

# Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **August 2018**



		Jun-18	Jul-18	Aug-18
Profit Sharing Ratio [Local Currency Deposits]	Share of Mudarib	50%	50%	50%
	Rabb ul Maal	50%	50%	50%

	Payment Frequency			
Saving Accounts	Six monthly	0.002140	0.002126	0.002187
Albaraka Business Plus	Monthly	0.000057	0.000057	0.000054
Saving Accounts	Monthly	0.002140	0.002126	0.002187
Tifl-Young Saver Account	Quarterly	0.003198	0.003176	0.003174
Asaan Saving Deposit Account	Monthly	0.002140	0.002126	0.002187

## Mudaraba Premium Plus - for individuals

0 to 999,999	Monthly	0.002140	0.002126	0.002187
1,000,000 to 4,999,999	Monthly	0.002140	0.002126	0.002187
5,000,000 to 9,999,999	Monthly	0.002214	0.002199	0.002256
10,000,000 to 24,999,999	Monthly	0.002296	0.002280	0.002332
25,000,000 to 49,999,999	Monthly	0.002419	0.002403	0.002447
50,000,000 to 99,999,999	Monthly	0.002460	0.002443	0.002485
100,000,000 to 149,999,999	Monthly	0.002501	0.002484	0.002524
150,000,000 to 199,999,999	Monthly	0.002583	0.002566	0.002600
200,000,000 to 249,999,999	Monthly	0.002788	0.002769	0.002791
250,000,000 to 499,999,999	Monthly	0.003198	0.003176	0.003174
500,000,000 and above	Monthly	0.003814	0.003787	0.003747

## Mudaraba Premium Plus - for Business / Corporate

0 to 9,999,999	Monthly	0.002140	0.002126	0.002187
10,000,000 to 29,999,999	Monthly	0.002296	0.002280	0.002332
30,000,000 to 49,999,999	Monthly	0.002378	0.002362	0.002409
50,000,000 to 149,999,999	Monthly	0.002460	0.002443	0.002485
150,000,000 to 249,999,999	Monthly	0.002501	0.002484	0.002524
250,000,000 to 299,999,999	Monthly	0.002747	0.002728	0.002753
300,000,000 to 399,999,999	Monthly	0.003116	0.003095	0.003097
400,000,000 to 499,999,999	Monthly	0.004224	0.004194	0.004130
500,000,000 to 749,999,999	Monthly	0.003444	0.003421	0.003403
750,000,000 to 999,999,999	Monthly	0.004962	0.005294	0.005162
1,000,000,000 to above	Monthly	0.003444	0.003421	0.004588

## Halal Munafa Account

On First 500,000	Monthly	0.002140	0.002126	0.002187
On Next 4,500,000	Monthly	0.002788	0.002769	0.002791
On Next 5,000,000	Monthly	0.002870	0.002851	0.002868
On Next 10,000,000	Monthly	0.002993	0.002973	0.002982
On Next 30,000,000	Monthly	0.003567	0.003543	0.003518
On amount above 50,000,000	Monthly	0.002140	0.002126	0.002187

## Incentive Accounts

0 to 99,999	Monthly	0.002140	0.002126	0.002187
100,000 to 9,999,999	Monthly	0.002378	0.002525	0.002562
10,000,000 to 49,999,999	Monthly	0.002788	0.002932	0.002944
50,000,000 to 99,999,999	Monthly	0.003362	0.003502	0.003480
100,000,000 to 399,999,999	Monthly	0.003937	0.004072	0.004130
400,000,000 and above	Monthly	0.004265	0.004887	0.004818

**Khazana Account**

0 to 249,999	Monthly / Quarterly	0.002140	0.002126	0.002187
250,000 to 4,999,999	Monthly / Quarterly	0.002214	0.002362	0.002409
5,000,000 to 9,999,999	Monthly / Quarterly	0.002337	0.002484	0.002524
10,000,000 to 24,999,999	Monthly / Quarterly	0.002378	0.002525	0.002562
25,000,000 to 49,999,999	Monthly / Quarterly	0.002542	0.002688	0.002715
50,000,000 to 99,999,999	Monthly / Quarterly	0.002706	0.002851	0.002868
100,000,000 to 249,999,999	Monthly / Quarterly	0.003116	0.003258	0.003250
250,000,000 to 299,999,999	Monthly / Quarterly	0.004183	0.004154	0.004168
300,000,000 to 399,999,999	Monthly / Quarterly	0.004183	0.004154	0.004244
400,000,000 to 499,999,999	Monthly / Quarterly	0.003690	0.003665	0.003632
500,000,000 to 749,999,999	Monthly / Quarterly	0.003814	0.003787	0.004435
750,000,000 to 999,999,999	Monthly / Quarterly	0.004921	0.004887	0.004971
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	0.005208	0.005457	0.005162
5,000,000,000 and above	Monthly / Quarterly	0.005208	0.005457	0.005162

**Albaraka Islamic Institution Deposit Account**

0 to 10,000,000	Monthly	0.002140	0.002126	0.002187
10,000,001 to 100,000,000	Monthly	0.004716	0.005009	0.005506
100,000,001 to 500,000,000	Monthly	0.005208	0.005172	0.005621
500,000,001 to 1,500,000,000	Monthly	0.005208	0.005172	0.005621
1,500,000,001 to 2,500,000,000	Monthly	0.005208	0.005172	0.005621
2,500,000,001 & Above	Monthly	0.005331	0.005294	0.005735

**Mahana Barkah Account**

On First 10,000	Monthly	0.002140	0.002126	0.002187
On Next 4,990,000	Monthly	0.002993	0.002973	0.003059
On amount above 5,000,000	Monthly	0.002140	0.002126	0.002187

**Senior Citizen Account**

Rs 0 to 24,999	Monthly	0.002542	0.002525	0.002562
Rs 25,000 to 249,999	Monthly	0.002542	0.002525	0.002562
Rs 250,000 to 999,999	Monthly	0.003157	0.003136	0.003250
Rs 1,000,000 to 4,999,999	Monthly	0.003608	0.003584	0.003671
Rs 5,000,000 to 9,999,999	Monthly	0.004183	0.004154	0.004206
Rs 10,000,000 to 99,999,999	Monthly	0.004757	0.004887	0.004856
Rs 100,000,000 to 299,999,999	Monthly	0.004757	0.004887	0.004856
Rs 300,000,000 and above	Monthly	0.004757	0.004887	0.004856

**Term Deposit 1 Month**

0 to 4,999,999	At Maturity	0.002829	0.002810	0.002830
5,000,000 to 9,999,999	At Maturity	0.002870	0.002851	0.002868
10,000,000 to 14,999,999	At Maturity	0.002911	0.002891	0.002906
15,000,000 to 24,999,999	At Maturity	0.002952	0.002932	0.002944
25,000,000 to 49,999,999	At Maturity	0.003157	0.003136	0.003135
50,000,000 to 99,999,999	At Maturity	0.003362	0.003339	0.003327
100,000,000 to 199,999,999	At Maturity	0.003444	0.003421	0.003403
200,000,000 to 499,999,999	At Maturity	0.003567	0.003543	0.003518
500,000,000 to 999,999,999	At Maturity	0.003937	0.003909	0.003862
1000,000,000 to 1,499,999,999	At Maturity	0.004019	0.003991	0.003938
1,500,000,000 to Above	At Maturity	0.004060	0.004032	0.003977
<b>Term Deposit 3 Months</b>				
0 to 4,999,999	At Maturity	0.003444	0.003421	0.003403
5,000,000 to 9,999,999	At Maturity	0.003526	0.003502	0.003480
10,000,000 to 14,999,999	At Maturity	0.003608	0.003584	0.003556
15,000,000 to 49,999,999	At Maturity	0.003690	0.003665	0.003632
50,000,000 to 99,999,999	At Maturity	0.004388	0.004357	0.004282
100,000,000 to 199,999,999	At Maturity	0.004798	0.004765	0.004665

200,000,000 to 299,999,999	At Maturity	0.004839	0.004805	0.004741
300,000,000 to 399,999,999	At Maturity	0.004880	0.004846	0.004856
400,000,000 to 499,999,999	At Maturity	0.004880	0.004846	0.004933
500,000,000 to 999,999,999	At Maturity	0.005044	0.005090	0.005047
1000,000,000 to 1,499,999,999	At Maturity	0.005003	0.004968	0.005047
1,500,000,000 to Above	At Maturity	0.005003	0.004968	0.005047
<b>Term Deposit 6 Months</b>				
0 to 4,999,999	At Maturity	0.003608	0.003584	0.003556
5,000,000 to 9,999,999	At Maturity	0.003731	0.003706	0.003671
10,000,000 to 14,999,999	At Maturity	0.003772	0.003747	0.003709
15,000,000 to 49,999,999	At Maturity	0.003896	0.003869	0.003824
50,000,000 to 99,999,999	At Maturity	0.004019	0.003991	0.004282
100,000,000 to 199,999,999	At Maturity	0.004675	0.004642	0.004703
200,000,000 to 499,999,999	At Maturity	0.004798	0.004765	0.004703
500,000,000 to 999,999,999	At Maturity	0.004839	0.005009	0.005085
1000,000,000 to 1,499,999,999	At Maturity	0.004962	0.005090	0.005085
1,500,000,000 to Above	At Maturity	0.004921	0.005213	0.005085
<b>Term Deposit 1 Year</b>				
0 to 4,999,999	Monthly	0.004060	0.004032	0.003977
5,000,000 to 9,999,999	Monthly	0.004101	0.004072	0.004015
10,000,000 to 14,999,999	Monthly	0.004183	0.004154	0.004091
15,000,000 to 29,999,999	Monthly	0.004224	0.004194	0.004130
30,000,000 to 49,999,999	Monthly	0.004265	0.004235	0.004168
50,000,000 to 99,999,999	Monthly	0.004388	0.004357	0.004282
100,000,000 to 199,999,999	Monthly	0.004593	0.004724	0.004627
200,000,000 to 499,999,999	Monthly	0.004634	0.004887	0.004780
500,000,000 and above	Monthly	0.004880	0.005090	0.004894
<b>Term Deposit 1 Year</b>				
0 to 4,999,999	Quarterly	0.004060	0.004032	0.004015
5,000,000 to 9,999,999	Quarterly	0.004101	0.004072	0.004053
10,000,000 to 14,999,999	Quarterly	0.004183	0.004154	0.004130
15,000,000 to 49,999,999	Quarterly	0.004224	0.004194	0.004168
50,000,000 to 99,999,999	Quarterly	0.004388	0.004357	0.004282
100,000,000 to 199,999,999	Quarterly	0.004470	0.004805	0.004703
200,000,000 to 499,999,999	Quarterly	0.004593	0.004968	0.004856
500,000,000 and above	Quarterly	0.004880	0.005172	0.005047
<b>Term Deposit 1 Year</b>				
0 to 4,999,999	At Maturity	0.004347	0.004317	0.004244
5,000,000 to 9,999,999	At Maturity	0.004347	0.004317	0.004244
10,000,000 to 14,999,999	At Maturity	0.004388	0.004357	0.004282
15,000,000 to 49,999,999	At Maturity	0.004388	0.004357	0.004282
50,000,000 to 99,999,999	At Maturity	0.004388	0.004357	0.004282
100,000,000 to 199,999,999	At Maturity	0.004675	0.004642	0.004550
200,000,000 to 499,999,999	At Maturity	0.004921	0.005172	0.005200
500,000,000 to 599,999,999	At Maturity	0.005167	0.005294	0.005353
600,000,000 to 749,999,999	At Maturity	0.005167	0.005294	0.005353
750,000,000 to 999,999,999	At Maturity	0.005290	0.005457	0.005430
1,000,000,000 and above	At Maturity	0.005290	0.005498	0.005506
Term Deposit 2Years	At Maturity	0.004347	0.004317	0.004282
Term Deposit 3Years	Monthly	0.004388	0.004357	0.004321
Term Deposit 3Years	Quarterly	0.004470	0.004439	0.004397
Term Deposit 3Years	At Maturity	0.004593	0.004561	0.004512
Term Deposit 5Years	Monthly	0.004880	0.004846	0.004780
Term Deposit 5Years	Quarterly	0.005044	0.005009	0.004933
Term Deposit 5Years	At Maturity	0.005208	0.005172	0.005085

### Term Deposits - FI's

<b>1Month</b>				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000191
10,000,000 to 100,000,000	At Maturity	0.004019	0.003991	0.003938
100,000,001 to 200,000,000	At Maturity	0.004060	0.004032	0.003977
200,000,001 to 300,000,000	At Maturity	0.004101	0.004072	0.004015
300,000,001 to 400,000,000	At Maturity	0.004142	0.004113	0.004053
400,000,001 to 500,000,000	At Maturity	0.004183	0.004154	0.004091
500,000,001 to 750,000,000	At Maturity	0.004224	0.004194	0.004130
750,000,001 to 1000,000,000	At Maturity	0.004265	0.004235	0.004168
1000,000,001 and above	At Maturity	0.004306	0.004276	0.004206
<b>3Months</b>				
0 to 9,999,999	At Maturity	0.000000	0.000000	0.000191
10,000,000 to 100,000,000	At Maturity	0.004019	0.003991	0.003938
100,000,001 to 200,000,000	At Maturity	0.004183	0.004154	0.004091
200,000,001 to 300,000,000	At Maturity	0.004224	0.004194	0.004130
300,000,001 to 400,000,000	At Maturity	0.004265	0.004235	0.004168
400,000,001 to 500,000,000	At Maturity	0.004306	0.004276	0.004206
500,000,001 to 750,000,000	At Maturity	0.004347	0.004317	0.004244
750,000,001 to 1000,000,000	At Maturity	0.004388	0.004357	0.004282
1000,000,001 and above	At Maturity	0.004429	0.004398	0.004321

### Mahana Amadni Scheme

#### 1 year

0 to 9,999,999	Monthly	0.003772	0.003747	0.003709
10,000,000 to 14,999,999	Monthly	0.003855	0.003828	0.003785
15,000,000 to 49,999,999	Monthly	0.004060	0.004032	0.003977
50,000,000 to 99,999,999	Monthly	0.004183	0.004154	0.004091
100,000,000 to 199,999,999	Monthly	0.004388	0.004357	0.004282
200,000,000 to 499,999,999	Monthly	0.004593	0.004561	0.004474
500,000,000 and above	Monthly	0.004716	0.004683	0.004588
2 year	Monthly	0.003772	0.003747	0.003709
3 year	Monthly	0.003896	0.003869	0.003824
4 year	Monthly	0.003937	0.003909	0.003862
5 year	Monthly	0.003978	0.003950	0.003900

### AMI Deposits

<b>3 Months</b>				
0 to 49,999	At Maturity	0.003198	0.003176	0.003174
50,000 to 499,999	At Maturity	0.003280	0.003258	0.003250
500,000 to 999,999	At Maturity	0.003403	0.003380	0.003365
1,000,000 and above	At Maturity	0.003608	0.003584	0.003556
<b>6 Months</b>				
0 to 49,999	At Maturity	0.003198	0.003176	0.003174
50,000 to 499,999	At Maturity	0.003321	0.003299	0.003288
500,000 to 999,999	At Maturity	0.003403	0.003380	0.003365
1,000,000 and above	At Maturity	0.003649	0.003624	0.003594
<b>1 Year</b>				
0 to 49,999	Six Monthly	0.003608	0.003584	0.003556
50,000 to 499,999	Six Monthly	0.003814	0.003787	0.003747
500,000 to 999,999	Six Monthly	0.004019	0.003991	0.003938
1,000,000 to 2,999,999	Six Monthly	0.004060	0.004032	0.003977
3,000,000 to 4,999,999	Six Monthly	0.004183	0.004154	0.004091
5,000,000 to 9,999,999	Six Monthly	0.004388	0.004357	0.004282
10,000,000 and above	Six Monthly	0.004593	0.004561	0.004474
2 Years	Six Monthly	0.003608	0.003584	0.003556
3 Years	Six Monthly	0.003814	0.003787	0.003747
5 Years	Six Monthly	0.004019	0.003991	0.003938

**Tier-II Sukuk**

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.006405	0.006361	0.005973
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005897	0.005856	0.005498

Minor Account	Monthly	0.002140	0.002126	0.002187
Burj Staff Saving	Monthly	0.002140	0.002126	0.002187
Burj Mushaharah Saving Account	Monthly	0.002140	0.002126	0.002187
LCY Education Plan Deposits	Monthly	0.002140	0.002126	0.002187
Burj Business Account	Monthly	0.000001	0.000001	0.000192
Burj Premium Saving Deposit - Corporate	Monthly	0.004060	0.004032	0.003977

**LCY Savings Monthly**

0 to 4,999,999	Monthly	0.002140	0.002126	0.002187
5,000,000 to 9,999,999	Monthly	0.002140	0.002126	0.002187
10,000,000 to 14,999,999	Monthly	0.002140	0.002126	0.002187
15,000,000 to 19,999,999	Monthly	0.002140	0.002126	0.002187
20,000,000 to 29,999,999	Monthly	0.002140	0.002126	0.002187
30,000,000 to 39,999,999	Monthly	0.002140	0.002126	0.002187
40,000,000 to 49,999,999	Monthly	0.002140	0.002126	0.002187
50,000,000 to 99,999,999	Monthly	0.002501	0.002484	0.002524
100,000,000 and Above	Monthly	0.003526	0.003502	0.003480

**LCY Savings - Half Yearly**

0 to 4,999,999	Six Monthly	0.002140	0.002126	0.002187
5,000,000 to 9,999,999	Six Monthly	0.002140	0.002126	0.002187
10,000,000 to 14,999,999	Six Monthly	0.002140	0.002126	0.002187
15,000,000 to 19,999,999	Six Monthly	0.002140	0.002126	0.002187
20,000,000 to 29,999,999	Six Monthly	0.002140	0.002126	0.002187
30,000,000 to 39,999,999	Six Monthly	0.002140	0.002126	0.002187
40,000,000 to 49,999,999	Six Monthly	0.002501	0.002484	0.002524
50,000,000 to 99,999,999	Six Monthly	0.002542	0.002525	0.002562
100,000,000 and Above	Six Monthly	0.002542	0.002525	0.002562

**LCY Smart Savings Deposit - Individual**

0 to 49,999	Monthly	0.002140	0.002126	0.002187
50,000 to 1,999,999	Monthly	0.002214	0.002199	0.002256
2,000,000 to 4,999,999	Monthly	0.002665	0.002647	0.002677
5,000,000 to 9,999,999	Monthly	0.002993	0.002973	0.002982
10,000,000 and Above	Monthly	0.002140	0.002126	0.002187

**LCY Smart Savings Deposit - Corporate**

0 to 99,999	Monthly	0.002140	0.002126	0.002187
100,000 to 999,999	Monthly	0.003034	0.003014	0.003021
1,000,000 to 1,999,999	Monthly	0.003403	0.003380	0.003365
2,000,000 to 4,999,999	Monthly	0.003485	0.003461	0.003441
5,000,000 to 9,999,999	Monthly	0.003608	0.003584	0.003556
10,000,000 and Above	Monthly	0.003690	0.003665	0.003632

**Term Deposits****1 Month**

0 to 999,999	Monthly	0.003321	0.003299	0.003288
1,000,000 to 4,999,999	Monthly	0.003649	0.003624	0.003594
5,000,000 to 9,999,999	Monthly	0.003772	0.003747	0.003709
10,000,000 to 49,999,999	Monthly	0.003855	0.003828	0.003785
50,000,000 to 99,999,999	Monthly	0.003937	0.003909	0.003862
100,000,000 and Above	Monthly	0.004060	0.004032	0.003977

3 Months	Monthly	0.003937	0.003909	0.003862
3 Months	At Maturity	0.003978	0.003950	0.003900
6 Months	Monthly	0.004388	0.004357	0.004282
6 Months	Quarterly	0.004412	0.004382	0.004305
6 Months	At Maturity	0.004470	0.004439	0.004359
1 Year	Monthly	0.004265	0.004235	0.004168
1 Year	Quarterly	0.004388	0.004357	0.004282
1 Year	At Maturity	0.004593	0.004561	0.004474
2 Years	At Maturity	0.004511	0.004480	0.004397
3 Years	Six Monthly	0.004675	0.004642	0.004550
3 Years	At Maturity	0.004757	0.004724	0.004627
5 Years	Six Monthly	0.005167	0.005131	0.005009
5 Years	At Maturity	0.005208	0.005172	0.005047

### Burj Monthly Income Account

<b>3 Months</b>	Monthly	0.003690	0.003665	0.003632
<b>6 Months</b>	Monthly	0.003772	0.003747	0.003709
<b>1 Year</b>				
0 to 999,999	Monthly	0.004019	0.003991	0.003938
1,000,000 to 4,999,999	Monthly	0.004060	0.004032	0.003977
5,000,000 to 14,999,999	Monthly	0.004060	0.004032	0.003977
15,000,000 to 29,999,999	Monthly	0.004101	0.004072	0.004015
30,000,000 to 49,999,999	Monthly	0.004142	0.004113	0.004053
50,000,000 to 99,999,999	Monthly	0.004183	0.004154	0.004091
100,000,000 to 299,999,999	Monthly	0.004183	0.004154	0.004091
300,000,000 and Above	Monthly	0.004183	0.004154	0.004091
<b>3 Years</b>	Monthly	0.004470	0.004439	0.004359
<b>5 Years</b>	Monthly	0.004634	0.004602	0.004512

### Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002140	0.002126	0.002187
3,000,000 to 4,999,999	Monthly	0.002542	0.002525	0.002562
5,000,000 to 9,999,999	Monthly	0.002706	0.002688	0.002715
10,000,000 to 14,999,999	Monthly	0.002829	0.002810	0.002830
15,000,000 to 19,999,999	Monthly	0.002993	0.002973	0.002982
20,000,000 to 29,999,999	Monthly	0.003485	0.003461	0.003441
30,000,000 to 49,999,999	Monthly	0.003608	0.003584	0.003556
50,000,000 to 99,999,999	Monthly	0.003772	0.003747	0.003709
100,000,000 and Above	Monthly	0.003855	0.003828	0.003785

### Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003896	0.003869	0.003824
50,000,000 to 99,999,999	Monthly	0.003978	0.003950	0.003900
100,000,000 to 199,999,999	Monthly	0.004060	0.004032	0.003977
200,000,000 to 299,999,999	Monthly	0.004060	0.004032	0.003977
300,000,000 to 399,999,999	Monthly	0.003937	0.003909	0.003862
400,000,000 to 499,999,999	Monthly	0.003937	0.003909	0.003862
500,000,000 and Above	Monthly	0.003937	0.003909	0.003862

### Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002173	0.002158	0.002218
1,000,000 to 24,999,999	Monthly	0.003855	0.003828	0.003785
25,000,000 to 49,999,999	Monthly	0.003937	0.003909	0.003862
50,000,000 to 99,999,999	Monthly	0.004019	0.003991	0.003938
100,000,000 to 199,999,999	Monthly	0.004142	0.004113	0.004053
200,000,000 and Above	Monthly	0.004060	0.004032	0.003977

**TF Savings Monthly**

0 to 4,999,999	Monthly	0.002140	0.002126	0.002187
5,000,000 to 9,999,999	Monthly	0.002140	0.002126	0.002187
10,000,000 to 14,999,999	Monthly	0.002140	0.002126	0.002187
15,000,000 to 19,999,999	Monthly	0.002140	0.002126	0.002187
20,000,000 to 29,999,999	Monthly	0.002140	0.002126	0.002187
30,000,000 to 39,999,999	Monthly	0.002140	0.002126	0.002187
40,000,000 to 49,999,999	Monthly	0.002501	0.002484	0.002524
50,000,000 to 99,999,999	Monthly	0.002993	0.002973	0.002982
100,000,000 and Above	Monthly	0.003403	0.003380	0.003365

<b>Profit Sharing Ratio [Foreign Currency Deposits]</b>	<b>Share of Mudarib</b>	70%	70%	70%
	<b>Rabb ul Maal</b>	30%	30%	30%

USD	Six Monthly	0.000977	0.000909	0.000848
GBP	Six Monthly	0.000326	0.000303	0.000283
EURO	Six Monthly	0.000326	0.000303	0.000283
USD 0 to 50,000	Monthly	0.001628	0.001514	0.001414
USD 50,001 to 100,000	Monthly	0.011393	0.010600	0.009895
USD 100,001 to 200,000	Monthly	0.014648	0.013628	0.012723
USD 200,001 to 500,000	Monthly	0.017904	0.016657	0.015550
USD 500,001 to 1000,000	Monthly	0.021159	0.019685	0.018377
USD 1000,001 and above	Monthly	0.024414	0.022714	0.021204
GBP Saving (Below £ 1,000/-)	Monthly	0.000326	0.000303	0.000283
GBP Saving (Above £ 1,000/-)	Monthly	0.000977	0.000909	0.000848
EURO Saving (Below € 1,000/-)	Monthly	0.000326	0.000303	0.000283
EURO Saving (Above € 1,000/-)	Monthly	0.000651	0.000606	0.000565
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000326	0.000303	0.000283
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000651	0.000606	0.000565
UAE Saving (Below AED 5,000/-)	Monthly	0.000326	0.000303	0.000283
UAE Saving (Above AED 5,000/-)	Monthly	0.000651	0.000606	0.000565

**Term Deposits [Other than FI's]**

USD 1 Month 0 to 200,000	At Maturity	0.003255	0.003028	0.002827
USD 1 Month 200,001 to 300,000	At Maturity	0.004883	0.004543	0.004241
USD 1 Month 300,001 and 1,000,000	At Maturity	0.006510	0.006057	0.005655
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.008138	0.007571	0.007068
USD 1 Month 2,000,001 and above	At Maturity	0.009766	0.009085	0.008482
USD 3 Months 0 to 250,000	At Maturity	0.026042	0.024228	0.022618
USD 3 Months 250,000 to 300,000	At Maturity	0.032552	0.030285	0.028273
USD 3 Months 300,001 to 500,000	At Maturity	0.048828	0.045427	0.042409
USD 3 Months 500,001 and above	At Maturity	0.065104	0.060569	0.056545
USD 6 Months 0 to 500,000	At Maturity	0.016276	0.015142	0.014136
USD 6 Months 500,001 and above	At Maturity	0.073242	0.068141	0.063613
USD 1 Year & above 0 to 200,000	At Maturity	0.019531	0.018171	0.016964
USD 1 Year & above 200,001 to 300,000	At Maturity	0.040690	0.052998	0.049477
USD 1 Year & above 300,001 to 500,000	At Maturity	0.065104	0.060569	0.056545
USD 1 Year & above 500,001 and above	At Maturity	0.081380	0.098425	0.084818

GBP 1 Month	At Maturity	0.000651	0.000606	0.000565
GBP 3 Months	At Maturity	0.003255	0.003028	0.002827
GBP 6 Months	At Maturity	0.004883	0.004543	0.004241
GBP 1 Year & above	At Maturity	0.009766	0.009085	0.008482

EURO 1 Month	At Maturity	0.000651	0.000606	0.000565
EURO 3 Months	At Maturity	0.001628	0.001514	0.001414
EURO 6 Months	At Maturity	0.002279	0.002120	0.001979
EURO 1 Year & above	At Maturity	0.003255	0.003028	0.002827

UAE Dirham 1 Month	At Maturity	0.001628	0.009085	0.008482
UAE Dirham 3 Months	At Maturity	0.081380	0.083283	0.077750
UAE Dirham 6 Months	At Maturity	0.001628	0.009085	0.012723
UAE Dirham 1 Year & above	At Maturity	0.001628	0.010600	0.079163

JPY 1 Month	At Maturity	0.000651	0.000606	0.000565
JPY 3 Months	At Maturity	0.000651	0.000606	0.000565
JPY 6 Months	At Maturity	0.000651	0.000606	0.000565
JPY 1 Year & above	At Maturity	0.000651	0.000606	0.000565

### Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity	0.003255	0.003028	0.002827
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.003255	0.003028	0.002827
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.003255	0.003028	0.002827
FCY Savings HY Corporate [USD]	At Maturity	0.003255	0.003028	0.002827
FCY Savings HY Corporate [GBP]	At Maturity	0.003255	0.003028	0.002827
FCY Savings HY Corporate [EURO]	At Maturity	0.003255	0.003028	0.002827

### Term Deposits

1 Month [USD]	At Maturity	0.001628	0.001514	0.001414
1 Month [EURO]	At Maturity	0.001628	0.001514	0.001414
3 Months [USD]	At Maturity	0.014648	0.013628	0.012723
3 Months [GBP]	At Maturity	0.014648	0.013628	0.012723

### 3 Months [USD]

0 to 999,999	At Maturity	0.016276	0.015142	0.014136
1,000,000 and Above	At Maturity	0.032552	0.030285	0.028273

### 3 Months [GBP]

0 to 999,999	At Maturity	0.016276	0.015142	0.014136
1,000,000 and Above	At Maturity	0.032552	0.030285	0.028273
6 Months [USD]	Quarterly	0.017904	0.016657	0.015550
6 Months [USD]	At Maturity	0.019531	0.018171	0.016964
6 Months [EURO]	At Maturity	0.019531	0.018171	0.016964
1 Year [USD]	Quarterly	0.021159	0.019685	0.018377
1 Year [USD]	At Maturity	0.029297	0.027256	0.025445
1 Year [GBP]	At Maturity	0.029297	0.027256	0.025445