

Al Baraka Bank Pakistan Limited (ABPL)

Weightages Effective from **October 2018**



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

	Payment Frequency	Aug-18	Sep-18	Oct-18
		0.002187	0.002200	0.002370

Mudaraba Premium Plus - for individuals

Balance Range	Payment Frequency	Aug-18	Sep-18	Oct-18
0 to 999,999	Monthly	0.002187	0.002200	0.002370
1,000,000 to 4,999,999	Monthly	0.002187	0.002200	0.002370
5,000,000 to 9,999,999	Monthly	0.002256	0.002267	0.002370
10,000,000 to 24,999,999	Monthly	0.002332	0.002341	0.002370
25,000,000 to 49,999,999	Monthly	0.002447	0.002453	0.002406
50,000,000 to 99,999,999	Monthly	0.002485	0.002490	0.002443
100,000,000 to 149,999,999	Monthly	0.002524	0.002527	0.002479
150,000,000 to 199,999,999	Monthly	0.002600	0.002601	0.002552
200,000,000 to 249,999,999	Monthly	0.002791	0.002787	0.002734
250,000,000 to 499,999,999	Monthly	0.003174	0.003159	0.003099
500,000,000 and above	Monthly	0.003747	0.003716	0.003646

Mudaraba Premium Plus - for Business / Corporate

Balance Range	Payment Frequency	Aug-18	Sep-18	Oct-18
0 to 9,999,999	Monthly	0.002187	0.002200	0.002370
10,000,000 to 29,999,999	Monthly	0.002332	0.002341	0.002370
30,000,000 to 49,999,999	Monthly	0.002409	0.002415	0.002370
50,000,000 to 149,999,999	Monthly	0.002485	0.002490	0.002443
150,000,000 to 249,999,999	Monthly	0.002524	0.002527	0.002479
250,000,000 to 299,999,999	Monthly	0.002753	0.004125	0.004047
300,000,000 to 399,999,999	Monthly	0.003097	0.004199	0.004120
400,000,000 to 499,999,999	Monthly	0.004130	0.004348	0.004266
500,000,000 to 749,999,999	Monthly	0.003403	0.004385	0.004302
750,000,000 to 999,999,999	Monthly	0.005162	0.005388	0.005104
1,000,000,000 to above	Monthly	0.004588	0.004831	0.004740

Halal Munafa Account

Balance Range	Payment Frequency	Aug-18	Sep-18	Oct-18
On First 500,000	Monthly	0.002187	0.002200	0.002370
On Next 4,500,000	Monthly	0.002791	0.002787	0.002734
On Next 5,000,000	Monthly	0.002868	0.002861	0.002807
On Next 10,000,000	Monthly	0.002982	0.002973	0.002917
On Next 30,000,000	Monthly	0.003518	0.003493	0.003427
On amount above 50,000,000	Monthly	0.002187	0.002200	0.002370

Incentive Accounts

Balance Range	Payment Frequency	Aug-18	Sep-18	Oct-18
0 to 99,999	Monthly	0.002187	0.002200	0.002370
100,000 to 9,999,999	Monthly	0.002562	0.002564	0.002516
10,000,000 to 49,999,999	Monthly	0.002944	0.002936	0.002880
50,000,000 to 99,999,999	Monthly	0.003480	0.003456	0.003391
100,000,000 to 399,999,999	Monthly	0.004130	0.004088	0.004010
400,000,000 and above	Monthly	0.004818	0.004756	0.004667

Khazana Account

0 to 249,999	Monthly / Quarterly	0.002187	0.002200	0.002370
250,000 to 4,999,999	Monthly / Quarterly	0.002409	0.002415	0.002370
5,000,000 to 9,999,999	Monthly / Quarterly	0.002524	0.002527	0.002479
10,000,000 to 24,999,999	Monthly / Quarterly	0.002562	0.002564	0.002516
25,000,000 to 49,999,999	Monthly / Quarterly	0.002715	0.002713	0.002661
50,000,000 to 99,999,999	Monthly / Quarterly	0.002868	0.002861	0.002807
100,000,000 to 249,999,999	Monthly / Quarterly	0.003250	0.003233	0.003172
250,000,000 to 299,999,999	Monthly / Quarterly	0.004168	0.004125	0.004047
300,000,000 to 399,999,999	Monthly / Quarterly	0.004244	0.004199	0.004120
400,000,000 to 499,999,999	Monthly / Quarterly	0.003632	0.003604	0.003537
500,000,000 to 749,999,999	Monthly / Quarterly	0.004435	0.004385	0.004740
750,000,000 to 999,999,999	Monthly / Quarterly	0.004971	0.004831	0.004740
1,000,000,000 to 4,999,999,999	Monthly / Quarterly	0.005162	0.005016	0.004922
5,000,000,000 and above	Monthly / Quarterly	0.005162	0.005016	0.005250

Albaraka Islamic Institution Deposit Account

0 to 10,000,000	Monthly	0.002187	0.002200	0.002370
10,000,001 to 100,000,000	Monthly	0.005506	0.005351	0.005250
100,000,001 to 500,000,000	Monthly	0.005621	0.005462	0.005359
500,000,001 to 1,500,000,000	Monthly	0.005621	0.005462	0.005359
1,500,000,001 to 2,500,000,000	Monthly	0.005621	0.005462	0.005359
2,500,000,001 & Above	Monthly	0.005735	0.005574	0.005469

Mahana Barkah Account

On First 10,000	Monthly	0.002187	0.002200	0.002370
On Next 4,990,000	Monthly	0.003059	0.003047	0.002990
On amount above 5,000,000	Monthly	0.002187	0.002200	0.002370

Senior Citizen Account

Rs 0 to 24,999	Monthly	0.002562	0.002564	0.002516
Rs 25,000 to 249,999	Monthly	0.002562	0.002564	0.002516
Rs 250,000 to 999,999	Monthly	0.003250	0.003233	0.003172
Rs 1,000,000 to 4,999,999	Monthly	0.003671	0.003642	0.003573
Rs 5,000,000 to 9,999,999	Monthly	0.004206	0.004162	0.004083
Rs 10,000,000 to 99,999,999	Monthly	0.004856	0.004756	0.004667
Rs 100,000,000 to 299,999,999	Monthly	0.004856	0.004756	0.004667
Rs 300,000,000 and above	Monthly	0.004856	0.004756	0.004667

Term Deposit 1 Month

0 to 4,999,999	At Maturity	0.002830	0.002824	0.002771
5,000,000 to 9,999,999	At Maturity	0.002868	0.002861	0.002807
10,000,000 to 14,999,999	At Maturity	0.002906	0.002898	0.002844
15,000,000 to 24,999,999	At Maturity	0.002944	0.002936	0.002880
25,000,000 to 49,999,999	At Maturity	0.003135	0.003121	0.003063
50,000,000 to 99,999,999	At Maturity	0.003327	0.003307	0.003245
100,000,000 to 199,999,999	At Maturity	0.003403	0.003381	0.003318
200,000,000 to 499,999,999	At Maturity	0.003518	0.003493	0.003427
500,000,000 to 999,999,999	At Maturity	0.003862	0.003827	0.003755
1000,000,000 to 1,499,999,999	At Maturity	0.003938	0.003902	0.003828
1,500,000,000 to Above	At Maturity	0.003977	0.003939	0.003865
Term Deposit 3 Months				
0 to 4,999,999	At Maturity	0.003403	0.003381	0.003318
5,000,000 to 9,999,999	At Maturity	0.003480	0.003456	0.003391
10,000,000 to 14,999,999	At Maturity	0.003556	0.003530	0.003464
15,000,000 to 49,999,999	At Maturity	0.003632	0.003604	0.003537
50,000,000 to 99,999,999	At Maturity	0.004282	0.004236	0.004156
100,000,000 to 199,999,999	At Maturity	0.004665	0.004608	0.004630

200,000,000 to 299,999,999	At Maturity	0.004741	0.004682	0.004667
300,000,000 to 399,999,999	At Maturity	0.004856	0.004794	0.004703
400,000,000 to 499,999,999	At Maturity	0.004933	0.004868	0.004849
500,000,000 to 999,999,999	At Maturity	0.005047	0.004979	0.004958
1000,000,000 to 1,499,999,999	At Maturity	0.005047	0.004979	0.005104
1,500,000,000 to Above	At Maturity	0.005047	0.004979	0.005104
Term Deposit 6 Months				
0 to 4,999,999	At Maturity	0.003556	0.003530	0.003464
5,000,000 to 9,999,999	At Maturity	0.003671	0.003642	0.003573
10,000,000 to 14,999,999	At Maturity	0.003709	0.003679	0.003609
15,000,000 to 49,999,999	At Maturity	0.003824	0.003790	0.003719
50,000,000 to 99,999,999	At Maturity	0.004282	0.004236	0.004193
100,000,000 to 199,999,999	At Maturity	0.004703	0.004645	0.004630
200,000,000 to 499,999,999	At Maturity	0.004703	0.004682	0.004630
500,000,000 to 999,999,999	At Maturity	0.005085	0.005016	0.004958
1000,000,000 to 1,499,999,999	At Maturity	0.005085	0.005016	0.005104
1,500,000,000 to Above	At Maturity	0.005085	0.005016	0.005104
Term Deposit 1 Year				
0 to 4,999,999	Monthly	0.003977	0.003939	0.003865
5,000,000 to 9,999,999	Monthly	0.004015	0.003976	0.003901
10,000,000 to 14,999,999	Monthly	0.004091	0.004050	0.003974
15,000,000 to 29,999,999	Monthly	0.004130	0.004088	0.004010
30,000,000 to 49,999,999	Monthly	0.004168	0.004125	0.004047
50,000,000 to 99,999,999	Monthly	0.004282	0.004236	0.004375
100,000,000 to 199,999,999	Monthly	0.004627	0.004533	0.004448
200,000,000 to 499,999,999	Monthly	0.004780	0.004979	0.005104
500,000,000 and above	Monthly	0.004894	0.005202	0.005214
Term Deposit 1 Year				
0 to 4,999,999	Quarterly	0.004015	0.003976	0.003901
5,000,000 to 9,999,999	Quarterly	0.004053	0.004013	0.003938
10,000,000 to 14,999,999	Quarterly	0.004130	0.004088	0.004010
15,000,000 to 49,999,999	Quarterly	0.004168	0.004125	0.004047
50,000,000 to 99,999,999	Quarterly	0.004282	0.004348	0.004375
100,000,000 to 199,999,999	Quarterly	0.004703	0.004608	0.004521
200,000,000 to 499,999,999	Quarterly	0.004856	0.005054	0.005287
500,000,000 and above	Quarterly	0.005047	0.005388	0.005396
Term Deposit 1 Year				
0 to 4,999,999	At Maturity	0.004244	0.004199	0.004120
5,000,000 to 9,999,999	At Maturity	0.004244	0.004199	0.004120
10,000,000 to 14,999,999	At Maturity	0.004282	0.004236	0.004156
15,000,000 to 49,999,999	At Maturity	0.004282	0.004236	0.004156
50,000,000 to 99,999,999	At Maturity	0.004282	0.004236	0.004229
100,000,000 to 199,999,999	At Maturity	0.004550	0.004459	0.004521
200,000,000 to 499,999,999	At Maturity	0.005200	0.005165	0.005469
500,000,000 to 599,999,999	At Maturity	0.005353	0.005277	0.005469
600,000,000 to 749,999,999	At Maturity	0.005353	0.005277	0.005469
750,000,000 to 999,999,999	At Maturity	0.005430	0.005425	0.005469
1,000,000,000 and above	At Maturity	0.005506	0.005574	0.005578
Term Deposit 2Years	At Maturity	0.004282	0.004459	0.004375
Term Deposit 3Years	Monthly	0.004321	0.004533	0.004448
Term Deposit 3Years	Quarterly	0.004397	0.004608	0.004521
Term Deposit 3Years	At Maturity	0.004512	0.004756	0.004667
Term Deposit 5Years	Monthly	0.004780	0.004719	0.004630
Term Deposit 5Years	Quarterly	0.004933	0.004868	0.004776
Term Deposit 5Years	At Maturity	0.005085	0.005054	0.004958

Term Deposits - FI's

1Month				
0 to 9,999,999	At Maturity	0.000191	0.000260	0.000000
10,000,000 to 100,000,000	At Maturity	0.003938	0.003902	0.003828
100,000,001 to 200,000,000	At Maturity	0.003977	0.003939	0.003865
200,000,001 to 300,000,000	At Maturity	0.004015	0.003976	0.003901
300,000,001 to 400,000,000	At Maturity	0.004053	0.004013	0.003938
400,000,001 to 500,000,000	At Maturity	0.004091	0.004050	0.003974
500,000,001 to 750,000,000	At Maturity	0.004130	0.004088	0.004010
750,000,001 to 1000,000,000	At Maturity	0.004168	0.004125	0.004047
1000,000,001 and above	At Maturity	0.004206	0.004162	0.004083
3Months				
0 to 9,999,999	At Maturity	0.000191	0.000260	0.000000
10,000,000 to 100,000,000	At Maturity	0.003938	0.003902	0.003828
100,000,001 to 200,000,000	At Maturity	0.004091	0.004050	0.003974
200,000,001 to 300,000,000	At Maturity	0.004130	0.004088	0.004010
300,000,001 to 400,000,000	At Maturity	0.004168	0.004125	0.004047
400,000,001 to 500,000,000	At Maturity	0.004206	0.004162	0.004083
500,000,001 to 750,000,000	At Maturity	0.004244	0.004199	0.004120
750,000,001 to 1000,000,000	At Maturity	0.004282	0.004236	0.004156
1000,000,001 and above	At Maturity	0.004321	0.004273	0.004193

Mahana Amadni Scheme

1 year

0 to 9,999,999	Monthly	0.003709	0.003679	0.003609
10,000,000 to 14,999,999	Monthly	0.003785	0.003753	0.003682
15,000,000 to 49,999,999	Monthly	0.003977	0.003939	0.003865
50,000,000 to 99,999,999	Monthly	0.004091	0.004050	0.003974
100,000,000 to 199,999,999	Monthly	0.004282	0.004236	0.004156
200,000,000 to 499,999,999	Monthly	0.004474	0.004422	0.004339
500,000,000 and above	Monthly	0.004588	0.004533	0.004448
2 year	Monthly	0.003709	0.003679	0.003609
3 year	Monthly	0.003824	0.003790	0.003719
4 year	Monthly	0.003862	0.003827	0.003755
5 year	Monthly	0.003900	0.003865	0.003792

AMI Deposits

3 Months				
0 to 49,999	At Maturity	0.003174	0.003159	0.003099
50,000 to 499,999	At Maturity	0.003250	0.003233	0.003172
500,000 to 999,999	At Maturity	0.003365	0.003344	0.003281
1,000,000 and above	At Maturity	0.003556	0.003530	0.003464
6 Months				
0 to 49,999	At Maturity	0.003174	0.003159	0.003099
50,000 to 499,999	At Maturity	0.003288	0.003270	0.003208
500,000 to 999,999	At Maturity	0.003365	0.003344	0.003281
1,000,000 and above	At Maturity	0.003594	0.003567	0.003500
1 Year				
0 to 49,999	Six Monthly	0.003556	0.003530	0.003464
50,000 to 499,999	Six Monthly	0.003747	0.003716	0.003646
500,000 to 999,999	Six Monthly	0.003938	0.003902	0.003828
1,000,000 to 2,999,999	Six Monthly	0.003977	0.003939	0.003865
3,000,000 to 4,999,999	Six Monthly	0.004091	0.004050	0.003974
5,000,000 to 9,999,999	Six Monthly	0.004282	0.004236	0.004156
10,000,000 and above	Six Monthly	0.004474	0.004422	0.004339
2 Years	Six Monthly	0.003556	0.003530	0.003464
3 Years	Six Monthly	0.003747	0.003716	0.003646
5 Years	Six Monthly	0.003938	0.003902	0.003828

Tier-II Sukuk

ALBaraka Bank (Pakistan) Ltd Sukuk First Issue	Six monthly	0.005973	0.005804	0.007109
ALBaraka Bank (Pakistan) Ltd Sukuk Second Issue	Six monthly	0.005498	0.006540	0.006417

Minor Account	Monthly	0.002187	0.002200	0.002370
Burj Staff Saving	Monthly	0.002187	0.002200	0.002370
Burj Mushaharah Saving Account	Monthly	0.002187	0.002200	0.002370
LCY Education Plan Deposits	Monthly	0.002187	0.002200	0.002370
Burj Business Account	Monthly	0.000192	0.000261	0.000044
Burj Premium Saving Deposit - Corporate	Monthly	0.003977	0.003939	0.003865

LCY Savings Monthly

0 to 4,999,999	Monthly	0.002187	0.002200	0.002370
5,000,000 to 9,999,999	Monthly	0.002187	0.002200	0.002370
10,000,000 to 14,999,999	Monthly	0.002187	0.002200	0.002370
15,000,000 to 19,999,999	Monthly	0.002187	0.002200	0.002370
20,000,000 to 29,999,999	Monthly	0.002187	0.002200	0.002370
30,000,000 to 39,999,999	Monthly	0.002187	0.002200	0.002370
40,000,000 to 49,999,999	Monthly	0.002187	0.002200	0.002370
50,000,000 to 99,999,999	Monthly	0.002524	0.002527	0.002479
100,000,000 and Above	Monthly	0.003480	0.003456	0.003391

LCY Savings - Half Yearly

0 to 4,999,999	Six Monthly	0.002187	0.002200	0.002370
5,000,000 to 9,999,999	Six Monthly	0.002187	0.002200	0.002370
10,000,000 to 14,999,999	Six Monthly	0.002187	0.002200	0.002370
15,000,000 to 19,999,999	Six Monthly	0.002187	0.002200	0.002370
20,000,000 to 29,999,999	Six Monthly	0.002187	0.002200	0.002370
30,000,000 to 39,999,999	Six Monthly	0.002187	0.002200	0.002370
40,000,000 to 49,999,999	Six Monthly	0.002524	0.002527	0.002479
50,000,000 to 99,999,999	Six Monthly	0.002562	0.002564	0.002516
100,000,000 and Above	Six Monthly	0.002562	0.002564	0.002516

LCY Smart Savings Deposit - Individual

0 to 49,999	Monthly	0.002187	0.002200	0.002370
50,000 to 1,999,999	Monthly	0.002256	0.002267	0.002370
2,000,000 to 4,999,999	Monthly	0.002677	0.002675	0.002625
5,000,000 to 9,999,999	Monthly	0.002982	0.002973	0.002917
10,000,000 and Above	Monthly	0.002187	0.002200	0.002370

LCY Smart Savings Deposit - Corporate

0 to 99,999	Monthly	0.002187	0.002200	0.002370
100,000 to 999,999	Monthly	0.003021	0.003010	0.002953
1,000,000 to 1,999,999	Monthly	0.003365	0.003344	0.003281
2,000,000 to 4,999,999	Monthly	0.003441	0.003419	0.003354
5,000,000 to 9,999,999	Monthly	0.003556	0.003530	0.003464
10,000,000 and Above	Monthly	0.003632	0.003604	0.003537

Term Deposits**1 Month**

0 to 999,999	Monthly	0.003288	0.003270	0.003208
1,000,000 to 4,999,999	Monthly	0.003594	0.003567	0.003500
5,000,000 to 9,999,999	Monthly	0.003709	0.003679	0.003609
10,000,000 to 49,999,999	Monthly	0.003785	0.003753	0.003682
50,000,000 to 99,999,999	Monthly	0.003862	0.003827	0.003755
100,000,000 and Above	Monthly	0.003977	0.003939	0.003865

3 Months	Monthly	0.003862	0.003827	0.003755
3 Months	At Maturity	0.003900	0.003865	0.003792
6 Months	Monthly	0.004282	0.004236	0.004156
6 Months	Quarterly	0.004305	0.004258	0.004178
6 Months	At Maturity	0.004359	0.004310	0.004229
1 Year	Monthly	0.004168	0.004125	0.004047
1 Year	Quarterly	0.004282	0.004236	0.004156
1 Year	At Maturity	0.004474	0.004422	0.004339
2 Years	At Maturity	0.004397	0.004348	0.004266
3 Years	Six Monthly	0.004550	0.004496	0.004412
3 Years	At Maturity	0.004627	0.004571	0.004484
5 Years	Six Monthly	0.005009	0.004942	0.004849
5 Years	At Maturity	0.005047	0.004979	0.004885

Burj Monthly Income Account

3 Months	Monthly	0.003632	0.003604	0.003537
6 Months	Monthly	0.003709	0.003679	0.003609
1 Year				
0 to 999,999	Monthly	0.003938	0.003902	0.003828
1,000,000 to 4,999,999	Monthly	0.003977	0.003939	0.003865
5,000,000 to 14,999,999	Monthly	0.003977	0.003939	0.003865
15,000,000 to 29,999,999	Monthly	0.004015	0.003976	0.003901
30,000,000 to 49,999,999	Monthly	0.004053	0.004013	0.003938
50,000,000 to 99,999,999	Monthly	0.004091	0.004050	0.003974
100,000,000 to 299,999,999	Monthly	0.004091	0.004050	0.003974
300,000,000 and Above	Monthly	0.004091	0.004050	0.003974
3 Years	Monthly	0.004359	0.004310	0.004229
5 Years	Monthly	0.004512	0.004459	0.004375

Burj Super Saving Deposit - Retail

0 to 2,999,999	Monthly	0.002187	0.002200	0.002370
3,000,000 to 4,999,999	Monthly	0.002562	0.002564	0.002516
5,000,000 to 9,999,999	Monthly	0.002715	0.002713	0.002661
10,000,000 to 14,999,999	Monthly	0.002830	0.002824	0.002771
15,000,000 to 19,999,999	Monthly	0.002982	0.002973	0.002917
20,000,000 to 29,999,999	Monthly	0.003441	0.003419	0.003354
30,000,000 to 49,999,999	Monthly	0.003556	0.003530	0.003464
50,000,000 to 99,999,999	Monthly	0.003709	0.003679	0.003609
100,000,000 and Above	Monthly	0.003785	0.003753	0.003682

Burj Super Saving Deposit - Corporate

0 to 49,999,999	Monthly	0.003824	0.003790	0.003719
50,000,000 to 99,999,999	Monthly	0.003900	0.003865	0.003792
100,000,000 to 199,999,999	Monthly	0.003977	0.003939	0.003865
200,000,000 to 299,999,999	Monthly	0.003977	0.003939	0.003865
300,000,000 to 399,999,999	Monthly	0.003862	0.003827	0.003755
400,000,000 to 499,999,999	Monthly	0.003862	0.003827	0.003755
500,000,000 and Above	Monthly	0.003862	0.003827	0.003755

Burj Super Saving Deposit - FI

0 to 999,999	Monthly	0.002218	0.002230	0.002370
1,000,000 to 24,999,999	Monthly	0.003785	0.003753	0.003682
25,000,000 to 49,999,999	Monthly	0.003862	0.003827	0.003755
50,000,000 to 99,999,999	Monthly	0.003938	0.003902	0.003828
100,000,000 to 199,999,999	Monthly	0.004053	0.004013	0.003938
200,000,000 and Above	Monthly	0.003977	0.003939	0.003865

TF Savings Monthly

0 to 4,999,999	Monthly	0.002187	0.002200	0.002370
5,000,000 to 9,999,999	Monthly	0.002187	0.002200	0.002370
10,000,000 to 14,999,999	Monthly	0.002187	0.002200	0.002370
15,000,000 to 19,999,999	Monthly	0.002187	0.002200	0.002370
20,000,000 to 29,999,999	Monthly	0.002187	0.002200	0.002370
30,000,000 to 39,999,999	Monthly	0.002187	0.002200	0.002370
40,000,000 to 49,999,999	Monthly	0.002524	0.002527	0.002479
50,000,000 to 99,999,999	Monthly	0.002982	0.002973	0.002917
100,000,000 and Above	Monthly	0.003365	0.003344	0.003281

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

USD	Six Monthly	0.000848	0.000848	0.000821
GBP	Six Monthly	0.000283	0.000283	0.000274
EURO	Six Monthly	0.000283	0.000283	0.000274
USD 0 to 50,000	Monthly	0.001414	0.001414	0.001369
USD 50,001 to 100,000	Monthly	0.009895	0.009895	0.009584
USD 100,001 to 200,000	Monthly	0.012723	0.012723	0.012322
USD 200,001 to 500,000	Monthly	0.015550	0.015550	0.015060
USD 500,001 to 1000,000	Monthly	0.018377	0.018377	0.017798
USD 1000,001 and above	Monthly	0.021204	0.021204	0.020537
GBP Saving (Below £ 1,000/-)	Monthly	0.000283	0.000283	0.000274
GBP Saving (Above £ 1,000/-)	Monthly	0.000848	0.000848	0.000821
EURO Saving (Below € 1,000/-)	Monthly	0.000283	0.000283	0.000274
EURO Saving (Above € 1,000/-)	Monthly	0.000565	0.000565	0.000548
JPY Saving (Below ¥ 1,000/-)	Monthly	0.000283	0.000283	0.000274
JPY Saving (Above ¥ 1,000/-)	Monthly	0.000565	0.000565	0.000548
UAE Saving (Below AED 5,000/-)	Monthly	0.000283	0.000283	0.000274
UAE Saving (Above AED 5,000/-)	Monthly	0.000565	0.000565	0.000548

Term Deposits [Other than FI's]

USD 1 Month 0 to 200,000	At Maturity	0.002827	0.002827	0.002738
USD 1 Month 200,001 to 300,000	At Maturity	0.004241	0.004241	0.004107
USD 1 Month 300,001 and 1,000,000	At Maturity	0.005655	0.005655	0.005476
USD 1 Month 1,000,001 and 2,000,000	At Maturity	0.007068	0.007068	0.006846
USD 1 Month 2,000,001 and above	At Maturity	0.008482	0.008482	0.008215
USD 3 Months 0 to 250,000	At Maturity	0.022618	0.022618	0.021906
USD 3 Months 250,000 to 300,000	At Maturity	0.028273	0.028273	0.027382
USD 3 Months 300,001 to 500,000	At Maturity	0.042409	0.042409	0.041073
USD 3 Months 500,001 and above	At Maturity	0.056545	0.056545	0.054765
USD 6 Months 0 to 500,000	At Maturity	0.014136	0.014136	0.013691
USD 6 Months 500,001 and above	At Maturity	0.063613	0.063613	0.061610
USD 1 Year & above 0 to 200,000	At Maturity	0.016964	0.016964	0.027382
USD 1 Year & above 200,001 to 300,000	At Maturity	0.049477	0.049477	0.054765
USD 1 Year & above 300,001 to 500,000	At Maturity	0.056545	0.056545	0.068456
USD 1 Year & above 500,001 and above	At Maturity	0.084818	0.084818	0.082147

GBP 1 Month	At Maturity	0.000565	0.000565	0.000548
GBP 3 Months	At Maturity	0.002827	0.002827	0.002738
GBP 6 Months	At Maturity	0.004241	0.004241	0.004107
GBP 1 Year & above	At Maturity	0.008482	0.008482	0.008215

EURO 1 Month	At Maturity	0.000565	0.000565	0.000548
EURO 3 Months	At Maturity	0.001414	0.001414	0.001369
EURO 6 Months	At Maturity	0.001979	0.001979	0.001917
EURO 1 Year & above	At Maturity	0.002827	0.002827	0.002738

UAE Dirham 1 Month	At Maturity	0.008482	0.008482	0.008215
UAE Dirham 3 Months	At Maturity	0.077750	0.077750	0.075301
UAE Dirham 6 Months	At Maturity	0.012723	0.012723	0.012322
UAE Dirham 1 Year & above	At Maturity	0.079163	0.079163	0.076670

JPY 1 Month	At Maturity	0.000565	0.000565	0.000548
JPY 3 Months	At Maturity	0.000565	0.000565	0.000548
JPY 6 Months	At Maturity	0.000565	0.000565	0.000548
JPY 1 Year & above	At Maturity	0.000565	0.000565	0.000548

Saving Accounts

FCY Savings HY Non-Corporate [USD]	At Maturity	0.002827	0.002827	0.002738
FCY Savings HY Non-Corporate [GBP]	At Maturity	0.002827	0.002827	0.002738
FCY Savings HY Non-Corporate [EURO]	At Maturity	0.002827	0.002827	0.002738
FCY Savings HY Corporate [USD]	At Maturity	0.002827	0.002827	0.002738
FCY Savings HY Corporate [GBP]	At Maturity	0.002827	0.002827	0.002738
FCY Savings HY Corporate [EURO]	At Maturity	0.002827	0.002827	0.002738

Term Deposits

1 Month [USD]	At Maturity	0.001414	0.001414	0.001369
1 Month [EURO]	At Maturity	0.001414	0.001414	0.001369
3 Months [USD]	At Maturity	0.012723	0.012723	0.012322
3 Months [GBP]	At Maturity	0.012723	0.012723	0.012322

3 Months [USD]

0 to 999,999	At Maturity	0.014136	0.014136	0.013691
1,000,000 and Above	At Maturity	0.028273	0.028273	0.027382

3 Months [GBP]

0 to 999,999	At Maturity	0.014136	0.014136	0.013691
1,000,000 and Above	At Maturity	0.028273	0.028273	0.027382
6 Months [USD]	Quarterly	0.015550	0.015550	0.015060
6 Months [USD]	At Maturity	0.016964	0.016964	0.016429
6 Months [EURO]	At Maturity	0.016964	0.016964	0.016429
1 Year [USD]	Quarterly	0.018377	0.018377	0.017798
1 Year [USD]	At Maturity	0.025445	0.025445	0.024644
1 Year [GBP]	At Maturity	0.025445	0.025445	0.024644