


|  where you come first | | | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|
| Projected Rates on Rupee Deposit Accounts January 1, 2018 - April 30, 2018 | | | | | |
| Deposit Tiers & Products | Jan 1, 2018 - Jan 31, 2018 | Feb 1, 2018 - Feb 28, 2018 | Mar 1, 2018 - Mar 31, 2018 | Apr 1, 2018 - Apr 17, 2018 | Effective from Apr 18, 2018 |
| 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% |
| UBL First Minor Savings Account | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| UBL Savings Account/ UBL Asaan Savings Account | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| UBL Zindagi Account | | | | | 5.25% |
| UBL TezRaftaar Pardes Card Account * | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| UBL UniSona & UBL UniSona Plus | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| UBL Rupee UniSaver Account ** | | | | | |
| For monthly average balances upto Rs. 25 million | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 25 million upto Rs. 100 million | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 100 million upto Rs.250 million | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 250 million upto Rs. 500 million | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances of above Rs. 500 million | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| UBL Rupee UniFlex Account *** | | | | | |
| For monthly average balances upto Rs. 10,000 | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 10,000 upto Rs. 100,000 | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 100,000 upto Rs. 500,000 | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 | 3.80% | 4.05% | 4.05% | 4.05% | 4.05% |
| For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000 | 4.00% | 4.25% | 4.25% | 4.25% | 4.25% |
| For monthly average balances above Rs. 10,000,000 | 4.25% | 4.50% | 4.50% | 4.50% | 4.50% |
| UBL Mahana Aamdani Savings Account | | | | | |
| For monthly average balances below Rs. 100,000 | 3.75% | 4.00% | 4.00% | 4.00% | 4.00% |
| For monthly average balances Rs. 100,000 upto Rs. 5,000,000 | 4.50% | 4.50% | 4.50% | 4.50% | 4.50% |
| For monthly average balances above Rs. 5,000,000 | 5.00% | 5.00% | 5.00% | 5.00% | 5.00% |

* 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 | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------------------------|
| Projected Rates on Rupee TDR & SNDR January 1, 2018 - April 30, 2018 | | | | |
| Deposit Tiers & Products | Jan 1, 2018 - Jan 31, 2018 | Feb 1, 2018 - Feb 28, 2018 | Mar 1, 2018 - Mar 31, 2018 | Effective from April 1, 2018 |
| UBL Rupee Special Notice Deposit Receipt (SNDR) | | | | |
| 7 to 29 days | 3.75% | 4.00% | 4.00% | 4.00% |
| 30 days and above | 3.75% | 4.00% | 4.00% | 4.00% |
| UBL Profit - Rupee Regular Term Deposit Receipt (TDR) * | | | | |
| 1 month | 3.80% | 4.05% | 4.05% | 4.05% |
| 2 months | 3.85% | 4.10% | 4.10% | 4.10% |
| 3 months | 3.85% | 4.15% | 4.15% | 4.15% |
| 4 months | 4.00% | 4.20% | 4.20% | 4.20% |
| 5 months | 4.00% | 4.25% | 4.25% | 4.25% |
| 6 months | 4.00% | 4.30% | 4.30% | 4.30% |
| 1 year | 4.20% | 4.40% | 4.40% | 4.40% |
| 2 years | 4.25% | 4.50% | 4.50% | 4.50% |
| 3 years | 4.35% | 4.60% | 4.60% | 4.60% |
| 4 years | 4.50% | 4.70% | 4.70% | 4.70% |
| 5 years | 4.60% | 4.80% | 4.80% | 4.80% |
| 6 years | 4.70% | 4.90% | 4.90% | 4.90% |
| 7 years | 4.80% | 5.00% | 5.00% | 5.00% |
| 8 years | 4.90% | 5.10% | 5.10% | 5.10% |
| 9 years | 4.95% | 5.20% | 5.20% | 5.20% |
| 10 years | 5.00% | 5.30% | 5.30% | 5.30% |

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 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 | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--|----------------------------|--|----------------------------|--|------------------------------|--|
| Projected Rates for UBL Mahana Aamdani Term Deposit January 1, 2018 - April 30, 2018 | | | | | | | | |
| Deposit Tiers & Products | Jan 1, 2018 - Jan 31, 2018 | | Feb 1, 2018 - Feb 28, 2018 | | Mar 1, 2018 - Mar 31, 2018 | | Effective from April 1, 2018 | |
| | UBL Mahana Aamdani Term Deposit | | | | | | | |
| 3 months | 5.00% | | 5.60% | | 5.60% | | 5.60% | |
| 6 months | 5.25% | | 5.70% | | 5.70% | | 5.70% | |
| 1 year | 5.60% | | 6.00% | | 6.00% | | 6.00% | |
| 3 years | 5.90% | | 6.35% | | 6.35% | | 6.35% | |
| 5 years | 6.00% | | 6.60% | | 6.60% | | 6.60% | |
| 10 years | 6.85% | | 7.35% | | 7.35% | | 7.35% | |

| Projected Rates for UBL Profit Certificate of Deposit (COD) January 1, 2018 - April 30, 2018 | | | | | | | | |
|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------|----------------------------|----------------|----------------------------|----------------|------------------------------|----------------|
| Deposit Tiers & Products | Jan 1, 2018 - Jan 31, 2018 | | Feb 1, 2018 - Feb 28, 2018 | | Mar 1, 2018 - Mar 31, 2018 | | Effective from April 1, 2018 | |
| | 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 | 3.80% | 3.79% | 4.10% | 4.09% | 4.10% | 4.09% | 4.10% | 4.09% |
| 6 months | 4.00% | 3.97% | 4.20% | 4.16% | 4.20% | 4.16% | 4.20% | 4.16% |
| 1 year | 4.20% | 4.12% | 4.50% | 4.41% | 4.50% | 4.41% | 4.50% | 4.41% |
| 2 years | 4.40% | 4.22% | 4.60% | 4.41% | 4.60% | 4.41% | 4.60% | 4.41% |
| 3 years | 4.90% | 4.58% | 4.90% | 4.58% | 4.90% | 4.58% | 4.90% | 4.58% |
| 4 years | 5.25% | 4.77% | 5.25% | 4.77% | 5.25% | 4.77% | 5.25% | 4.77% |
| 5 years | 5.75% | 5.06% | 5.75% | 5.06% | 5.75% | 5.06% | 5.75% | 5.06% |
| 6 years | 6.40% | 5.43% | 6.40% | 5.43% | 6.40% | 5.43% | 6.40% | 5.43% |
| 7 years | 6.80% | 5.57% | 6.80% | 5.57% | 6.80% | 5.57% | 6.80% | 5.57% |
| 8 years | 7.25% | 5.73% | 7.25% | 5.73% | 7.25% | 5.73% | 7.25% | 5.73% |
| 9 years | 7.75% | 5.89% | 7.75% | 5.89% | 7.75% | 5.89% | 7.75% | 5.89% |
| 10 years | 8.40% | 6.11% | 8.50% | 6.17% | 8.50% | 6.17% | 8.50% | 6.17% |

| Deposit Tiers & Products | Jan 1, 2018 - Jan 31, 2018 | | Feb 1, 2018 - Feb 28, 2018 | | Mar 1, 2018 - Mar 31, 2018 | | Effective from April 1, 2018 | |
|--------------------------|-------------------------------------------------------|--|----------------------------|--|----------------------------|--|------------------------------|--|
| | Certificate of Deposit (COD) at Monthly Profit | | | | | | | |
| 1 year | 4.00% | | 4.00% | | 4.00% | | 4.00% | |
| 2 years | 4.20% | | 4.20% | | 4.20% | | 4.20% | |
| 3 years | 4.60% | | 4.60% | | 4.60% | | 4.60% | |
| 4 years | 4.65% | | 4.65% | | 4.65% | | 4.65% | |
| 5 years | 4.75% | | 4.75% | | 4.75% | | 4.75% | |
| 6 years | 4.95% | | 4.95% | | 4.95% | | 4.95% | |
| 7 years | 5.05% | | 5.05% | | 5.05% | | 5.05% | |
| 8 years | 5.15% | | 5.15% | | 5.15% | | 5.15% | |
| 9 years | 5.25% | | 5.25% | | 5.25% | | 5.25% | |
| 10 years | 5.35% | | 5.35% | | 5.35% | | 5.35% | |

- 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 | | | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------|----------------------------------|-------------------------------------------------|----------------------------------|-------------------------------------------------|----------------------------------|-------------------------------------------------|----------------------------------|-------------------------------------------------|----------------------------------|-------------------------------------------------|
| Projected Rates on Foreign Currency Current & Saving Accounts January 1, 2018 - April 30, 2018 | | | | | | | | | | | |
| 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 |
| Jan 1, 2018 - Jan 31, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.63% | 0.78% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Feb 1, 2018 - Feb 28, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.63% | 0.79% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Mar 1, 2018 - Mar 31, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.67% | 0.83% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Effective from April 1, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.75% | 0.94% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |

| Frozen FCY Accounts for April 2018 | |
|------------------------------------|-------|
| 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

| 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 |
| Jan 1, 2018 - Jan 31, 2018 | TDR 3 months | 0.68% | 0.85% | 0.21% | 0.26% | 0.001% | 0.001% | 0.50% | 0.63% | 0.05% | 0.05% |
| | TDR 6 months | 0.74% | 0.92% | 0.23% | 0.29% | 0.001% | 0.001% | 0.61% | 0.77% | 0.05% | 0.05% |
| | TDR 1 year | 0.84% | 1.05% | 0.31% | 0.38% | 0.001% | 0.001% | 0.72% | 0.91% | 0.05% | 0.05% |
| Feb 1, 2018 - Feb 28, 2018 | TDR 3 months | 0.71% | 0.89% | 0.21% | 0.26% | 0.001% | 0.001% | 0.64% | 0.80% | 0.05% | 0.05% |
| | TDR 6 months | 0.79% | 0.98% | 0.24% | 0.30% | 0.001% | 0.001% | 0.70% | 0.87% | 0.05% | 0.05% |
| | TDR 1 year | 0.91% | 1.13% | 0.32% | 0.40% | 0.001% | 0.001% | 0.76% | 0.96% | 0.05% | 0.05% |
| Mar 1, 2018 - Mar 31, 2018 | TDR 3 months | 0.80% | 1.00% | 0.23% | 0.29% | 0.001% | 0.001% | 0.63% | 0.79% | 0.05% | 0.05% |
| | TDR 6 months | 0.88% | 1.11% | 0.28% | 0.35% | 0.001% | 0.001% | 0.74% | 0.93% | 0.05% | 0.05% |
| | TDR 1 year | 0.99% | 1.24% | 0.36% | 0.45% | 0.001% | 0.001% | 0.86% | 1.08% | 0.05% | 0.05% |
| Effective from April 1, 2018 | TDR 3 months | 0.92% | 1.16% | 0.28% | 0.36% | 0.001% | 0.001% | 0.80% | 1.00% | 0.05% | 0.05% |
| | TDR 6 months | 0.98% | 1.23% | 0.33% | 0.41% | 0.001% | 0.001% | 0.87% | 1.09% | 0.05% | 0.05% |
| | TDR 1 year | 1.07% | 1.33% | 0.40% | 0.50% | 0.001% | 0.001% | 0.99% | 1.24% | 0.05% | 0.05% |

| Frozen FCY Accounts for April 2018 | |
|------------------------------------|-------|
| 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, 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 | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|-----------|----------------|--------|------------|
| Projected Rates on UBL FCY UniFlex Deposit Accounts January 1, 2018 - April 30, 2018 | | | | | |
| | Deposit Tiers - UBL FCY UniFlex* | US Dollar | Pound Sterling | Euro | UAE Dirham |
| Jan 1, 2018 - Jan 31, 2018 | For monthly average balances upto 5,000 | 0.63% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.65% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.65% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.75% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.75% | 0.15% | 0.02% | 0.05% |
| Feb 1, 2018 - Feb 28, 2018 | For monthly average balances upto 5,000 | 0.63% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.70% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.70% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.80% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.80% | 0.15% | 0.02% | 0.05% |
| Mar 1, 2018 - Mar 31, 2018 | For monthly average balances upto 5,000 | 0.67% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.70% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.70% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.80% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.80% | 0.15% | 0.02% | 0.05% |
| Effective from April 1, 2018 | For monthly average balances upto 5,000 | 0.75% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.80% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.80% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.85% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.85% | 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

