


|  <span style="float: right;">where you come first</span>        |                                |                                |                                |
|--|--------------------------------|--------------------------------|--------------------------------|
| <b>Projected Rates on Rupee Deposit Accounts</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>  |                                |                                |                                |
| Deposit Tiers & Products   | Jan 01, 2019 -<br>Jan 31, 2019 | Feb 01, 2019 -<br>Feb 28, 2019 | Effective from<br>Mar 01, 2019 |
| UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account<br>/ UBL Asaan Current Account/UBL Mukammal Current Account | 0.00%                          | 0.00%                          | 0.00%                          |
| UBL First Minor Savings Account  | 8.00%                          | 8.25%                          | 8.25%                          |
| UBL Savings Account/ UBL Asaan Savings Account   | 8.00%                          | 8.25%                          | 8.25%                          |
| UBL Zindagi Account  | 8.75%                          | 9.00%                          | 9.00%                          |
| UBL TezRaftaar Pardes Card Account *   | 8.00%                          | 8.25%                          | 8.25%                          |
| UBL UniSona & UBL UniSona Plus   | 8.00%                          | 8.25%                          | 8.25%                          |
| <b>UBL Rupee UniSaver Account **</b>   |                                |                                |                                |
| For monthly average balances upto Rs. 25 million   | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 25 million upto Rs. 100 million   | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 100 million upto Rs.250 million   | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 250 million upto Rs. 500 million  | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances of above Rs. 500 million  | 8.05%                          | 8.30%                          | 8.30%                          |
| <b>UBL Rupee UniFlex Account ***</b>   |                                |                                |                                |
| For monthly average balances upto Rs. 10,000   | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 10,000 upto Rs. 100,000   | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 100,000 upto Rs. 500,000  | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs. 500,000 upto Rs. 1,000,000  | 8.05%                          | 8.30%                          | 8.30%                          |
| For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000  | 8.10%                          | 8.35%                          | 8.35%                          |
| For monthly average balances above Rs. 10,000,000  | 8.25%                          | 8.50%                          | 8.50%                          |
| <b>UBL Mahana Aamdani Savings Account</b>  |                                |                                |                                |
| For monthly average balances below Rs. 100,000   | 8.00%                          | 8.25%                          | 8.25%                          |
| For monthly average balances Rs. 100,000 upto Rs. 5,000,000  | 8.25%                          | 8.50%                          | 8.50%                          |
| For monthly average balances above Rs. 5,000,000   | 8.50%                          | 9.00%                          | 9.00%                          |

\* 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



|  <span style="float: right;">where you come first</span> |                                |                                |                                |
|---|--------------------------------|--------------------------------|--------------------------------|
| <b>Projected Rates on Rupee TDR &amp; SNDR</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>   |                                |                                |                                |
| Deposit Tiers & Products  | Jan 01, 2019 -<br>Jan 31, 2019 | Feb 01, 2019 -<br>Feb 28, 2019 | Effective from<br>Mar 01, 2019 |
| <b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b>  |                                |                                |                                |
| 7 to 29 days  | <b>8.00%</b>                   | <b>8.25%</b>                   | <b>8.25%</b>                   |
| 30 days and above   | <b>8.50%</b>                   | <b>8.75%</b>                   | <b>8.75%</b>                   |
| <b>UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *</b>  |                                |                                |                                |
| 1 month   | <b>8.05%</b>                   | <b>8.30%</b>                   | <b>8.30%</b>                   |
| 2 months  | <b>8.10%</b>                   | <b>8.35%</b>                   | <b>8.35%</b>                   |
| 3 months  | <b>8.15%</b>                   | <b>8.40%</b>                   | <b>8.40%</b>                   |
| 4 months  | <b>8.20%</b>                   | <b>8.45%</b>                   | <b>8.45%</b>                   |
| 5 months  | <b>8.25%</b>                   | <b>8.50%</b>                   | <b>8.50%</b>                   |
| 6 months  | <b>8.30%</b>                   | <b>8.55%</b>                   | <b>8.55%</b>                   |
| 1 year  | <b>8.35%</b>                   | <b>8.60%</b>                   | <b>8.60%</b>                   |
| 2 years   | <b>8.40%</b>                   | <b>8.65%</b>                   | <b>8.65%</b>                   |
| 3 years   | <b>8.45%</b>                   | <b>8.70%</b>                   | <b>8.70%</b>                   |
| 4 years   | <b>8.50%</b>                   | <b>8.75%</b>                   | <b>8.75%</b>                   |
| 5 years   | <b>8.55%</b>                   | <b>8.80%</b>                   | <b>8.80%</b>                   |
| 6 years   | <b>8.60%</b>                   | <b>8.85%</b>                   | <b>8.85%</b>                   |
| 7 years   | <b>8.65%</b>                   | <b>8.90%</b>                   | <b>8.90%</b>                   |
| 8 years   | <b>8.70%</b>                   | <b>8.95%</b>                   | <b>8.95%</b>                   |
| 9 years   | <b>8.80%</b>                   | <b>9.05%</b>                   | <b>9.05%</b>                   |
| 10 years  | <b>8.90%</b>                   | <b>9.15%</b>                   | <b>9.15%</b>                   |

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



|  <span style="float: right;">where YOU come first</span> |  |  |                             |  |                             |  |
|---|--|--|-----------------------------|--|-----------------------------|--|
| <b>Projected Rates for UBL Mahana Aamdani Term Deposit</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>   |  |  |                             |  |                             |  |
| Deposit Tiers & Products  | Jan 01, 2019 - Jan 31, 2019            |  | Feb 01, 2019 - Feb 28, 2019 |  | Effective from Mar 01, 2019 |  |
|   | <b>UBL Mahana Aamdani Term Deposit</b> |  |                             |  |                             |  |
| 3 months  | 9.25%                                  |  | 9.85%                       |  | 9.85%                       |  |
| 6 months  | 9.35%                                  |  | 9.95%                       |  | 9.95%                       |  |
| 1 year  | 9.70%                                  |  | 10.35%                      |  | 10.35%                      |  |
| 3 years   | 10.00%                                 |  | 10.50%                      |  | 10.50%                      |  |
| 5 years   | 10.25%                                 |  | 10.75%                      |  | 10.75%                      |  |
| 10 years  | 10.50%                                 |  | 11.00%                      |  | 11.00%                      |  |


| <b>Projected Rates for UBL Profit Certificate of Deposit (COD)</b><br><b>Jan 1, 2019 - Mar 31, 2019</b> |  |                |                             |                |                             |                |
|---|--|----------------|-----------------------------|----------------|-----------------------------|----------------|
| Deposit Tiers & Products  | Jan 01, 2019 - Jan 31, 2019                            |                | Feb 01, 2019 - Feb 28, 2019 |                | Effective from Mar 01, 2019 |                |
|   | Simple Rate  | Effective Rate | Simple Rate                 | Effective Rate | Simple Rate                 | Effective Rate |
|   | <b>Certificate of Deposit (COD) at Maturity Option</b> |                |                             |                |                             |                |
| 3 Months  | 8.10%  | 8.05%          | 8.35%                       | 8.29%          | 8.35%                       | 8.29%          |
| 6 months  | 8.20%  | 8.06%          | 8.45%                       | 8.30%          | 8.45%                       | 8.30%          |
| 1 year  | 8.30%  | 8.00%          | 8.55%                       | 8.23%          | 8.55%                       | 8.23%          |
| 2 years   | 8.40%  | 7.79%          | 8.65%                       | 8.00%          | 8.65%                       | 8.00%          |
| 3 years   | 8.50%  | 7.60%          | 8.75%                       | 7.80%          | 8.75%                       | 7.80%          |
| 4 years   | 8.90%  | 7.64%          | 9.15%                       | 7.82%          | 9.15%                       | 7.82%          |
| 5 years   | 9.00%  | 7.45%          | 9.25%                       | 7.63%          | 9.25%                       | 7.63%          |
| 6 years   | 9.20%  | 7.35%          | 9.45%                       | 7.51%          | 9.45%                       | 7.51%          |
| 7 years   | 9.30%  | 7.18%          | 9.55%                       | 7.34%          | 9.55%                       | 7.34%          |
| 8 years   | 9.50%  | 7.09%          | 9.75%                       | 7.23%          | 9.75%                       | 7.23%          |
| 9 years   | 10.50%   | 7.41%          | 10.75%                      | 7.54%          | 10.75%                      | 7.54%          |
| 10 years  | 11.00%   | 7.44%          | 11.25%                      | 7.56%          | 11.25%                      | 7.56%          |

| Deposit Tiers & Products | Jan 01, 2019 - Jan 31, 2019                           |  | Feb 01, 2019 - Feb 28, 2019 |  | Effective from Mar 01, 2019 |  |
|--------------------------|---|--|-----------------------------|--|-----------------------------|--|
|                          | <b>Certificate of Deposit (COD) at Monthly Profit</b> |  |                             |  |                             |  |
| 1 year                   | 8.10%   |  | 8.35%                       |  | 8.35%                       |  |
| 2 years                  | 8.30%   |  | 8.55%                       |  | 8.55%                       |  |
| 3 years                  | 8.40%   |  | 8.65%                       |  | 8.65%                       |  |
| 4 years                  | 8.60%   |  | 8.85%                       |  | 8.85%                       |  |
| 5 years                  | 8.80%   |  | 9.05%                       |  | 9.05%                       |  |
| 6 years                  | 9.00%   |  | 9.25%                       |  | 9.25%                       |  |
| 7 years                  | 9.20%   |  | 9.45%                       |  | 9.45%                       |  |
| 8 years                  | 9.40%   |  | 9.65%                       |  | 9.65%                       |  |
| 9 years                  | 9.60%   |  | 9.85%                       |  | 9.85%                       |  |
| 10 years                 | 9.80%   |  | 10.05%                      |  | 10.05%                      |  |

- 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



|  <span style="float: right;">where you come first</span> |         |                                  |   |                                  |   |                                  |   |                                  |   |                                  |   |
|---|---------|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|
| <b>Projected Rates on Foreign Currency Current &amp; Saving Accounts</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>                             |         |                                  |   |                                  |   |                                  |   |                                  |   |                                  |   |
| 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 01, 2019 - Jan 31, 2019   | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 1.01%                            | 1.26%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |
| Feb 01, 2019 - Feb 28, 2019   | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 1.00%                            | 1.25%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |
| Effective from Mar 01, 2019   | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 1.00%                            | 1.24%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |

| Frozen FCY Accounts for Mar 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

|  <span style="float: right;">where you come first</span> |              |                                  |   |                                  |   |                                  |   |                                  |   |                                  |   |
|---|--------------|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|
| <b>Projected Rates on Foreign Currency Term Deposits</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>   |              |                                  |   |                                  |   |                                  |   |                                  |   |                                  |   |
| 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 01, 2019 - Jan 31, 2019   | TDR 3 months | 1.12%                            | 1.40%   | 0.36%                            | 0.45%   | 0.001%                           | 0.001%  | 1.12%                            | 1.40%   | 0.05%                            | 0.05%   |
|   | TDR 6 months | 1.15%                            | 1.44%   | 0.41%                            | 0.52%   | 0.001%                           | 0.001%  | 1.18%                            | 1.48%   | 0.05%                            | 0.05%   |
|   | TDR 1 year   | 1.21%                            | 1.51%   | 0.47%                            | 0.58%   | 0.001%                           | 0.001%  | 1.27%                            | 1.59%   | 0.05%                            | 0.05%   |
| Feb 01, 2019 - Feb 28, 2019   | TDR 3 months | 1.09%                            | 1.37%   | 0.37%                            | 0.46%   | 0.001%                           | 0.001%  | 1.12%                            | 1.40%   | 0.05%                            | 0.05%   |
|   | TDR 6 months | 1.12%                            | 1.41%   | 0.41%                            | 0.52%   | 0.001%                           | 0.001%  | 1.10%                            | 1.38%   | 0.05%                            | 0.05%   |
|   | TDR 1 year   | 1.21%                            | 1.51%   | 0.47%                            | 0.58%   | 0.001%                           | 0.001%  | 1.23%                            | 1.54%   | 0.05%                            | 0.05%   |
| Effective from Mar 01, 2019   | TDR 3 months | 1.05%                            | 1.31%   | 0.34%                            | 0.43%   | 0.001%                           | 0.001%  | 1.07%                            | 1.34%   | 0.05%                            | 0.05%   |
|   | TDR 6 months | 1.07%                            | 1.34%   | 0.40%                            | 0.50%   | 0.001%                           | 0.001%  | 1.10%                            | 1.37%   | 0.05%                            | 0.05%   |
|   | TDR 1 year   | 1.15%                            | 1.43%   | 0.45%                            | 0.57%   | 0.001%                           | 0.001%  | 1.18%                            | 1.48%   | 0.05%                            | 0.05%   |

| Frozen FCY Accounts for Mar 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 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

|  <span style="float: right;">where <b>you</b> come <b>first</b></span> |   |           |                |        |            |
|---|---|-----------|----------------|--------|------------|
| <b>Projected Rates on UBL FCY UniFlex Deposit Accounts</b><br><b>Jan 1, 2019 - Mar 31, 2019</b>   |   |           |                |        |            |
|   | Deposit Tiers - UBL FCY UniFlex*                        | US Dollar | Pound Sterling | Euro   | UAE Dirham |
| <b>Jan 01, 2019 -<br/>Jan 31, 2019</b>  | For monthly average balances upto 5,000                 | 1.01%     | 0.05%          | 0.001% | 0.05%      |
|   | For monthly average balances above 5,000 up to 10,000   | 1.01%     | 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 | 1.15%     | 0.15%          | 0.02%  | 0.05%      |
|   | For monthly average balances above 100,000              | 1.30%     | 0.15%          | 0.02%  | 0.05%      |
| <b>Feb 01, 2019 -<br/>Feb 28, 2019</b>  | For monthly average balances upto 5,000                 | 1.00%     | 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 | 1.15%     | 0.15%          | 0.02%  | 0.05%      |
|   | For monthly average balances above 100,000              | 1.30%     | 0.15%          | 0.02%  | 0.05%      |
| <b>Effective from<br/>Mar 01, 2019</b>  | For monthly average balances upto 5,000                 | 1.00%     | 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 | 1.15%     | 0.15%          | 0.02%  | 0.05%      |
|   | For monthly average balances above 100,000              | 1.30%     | 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

