


|  <span style="float: right;">where you come first</span>     |                               |                               |                               |
|---|-------------------------------|-------------------------------|-------------------------------|
| <b>Projected Rates on Rupee Deposit Accounts</b><br><b>July 1, 2017 - September 30, 2017</b>  |                               |                               |                               |
| Deposit Tiers & Products  | Jul 1, 2017 -<br>Jul 31, 2017 | Aug 1, 2017 -<br>Aug 31, 2017 | Effective from<br>Sep 1, 2017 |
| 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%                         |
| UBL First Minor Savings Account   | 3.75%                         | 3.75%                         | 3.75%                         |
| UBL Rupee Transactional Account/ UBL Asaan Savings Account  | 3.75%                         | 3.75%                         | 3.75%                         |
| UBL TezRaftaar Pardes Card Account *  | 3.75%                         | 3.75%                         | 3.75%                         |
| UBL UniSona & UBL UniSona Plus  | 3.75%                         | 3.75%                         | 3.75%                         |
| <b>UBL Rupee UniSaver Account **</b>  |                               |                               |                               |
| For monthly average balances upto Rs. 25 million  | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 25 million upto Rs. 100 million  | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 100 million upto Rs.250 million  | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 250 million upto Rs. 500 million   | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances of above Rs. 500 million   | 3.80%                         | 3.80%                         | 3.80%                         |
| <b>UBL Rupee UniFlex Account ***</b>  |                               |                               |                               |
| For monthly average balances upto Rs. 10,000  | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 10,000 upto Rs. 100,000  | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 100,000 upto Rs. 500,000   | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs. 500,000 upto Rs. 1,000,000   | 3.80%                         | 3.80%                         | 3.80%                         |
| For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000   | 4.00%                         | 4.00%                         | 4.00%                         |
| For monthly average balances above Rs. 10,000,000   | 4.25%                         | 4.25%                         | 4.25%                         |
| <b>UBL Mahana Aamdani Savings Account</b>   |                               |                               |                               |
| For monthly average balances below Rs. 100,000  | 3.75%                         | 3.75%                         | 3.75%                         |
| For monthly average balances Rs. 100,000 upto Rs. 5,000,000   | 4.75%                         | 4.75%                         | 4.50%                         |
| For monthly average balances above Rs. 5,000,000  | 5.25%                         | 5.25%                         | 5.00%                         |

\* 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 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>July 1, 2017 - September 30, 2017</b>  |                               |                               |                               |
| Deposit Tiers & Products  | Jul 1, 2017 -<br>Jul 31, 2017 | Aug 1, 2017 -<br>Aug 31, 2017 | Effective from<br>Sep 1, 2017 |
| <b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b>  |                               |                               |                               |
| 7 to 29 days  | 3.75%                         | 3.75%                         | 3.75%                         |
| 30 days and above   | 3.75%                         | 3.75%                         | 3.75%                         |
| <b>UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *</b>  |                               |                               |                               |
| 1 month   | 3.80%                         | 3.80%                         | 3.80%                         |
| 2 months  | 3.85%                         | 3.85%                         | 3.85%                         |
| 3 months  | 3.85%                         | 3.85%                         | 3.85%                         |
| 4 months  | 4.00%                         | 4.00%                         | 4.00%                         |
| 5 months  | 4.00%                         | 4.00%                         | 4.00%                         |
| 6 months  | 4.00%                         | 4.00%                         | 4.00%                         |
| 1 year  | 4.20%                         | 4.20%                         | 4.20%                         |
| 2 years   | 4.25%                         | 4.25%                         | 4.25%                         |
| 3 years   | 4.35%                         | 4.35%                         | 4.35%                         |
| 4 years   | 4.50%                         | 4.50%                         | 4.50%                         |
| 5 years   | 4.60%                         | 4.60%                         | 4.60%                         |
| 6 years   | 4.70%                         | 4.70%                         | 4.70%                         |
| 7 years   | 4.80%                         | 4.80%                         | 4.80%                         |
| 8 years   | 4.90%                         | 4.90%                         | 4.90%                         |
| 9 years   | 4.95%                         | 4.95%                         | 4.95%                         |
| 10 years  | 5.00%                         | 5.00%                         | 5.00%                         |

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 <b>YOU</b> come first</span> |                            |                |                            |                |                            |                |
|--|----------------------------|----------------|----------------------------|----------------|----------------------------|----------------|
| <b>Projected Rates for UBL Mahana Aamdani Term Deposit</b><br><b>July 1, 2017 - September 30, 2017</b>   |                            |                |                            |                |                            |                |
| Deposit Tiers & Products   | Jul 1, 2017 - Jul 31, 2017 |                | Aug 1, 2017 - Aug 31, 2017 |                | Effective from Sep 1, 2017 |                |
| <b>UBL Mahana Aamdani Term Deposit</b>   |                            |                |                            |                |                            |                |
| 3 months   | 5.00%                      |                | 5.00%                      |                | 5.00%                      |                |
| 6 months   | 5.25%                      |                | 5.25%                      |                | 5.25%                      |                |
| 1 year   | 5.60%                      |                | 5.60%                      |                | 5.60%                      |                |
| 3 years  | 5.95%                      |                | 5.95%                      |                | 5.90%                      |                |
| 5 years  | 6.15%                      |                | 6.15%                      |                | 6.05%                      |                |
| 10 years   | 7.25%                      |                | 7.25%                      |                | 7.00%                      |                |
| <b>Projected Rates for UBL Profit Certificate of Deposit (COD)</b><br><b>July 1, 2017 - September 30, 2017</b>                                   |                            |                |                            |                |                            |                |
| Deposit Tiers & Products   | Jul 1, 2017 - Jul 31, 2017 |                | Aug 1, 2017 - Aug 31, 2017 |                | Effective from Sep 1, 2017 |                |
|  | Simple Rate                | Effective Rate | Simple Rate                | Effective Rate | Simple Rate                | Effective Rate |
| <b>Certificate of Deposit (COD) at Maturity Option</b>   |                            |                |                            |                |                            |                |
| 3 Months   | 3.80%                      | 3.79%          | 3.80%                      | 3.79%          | 3.80%                      | 3.79%          |
| 6 months   | 4.00%                      | 3.97%          | 4.00%                      | 3.97%          | 4.00%                      | 3.97%          |
| 1 year   | 4.20%                      | 4.12%          | 4.20%                      | 4.12%          | 4.20%                      | 4.12%          |
| 2 years  | 4.40%                      | 4.22%          | 4.40%                      | 4.22%          | 4.40%                      | 4.22%          |
| 3 years  | 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 years  | 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%          |
| 7 years  | 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%          |
| 9 years  | 7.75%                      | 5.89%          | 7.75%                      | 5.89%          | 7.75%                      | 5.89%          |
| 10 years   | 8.40%                      | 6.11%          | 8.40%                      | 6.11%          | 8.40%                      | 6.11%          |
| Deposit Tiers & Products   | Jul 1, 2017 - Jul 31, 2017 |                | Aug 1, 2017 - Aug 31, 2017 |                | Effective from Sep 1, 2017 |                |
| <b>Certificate of Deposit (COD) at Monthly Profit</b>  |                            |                |                            |                |                            |                |
| 1 year   | 4.00%                      |                | 4.00%                      |                | 4.00%                      |                |
| 2 years  | 4.20%                      |                | 4.20%                      |                | 4.20%                      |                |
| 3 years  | 4.60%                      |                | 4.60%                      |                | 4.60%                      |                |
| 4 years  | 4.65%                      |                | 4.65%                      |                | 4.65%                      |                |
| 5 years  | 4.75%                      |                | 4.75%                      |                | 4.75%                      |                |
| 6 years  | 4.95%                      |                | 4.95%                      |                | 4.95%                      |                |
| 7 years  | 5.05%                      |                | 5.05%                      |                | 5.05%                      |                |
| 8 years  | 5.15%                      |                | 5.15%                      |                | 5.15%                      |                |
| 9 years  | 5.25%                      |                | 5.25%                      |                | 5.25%                      |                |
| 10 years   | 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



|  <span style="float: right;">where you come first</span> |         |                                  |   |                                  |   |                                  |   |                                  |   |                                  |   |
|---|---------|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|----------------------------------|---|
| <b>Projected Rates on Foreign Currency Current &amp; Saving Accounts</b><br><b>July 1, 2017 - September 30, 2017</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 |
| Jul 1, 2017 - Jul 31, 2017  | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 0.49%                            | 0.61%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |
| Aug 1, 2017 - Aug 31, 2017  | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 0.49%                            | 0.62%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |
| Effective from Sep 1, 2017  | Current | -                                | -   | -                                | -   | -                                | -   | -                                | -   | -                                | -   |
|   | Saving  | 0.49%                            | 0.62%   | 0.05%                            | 0.15%   | 0.001%                           | 0.001%  | 0.05%                            | 0.05%   | 0.05%                            | 0.05%   |

| Frozen FCY Accounts for Sep 2017 |       |
|----------------------------------|-------|
| 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 |
| Jul 1, 2017 - Jul 31, 2017          | TDR 3 months | 0.52%                            | 0.65%   | 0.12%                            | 0.15%   | 0.001%                           | 0.001%  | 0.44%                            | 0.55%   | 0.05%                            | 0.05%   |
|                                     | TDR 6 months | 0.58%                            | 0.72%   | 0.19%                            | 0.23%   | 0.001%                           | 0.001%  | 0.54%                            | 0.68%   | 0.05%                            | 0.05%   |
|                                     | TDR 1 year   | 0.70%                            | 0.87%   | 0.27%                            | 0.34%   | 0.001%                           | 0.001%  | 0.61%                            | 0.77%   | 0.05%                            | 0.05%   |
| Aug 1, 2017 - Aug 31, 2017          | TDR 3 months | 0.52%                            | 0.66%   | 0.11%                            | 0.14%   | 0.001%                           | 0.001%  | 0.44%                            | 0.55%   | 0.05%                            | 0.05%   |
|                                     | TDR 6 months | 0.58%                            | 0.73%   | 0.17%                            | 0.21%   | 0.001%                           | 0.001%  | 0.53%                            | 0.66%   | 0.05%                            | 0.05%   |
|                                     | TDR 1 year   | 0.69%                            | 0.86%   | 0.25%                            | 0.31%   | 0.001%                           | 0.001%  | 0.65%                            | 0.82%   | 0.05%                            | 0.05%   |
| Effective from Sep 1, 2017          | TDR 3 months | 0.53%                            | 0.66%   | 0.11%                            | 0.14%   | 0.001%                           | 0.001%  | 0.46%                            | 0.58%   | 0.05%                            | 0.05%   |
|                                     | TDR 6 months | 0.58%                            | 0.73%   | 0.16%                            | 0.20%   | 0.001%                           | 0.001%  | 0.54%                            | 0.67%   | 0.05%                            | 0.05%   |
|                                     | TDR 1 year   | 0.68%                            | 0.86%   | 0.24%                            | 0.30%   | 0.001%                           | 0.001%  | 0.64%                            | 0.80%   | 0.05%                            | 0.05%   |

| Frozen FCY Accounts for Sep 2017 |       |
|----------------------------------|-------|
| 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 you come first</span> |   |           |                |        |            |
|---|---|-----------|----------------|--------|------------|
| <b>Projected Rates on UBL FCY UniFlex Deposit Accounts</b><br><b>July 1, 2017 - September 30, 2017</b>                                    |   |           |                |        |            |
|   | Deposit Tiers - UBL FCY UniFlex*                        | US Dollar | Pound Sterling | Euro   | UAE Dirham |
| <b>Jul 1, 2017 - Jul 31, 2017</b>   | For monthly average balances upto 5,000                 | 0.49%     | 0.05%          | 0.001% | 0.05%      |
|   | For monthly average balances above 5,000 up to 10,000   | 0.55%     | 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%      |
| <b>Aug 1, 2017 - Aug 31, 2017</b>   | For monthly average balances upto 5,000                 | 0.49%     | 0.05%          | 0.001% | 0.05%      |
|   | For monthly average balances above 5,000 up to 10,000   | 0.55%     | 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%      |
| <b>Effective from Sep 1, 2017</b>   | For monthly average balances upto 5,000                 | 0.49%     | 0.05%          | 0.001% | 0.05%      |
|   | For monthly average balances above 5,000 up to 10,000   | 0.55%     | 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%      |

\* 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

