	13.80%
6 years	15.00%	15.00%
7 years	16.10%	16.10%
8 years	17.20%	17.20%
9 years	18.40%	18.40%
10 years	19.80%	19.80%

**Projected Rates for UBL Profit Certificate of Deposit (COD)
Monthly Profit Payment Option
Jul 1 - Aug 31, 2012**

Deposit Tiers & Products	Jul 1 - Aug 1, 2012	Effective from Aug 2, 2012
1 year	9.10%	9.10%
2 years	10.10%	10.10%
3 years	10.10%	10.10%
4 years	10.10%	10.10%
5 years	10.10%	10.10%
6 years	10.30%	10.30%
7 years	10.30%	10.30%
8 years	10.30%	10.30%
9 years	10.30%	10.30%
10 years	10.30%	10.30%

Note 1: For all UBL Profit CODs, 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 simple rate of return basis.

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

  											
Projected Rates on Foreign Currency Current & Saving Accounts Jul 1 - Aug 31, 2012											
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 - Jul 31, 2012	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.10%	0.10%	0.20%	0.30%	0.10%	0.20%	0.10%	0.10%	0.10%	0.20%
Effective from Aug 1, 2012	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.10%	0.12%	0.22%	0.28%	0.04%	0.05%	0.10%	0.12%	0.15%	0.19%

Projected Rates on Foreign Currency Current & S

Frozen FCY Accounts for Jul 2012	
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 - Aug 1, 2012	TDR 3 months	0.20%	0.20%	0.40%	0.40%	0.20%	0.30%	0.20%	0.20%
TDR 6 months	0.30%		0.40%	0.50%	0.60%	0.30%	0.40%	0.20%	0.30%	0.30%	0.30%
TDR 1 year	0.40%		0.50%	0.70%	0.80%	0.50%	0.60%	0.50%	0.60%	0.30%	0.40%
Effective from Aug 2, 2012	TDR 3 months	0.18%	0.22%	0.30%	0.37%	0.11%	0.14%	0.14%	0.17%	0.24%	0.31%
	TDR 6 months	0.29%	0.36%	0.40%	0.51%	0.23%	0.29%	0.24%	0.30%	0.28%	0.35%
	TDR 1 year	0.42%	0.53%	0.60%	0.75%	0.37%	0.46%	0.46%	0.57%	0.33%	0.41%

Frozen FCY Accounts for Jul 2012	
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



Projected Rates on UBL FCY UniFlex Deposit Accounts Jul 1 - Aug 31, 2012

	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Jul 1 - Jul 31, 2012	For monthly average balances below 5,000	0.10%	0.30%	0.10%	0.10%
	For monthly average balances between 5,000 up to 10,000	1.70%	1.70%	1.70%	0.10%
	For monthly average balances between 10,000 up to 25,000	1.80%	1.80%	1.80%	0.10%
	For monthly average balances between 25,000 up to 100,000	1.90%	1.90%	1.90%	1.80%
	For monthly average balances above 100,000	1.90%	1.90%	1.90%	1.90%
Effective from Aug 1, 2012	For monthly average balances below 5,000	0.10%	0.22%	0.04%	0.10%
	For monthly average balances between 5,000 up to 10,000	1.70%	1.70%	1.70%	0.10%
	For monthly average balances between 10,000 up to 25,000	1.80%	1.80%	1.80%	0.10%
	For monthly average balances between 25,000 up to 100,000	1.90%	1.90%	1.90%	1.80%
	For monthly average balances above 100,000	1.90%	1.90%	1.90%	1.90%

* 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

