


|  where you come first | | | | |
|---|--------------------------------|--------------------------------|--------------------------------|-----------------------------------|
| Projected Rates on Rupee Deposit Accounts July 1, 2018 - October 31, 2018 | | | | |
| Deposit Tiers & Products | Jul 01, 2018 - Jul 31, 2018 | Aug 01, 2018 - Aug 31, 2018 | Sep 01, 2018 - Sep 30, 2018 | Effective from Oct 01, 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% |
| UBL First Minor Savings Account | 4.50% | 5.50% | 5.50% | 6.50% |
| UBL Savings Account/ UBL Asaan Savings Account | 4.50% | 5.50% | 5.50% | 6.50% |
| UBL Zindagi Account | 5.25% | 6.25% | 6.25% | 7.25% |
| UBL TezRaftaar Pardes Card Account * | 4.50% | 5.50% | 5.50% | 6.50% |
| UBL UniSona & UBL UniSona Plus | 4.50% | 5.50% | 5.50% | 6.50% |
| UBL Rupee UniSaver Account ** | | | | |
| For monthly average balances upto Rs. 25 million | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 25 million upto Rs. 100 million | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 100 million upto Rs.250 million | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 250 million upto Rs. 500 million | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances of above Rs. 500 million | 4.55% | 5.55% | 5.55% | 6.55% |
| UBL Rupee UniFlex Account *** | | | | |
| For monthly average balances upto Rs. 10,000 | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 10,000 upto Rs. 100,000 | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 100,000 upto Rs. 500,000 | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 | 4.55% | 5.55% | 5.55% | 6.55% |
| For monthly average balances above Rs. 1,000,000 upto Rs. 10,000,000 | 4.60% | 5.60% | 5.60% | 6.60% |
| For monthly average balances above Rs. 10,000,000 | 4.75% | 5.75% | 5.75% | 6.75% |
| UBL Mahana Aamdani Savings Account | | | | |
| For monthly average balances below Rs. 100,000 | 4.50% | 5.50% | 5.50% | 6.50% |
| For monthly average balances Rs. 100,000 upto Rs. 5,000,000 | 4.60% | 5.75% | 5.75% | 6.75% |
| For monthly average balances above Rs. 5,000,000 | 5.00% | 6.00% | 6.00% | 7.00% |

* 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 July 1, 2018 - October 31, 2018 | | | | |
| Deposit Tiers & Products | Jul 01, 2018 - Jul 31, 2018 | Aug 01, 2018 - Aug 31, 2018 | Sep 01, 2018 - Sep 30, 2018 | Effective from Oct 01, 2018 |
| UBL Rupee Special Notice Deposit Receipt (SNDR) | | | | |
| 7 to 29 days | 4.50% | 5.50% | 5.50% | 6.50% |
| 30 days and above | 4.50% | 5.50% | 5.50% | 7.00% |
| UBL Profit - Rupee Regular Term Deposit Receipt (TDR) * | | | | |
| 1 month | 4.55% | 5.55% | 5.55% | 6.55% |
| 2 months | 4.60% | 5.60% | 5.60% | 6.60% |
| 3 months | 4.65% | 5.65% | 5.65% | 6.65% |
| 4 months | 4.70% | 5.70% | 5.70% | 6.70% |
| 5 months | 4.75% | 5.75% | 5.75% | 6.75% |
| 6 months | 4.80% | 5.80% | 5.80% | 6.80% |
| 1 year | 4.85% | 5.85% | 5.85% | 6.85% |
| 2 years | 4.90% | 5.90% | 5.90% | 6.90% |
| 3 years | 4.95% | 5.95% | 5.95% | 6.95% |
| 4 years | 5.00% | 6.00% | 6.00% | 7.00% |
| 5 years | 5.05% | 6.05% | 6.05% | 7.05% |
| 6 years | 5.10% | 6.10% | 6.10% | 7.10% |
| 7 years | 5.15% | 6.15% | 6.15% | 7.15% |
| 8 years | 5.20% | 6.20% | 6.20% | 7.20% |
| 9 years | 5.30% | 6.30% | 6.30% | 7.30% |
| 10 years | 5.40% | 6.40% | 6.40% | 7.40% |

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 | | | | | | | | |
|---|--|--|-----------------------------|--|-----------------------------|--|-----------------------------|--|
| Projected Rates for UBL Mahana Aamdani Term Deposit July 1, 2018 - October 31, 2018 | | | | | | | | |
| Deposit Tiers & Products | Jul 01, 2018 - Jul 31, 2018 | | Aug 01, 2018 - Aug 31, 2018 | | Sep 01, 2018 - Sep 30, 2018 | | Effective from Oct 01, 2018 | |
| | UBL Mahana Aamdani Term Deposit | | | | | | | |
| 3 months | 6.00% | | 6.90% | | 6.90% | | 7.40% | |
| 6 months | 6.10% | | 7.00% | | 7.00% | | 7.50% | |
| 1 year | 6.50% | | 7.30% | | 7.30% | | 7.80% | |
| 3 years | 6.60% | | 7.50% | | 7.50% | | 8.00% | |
| 5 years | 7.00% | | 7.80% | | 7.80% | | 8.30% | |
| 10 years | 7.50% | | 8.20% | | 8.20% | | 8.70% | |

| Projected Rates for UBL Profit Certificate of Deposit (COD) July 1, 2018 - October 31, 2018 | | | | | | | | |
|--|--|----------------|-----------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|
| Deposit Tiers & Products | Jul 01, 2018 - Jul 31, 2018 | | Aug 01, 2018 - Aug 31, 2018 | | Sep 01, 2018 - Sep 30, 2018 | | Effective from Oct 01, 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 | 4.60% | 4.58% | 5.60% | 5.57% | 5.60% | 5.57% | 6.60% | 6.56% |
| 6 months | 4.70% | 4.65% | 5.70% | 5.63% | 5.70% | 5.63% | 6.70% | 6.61% |
| 1 year | 4.80% | 4.70% | 5.80% | 5.65% | 5.80% | 5.65% | 6.80% | 6.60% |
| 2 years | 4.90% | 4.68% | 5.90% | 5.59% | 5.90% | 5.59% | 6.90% | 6.48% |
| 3 years | 5.00% | 4.67% | 6.00% | 5.53% | 6.00% | 5.53% | 7.00% | 6.37% |
| 4 years | 5.40% | 4.90% | 6.40% | 5.71% | 6.40% | 5.71% | 7.40% | 6.50% |
| 5 years | 5.90% | 5.18% | 6.90% | 5.94% | 6.90% | 5.94% | 7.90% | 6.68% |
| 6 years | 6.60% | 5.57% | 7.60% | 6.28% | 7.60% | 6.28% | 8.60% | 6.95% |
| 7 years | 7.00% | 5.71% | 8.00% | 6.37% | 8.00% | 6.37% | 9.00% | 7.00% |
| 8 years | 7.40% | 5.83% | 8.40% | 6.44% | 8.40% | 6.44% | 9.40% | 7.03% |
| 9 years | 8.00% | 6.04% | 9.00% | 6.61% | 9.00% | 6.61% | 10.00% | 7.15% |
| 10 years | 8.70% | 6.28% | 9.70% | 6.80% | 9.70% | 6.80% | 10.70% | 7.30% |

| Deposit Tiers & Products | Jul 01, 2018 - Jul 31, 2018 | | Aug 01, 2018 - Aug 31, 2018 | | Sep 01, 2018 - Sep 30, 2018 | | Effective from Oct 01, 2018 | |
|--------------------------|---|--|-----------------------------|--|-----------------------------|--|-----------------------------|--|
| | Certificate of Deposit (COD) at Monthly Profit | | | | | | | |
| 1 year | 4.60% | | 5.60% | | 5.60% | | 6.60% | |
| 2 years | 4.80% | | 5.80% | | 5.80% | | 6.80% | |
| 3 years | 4.90% | | 5.90% | | 5.90% | | 6.90% | |
| 4 years | 5.10% | | 6.10% | | 6.10% | | 7.10% | |
| 5 years | 5.30% | | 6.30% | | 6.30% | | 7.30% | |
| 6 years | 5.50% | | 6.50% | | 6.50% | | 7.50% | |
| 7 years | 5.70% | | 6.70% | | 6.70% | | 7.70% | |
| 8 years | 5.90% | | 6.90% | | 6.90% | | 7.90% | |
| 9 years | 6.10% | | 7.10% | | 7.10% | | 8.10% | |
| 10 years | 6.30% | | 7.30% | | 7.30% | | 8.30% | |

- 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 July 1, 2018 - October 31, 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 |
| Jul 01, 2018 - Jul 31, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.84% | 1.05% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Aug 01, 2018 - Aug 31, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.83% | 1.04% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Sep 01, 2018 - Sep 30, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.84% | 1.05% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |
| Effective from Oct 01, 2018 | Current | - | - | - | - | - | - | - | - | - | - |
| | Saving | 0.90% | 1.13% | 0.05% | 0.15% | 0.001% | 0.001% | 0.05% | 0.05% | 0.05% | 0.05% |

| Frozen FCY Accounts for Oct 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

|  where you come first | | | | | | | | | | | |
|---|--------------|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|
| Projected Rates on Foreign Currency Term Deposits July 1, 2018 - October 31, 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 |
| Jul 01, 2018 - Jul 31, 2018 | TDR 3 months | 0.93% | 1.17% | 0.27% | 0.33% | 0.001% | 0.001% | 0.89% | 1.12% | 0.05% | 0.05% |
| | TDR 6 months | 1.00% | 1.25% | 0.31% | 0.39% | 0.001% | 0.001% | 0.96% | 1.20% | 0.05% | 0.05% |
| | TDR 1 year | 1.11% | 1.38% | 0.38% | 0.48% | 0.001% | 0.001% | 1.06% | 1.33% | 0.05% | 0.05% |
| Aug 01, 2018 - Aug 31, 2018 | TDR 3 months | 0.94% | 1.17% | 0.32% | 0.40% | 0.001% | 0.001% | 0.87% | 1.09% | 0.05% | 0.05% |
| | TDR 6 months | 1.01% | 1.27% | 0.36% | 0.45% | 0.001% | 0.001% | 0.92% | 1.16% | 0.05% | 0.05% |
| | TDR 1 year | 1.13% | 1.41% | 0.42% | 0.52% | 0.001% | 0.001% | 1.04% | 1.31% | 0.05% | 0.05% |
| Sep 01, 2018 - Sep 30, 2018 | TDR 3 months | 0.93% | 1.16% | 0.32% | 0.40% | 0.001% | 0.001% | 0.92% | 1.15% | 0.05% | 0.05% |
| | TDR 6 months | 1.01% | 1.27% | 0.36% | 0.45% | 0.001% | 0.001% | 0.96% | 1.21% | 0.05% | 0.05% |
| | TDR 1 year | 1.14% | 1.42% | 0.42% | 0.53% | 0.001% | 0.001% | 1.12% | 1.40% | 0.05% | 0.05% |
| Effective from Oct 01, 2018 | TDR 3 months | 0.96% | 1.20% | 0.32% | 0.40% | 0.001% | 0.001% | 0.92% | 1.15% | 0.05% | 0.05% |
| | TDR 6 months | 1.04% | 1.30% | 0.36% | 0.45% | 0.001% | 0.001% | 0.99% | 1.24% | 0.05% | 0.05% |
| | TDR 1 year | 1.17% | 1.46% | 0.42% | 0.53% | 0.001% | 0.001% | 1.13% | 1.42% | 0.05% | 0.05% |

| Frozen FCY Accounts for Oct 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 UTTP 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 July 1, 2018 - October 31, 2018 | | | | | |
| | Deposit Tiers - UBL FCY UniFlex* | US Dollar | Pound Sterling | Euro | UAE Dirham |
| Jul 01, 2018 - Jul 31, 2018 | 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 | 0.84% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.85% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.90% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.90% | 0.15% | 0.02% | 0.05% |
| Aug 01, 2018 - Aug 31, 2018 | For monthly average balances upto 5,000 | 0.83% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.83% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.85% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.90% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 0.90% | 0.15% | 0.02% | 0.05% |
| Sep 01, 2018 - Sep 30, 2018 | 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 | 0.84% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.85% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 0.90% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 1.10% | 0.15% | 0.02% | 0.05% |
| Effective from Oct 01, 2018 | For monthly average balances upto 5,000 | 0.90% | 0.05% | 0.001% | 0.05% |
| | For monthly average balances above 5,000 up to 10,000 | 0.90% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 10,000 up to 25,000 | 0.95% | 0.05% | 0.02% | 0.05% |
| | For monthly average balances above 25,000 up to 100,000 | 1.00% | 0.15% | 0.02% | 0.05% |
| | For monthly average balances above 100,000 | 1.10% | 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

