 where you come first						
Declared Rates on Rupee Deposit Accounts Jan 1, 2019 - Jun 30, 2019						
Deposit Tiers & Products	Jan 01, 2019 - Jan 31, 2019	Feb 01, 2019 - Feb 28, 2019	Mar 01, 2019 - Mar 31, 2019	Apr 01, 2019 - Apr 30, 2019	May 01, 2019 - May 31, 2019	Jun 01, 2019 - Jun 30, 2019
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%	0.00%
UBL First Minor Savings Account	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
UBL Savings Account/ UBL Asaan Savings Account	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
UBL Zindagi Account	8.75%	9.00%	9.00%	9.35%	9.35%	11.00%
UBL TezRaftaar Pardes Card Account *	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
UBL UniSona & UBL UniSona Plus	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
UBL Rupee UniSaver Account **						
For monthly average balances upto Rs. 25 million	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 25 million upto Rs. 100 million	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 100 million upto Rs.250 million	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 250 million upto Rs. 500 million	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances of above Rs. 500 million	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
UBL Rupee UniFlex Account ***						
For monthly average balances upto Rs. 10,000	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 10,000 upto Rs. 100,000	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 100,000 upto Rs. 500,000	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs. 500,000 upto Rs. 1,000,000	8.05%	8.30%	8.30%	8.80%	8.80%	10.30%
For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000	8.10%	8.35%	8.35%	8.85%	8.85%	10.35%
For monthly average balances above Rs. 10,000,000	8.25%	8.50%	8.50%	9.00%	9.00%	10.50%
UBL Mahana Aamdani Savings Account						
For monthly average balances below Rs. 100,000	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
For monthly average balances Rs. 100,000 upto Rs. 5,000,000	8.25%	8.50%	8.50%	9.00%	9.00%	10.50%
For monthly average balances above Rs. 5,000,000	8.50%	9.00%	9.00%	9.25%	9.25%	10.75%

* 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						
Declared Rates on Rupee TDR & SNDR Jan 1, 2019 - Jun 30, 2019						
Deposit Tiers & Products	Jan 01, 2019 - Jan 31, 2019	Feb 01, 2019 - Feb 28, 2019	Mar 01, 2019 - Mar 31, 2019	Apr 01, 2019 - Apr 30, 2019	May 01, 2019 - May 31, 2019	Jun 01, 2019 - Jun 30, 2019
UBL Rupee Special Notice Deposit Receipt (SNDR)						
7 to 29 days	8.00%	8.25%	8.25%	8.75%	8.75%	10.25%
30 days and above - Below 5 bln	8.50%	8.75%	8.75%	8.75%	8.75%	10.25%
30 days and above - 5 bln and Above	8.50%	8.75%	8.75%	9.70%	9.70%	10.25%
UBL Profit - Rupee Regular Term Deposit Receipt (TDR) *						
1 month	8.05%	8.30%	8.30%	8.80%	8.80%	11.00%
2 months	8.10%	8.35%	8.35%	8.85%	8.85%	11.00%
3 months	8.15%	8.40%	8.40%	8.90%	8.90%	11.00%
4 months	8.20%	8.45%	8.45%	8.95%	8.95%	11.00%
5 months	8.25%	8.50%	8.50%	9.00%	9.00%	11.00%
6 months	8.30%	8.55%	8.55%	9.05%	9.05%	11.00%
1 year	8.35%	8.60%	8.60%	9.10%	9.10%	11.00%
2 years	8.40%	8.65%	8.65%	9.15%	9.15%	11.00%
3 years	8.45%	8.70%	8.70%	9.20%	9.20%	11.00%
4 years	8.50%	8.75%	8.75%	9.25%	9.25%	11.00%
5 years	8.55%	8.80%	8.80%	9.30%	9.30%	11.00%
6 years	8.60%	8.85%	8.85%	9.35%	9.35%	11.00%
7 years	8.65%	8.90%	8.90%	9.40%	9.40%	11.00%
8 years	8.70%	8.95%	8.95%	9.45%	9.45%	11.00%
9 years	8.80%	9.05%	9.05%	9.55%	9.55%	11.05%
10 years	8.90%	9.15%	9.15%	9.65%	9.65%	11.15%

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												
Declared Rates for UBL Mahana Aamdani Term Deposit Jan 1, 2019 - Jun 30, 2019												
Deposit Tiers & Products	Jan 01, 2019 - Jan 31, 2019		Feb 01, 2019 - Feb 28, 2019		Mar 01, 2019 - Mar 31, 2019		Apr 01, 2019 - Apr 30, 2019		May 01, 2019 - May 31, 2019		Jun 01, 2019 - Jun 30, 2019	
	UBL Mahana Aamdani Term Deposit											
3 months	9.25%		9.85%		9.85%		10.25%		10.25%		11.50%	
6 months	9.35%		9.95%		9.95%		10.35%		10.35%		11.60%	
1 year	9.70%		10.35%		10.35%		10.70%		10.70%		12.00%	
3 years	10.00%		10.50%		10.50%		10.90%		10.90%		12.05%	
5 years	10.25%		10.75%		10.75%		11.05%		11.05%		12.10%	
10 years	10.50%		11.00%		11.00%		11.15%		11.15%		12.15%	

Declared Rates for UBL Profit Certificate of Deposit (COD) Jan 1, 2019 - Jun 30, 2019												
Deposit Tiers & Products	Jan 01, 2019 - Jan 31, 2019		Feb 01, 2019 - Feb 28, 2019		Mar 01, 2019 - Mar 31, 2019		Apr 01, 2019 - Apr 30, 2019		May 01, 2019 - May 31, 2019		Jun 01, 2019 - Jun 30, 2019	
	Simple Rate	Effective Rate	Simple Rate	Effective Rate	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	8.10%	8.05%	8.35%	8.29%	8.35%	8.29%	8.85%	8.79%	8.85%	8.79%	10.35%	10.26%
6 months	8.20%	8.06%	8.45%	8.30%	8.45%	8.30%	8.95%	8.79%	8.95%	8.79%	10.45%	10.23%
1 year	8.30%	8.00%	8.55%	8.23%	8.55%	8.23%	9.05%	8.69%	9.05%	8.69%	10.55%	10.07%
2 years	8.40%	7.79%	8.65%	8.00%	8.65%	8.00%	9.15%	8.43%	9.15%	8.43%	10.65%	9.69%
3 years	8.50%	7.60%	8.75%	7.80%	8.75%	7.80%	9.25%	8.19%	9.25%	8.19%	10.75%	9.35%
4 years	8.90%	7.64%	9.15%	7.82%	9.15%	7.82%	9.65%	8.19%	9.65%	8.19%	11.50%	9.50%
5 years	9.00%	7.45%	9.25%	7.63%	9.25%	7.63%	10.00%	8.14%	10.00%	8.14%	12.50%	9.75%
6 years	9.20%	7.35%	9.45%	7.51%	9.45%	7.51%	11.00%	8.48%	11.00%	8.48%	13.50%	9.93%
7 years	9.30%	7.18%	9.55%	7.34%	9.55%	7.34%	12.00%	8.74%	12.00%	8.74%	14.50%	10.05%
8 years	9.50%	7.09%	9.75%	7.23%	9.75%	7.23%	13.00%	8.95%	13.00%	8.95%	15.50%	10.12%
9 years	10.50%	7.41%	10.75%	7.54%	10.75%	7.54%	14.00%	9.09%	14.00%	9.09%	16.50%	10.16%
10 years	11.00%	7.44%	11.25%	7.56%	11.25%	7.56%	15.00%	9.20%	15.00%	9.20%	17.50%	10.16%

Deposit Tiers & Products	Jan 01, 2019 - Jan 31, 2019	Feb 01, 2019 - Feb 28, 2019	Mar 01, 2019 - Mar 31, 2019	Apr 01, 2019 - Apr 30, 2019	May 01, 2019 - May 31, 2019	Jun 01, 2019 - Jun 30, 2019
Certificate of Deposit (COD) at Monthly Profit						
1 year	8.10%	8.35%	8.35%	8.80%	8.80%	10.30%
2 years	8.30%	8.55%	8.55%	8.90%	8.90%	10.40%
3 years	8.40%	8.65%	8.65%	9.00%	9.00%	10.50%
4 years	8.60%	8.85%	8.85%	9.10%	9.10%	10.60%
5 years	8.80%	9.05%	9.05%	9.20%	9.20%	10.70%
6 years	9.00%	9.25%	9.25%	9.30%	9.30%	10.80%
7 years	9.20%	9.45%	9.45%	9.70%	9.70%	11.20%
8 years	9.40%	9.65%	9.65%	9.80%	9.80%	11.30%
9 years	9.60%	9.85%	9.85%	10.00%	10.00%	11.50%
10 years	9.80%	10.05%	10.05%	10.20%	10.20%	11.70%

- 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											
Declared Rates on Foreign Currency Current & Saving Accounts Jan 1, 2019 - Jun 30, 2019											
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%
Mar 01, 2019 - Mar 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	1.00%	1.24%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Apr 01, 2019 - Apr 30, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	1.00%	1.25%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
May 01, 2019 - May 31, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.99%	1.24%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%
Jun 01, 2019 - Jun 30, 2019	Current	-	-	-	-	-	-	-	-	-	-
	Saving	0.98%	1.22%	0.05%	0.15%	0.001%	0.001%	0.05%	0.05%	0.05%	0.05%


Frozen FCY Accounts for Jan - Jun 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

 where you come first											
Declared Rates on Foreign Currency Term Deposits Jan 1, 2019 - Jun 30, 2019											
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%
Mar 01, 2019 - Mar 31, 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%
Apr 01, 2019 - Apr 30, 2019	TDR 3 months	1.04%	1.30%	0.33%	0.42%	0.001%	0.001%	1.04%	1.30%	0.05%	0.05%
	TDR 6 months	1.06%	1.32%	0.38%	0.48%	0.001%	0.001%	1.04%	1.31%	0.05%	0.05%
	TDR 1 year	1.08%	1.35%	0.42%	0.53%	0.001%	0.001%	1.12%	1.41%	0.05%	0.05%
May 01, 2019 - May 31, 2019	TDR 3 months	1.03%	1.29%	0.33%	0.41%	0.001%	0.001%	1.04%	1.30%	0.05%	0.05%
	TDR 6 months	1.04%	1.31%	0.38%	0.47%	0.001%	0.001%	1.04%	1.30%	0.05%	0.05%
	TDR 1 year	1.09%	1.36%	0.44%	0.55%	0.001%	0.001%	1.11%	1.39%	0.05%	0.05%
Jun 01, 2019 - Jun 30, 2019	TDR 3 months	1.01%	1.26%	0.32%	0.40%	0.001%	0.001%	1.01%	1.26%	0.05%	0.05%
	TDR 6 months	1.02%	1.27%	0.35%	0.44%	0.001%	0.001%	1.00%	1.26%	0.05%	0.05%
	TDR 1 year	1.03%	1.29%	0.40%	0.51%	0.001%	0.001%	1.07%	1.34%	0.05%	0.05%

Frozen FCY Accounts for Jan - Jun 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 UTIP 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					
Declared Rates on UBL FCY UniFlex Deposit Accounts Jan 1, 2019 - Jun 30, 2019					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Jan 01, 2019 - Jan 31, 2019	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%
Feb 01, 2019 - Feb 28, 2019	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%
Mar 01, 2019 - Mar 31, 2019	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%
Apr 01, 2019 - Apr 30, 2019	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	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.40%	0.15%	0.02%	0.05%
May 01, 2019 - May 31, 2019	For monthly average balances upto 5,000	0.99%	0.05%	0.001%	0.05%
	For monthly average balances above 5,000 up to 10,000	0.99%	0.05%	0.02%	0.05%
	For monthly average balances above 10,000 up to 25,000	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.40%	0.15%	0.02%	0.05%
Jun 01, 2019 - Jun 30, 2019	For monthly average balances upto 5,000	0.98%	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	1.10%	0.05%	0.02%	0.05%
	For monthly average balances above 25,000 up to 100,000	1.30%	0.15%	0.02%	0.05%
	For monthly average balances above 100,000	1.50%	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

