 where you come first	
Projected Rates on Rupee Deposit Accounts July-26	
Deposit Tiers & Products	Effective July 01, 2026
UBL Asaan Current Account/UBL Mukammal Current Account/ UBL Urooj Current Account/ UBL Freelancer Current Account/ UBL Sohni Dharti Remittance Current Account/ Other Current Account	0.00%
UBL First Minor Savings Account	10.00%
UBL Savings Account/ UBL Asaan Savings Account/UBL Institutional Savings Account/ UBL Sohni Dharti Remittance Saving Account / UBL Pensioner Account	10.00%
UBL Zindagi Account	10.00%
UBL UniSona & UBL UniSona Plus	10.00%
UBL Rupee UniSaver Account / UBL UniSaver Plus For monthly average balances upto Rs. 25 million For monthly average balances above Rs. 25 million upto Rs. 100 million For monthly average balances above Rs. 100 million upto Rs.250 million For monthly average balances above Rs. 250 million upto Rs. 500 million For monthly average balances of above Rs. 500 million	10.00% 10.00% 10.00% 10.00% 10.00%
UBL Rupee UniFlex Account *** /UBL Urooj Saving Account For monthly average balances upto Rs. 10,000 For monthly average balances above Rs. 10,000 upto Rs. 100,000 For monthly average balances above Rs. 100,000 upto Rs. 500,000 For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 For monthly average balances above Rs 1,000,000 upto Rs. 10,000,000 For monthly average balances above Rs. 10,000,000	10.00% 10.00% 10.00% 10.00% 10.00% 10.00%
UBL Mahana Aamdani Savings Account For monthly average balances below Rs. 100,000 For monthly average balances Rs. 100,000 upto Rs. 5,000,000 For monthly average balances above Rs. 5,000,000	10.00% 10.00% 10.00%
UBL Investment Account** (For Financial Institutions, Public Limited Companies & Public Sector Enterprises only) For Customer with monthly profit Disbursement For Customer with Semi annually profit Disbursement	10.00% 10.00%

** Special rates available for UBL UniSaver Plus and UBL Investment Account

*** 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 for UBL Mahana Aamdani Term Deposit		
July-26		
Deposit Tiers & Products	Effective July 01, 2026	
UBL Mahana Aamdani Term Deposit		
3 months	9.75%	
6 months	9.75%	
1 year	10.00%	
3 years	8.50%	
5 years	8.00%	
10 years	7.00%	
Projected Rates for UBL Profit Certificate of Deposit (COD)		
July-26		
Deposit Tiers & Products	Effective July 01, 2026	
	Simple Rate	Effective Rate
Certificate of Deposit (COD) at Maturity Option		
3 Months	9.50%	9.58%
6 months	9.50%	9.69%
1 year	9.25%	9.65%
2 years	8.50%	9.23%
3 years	7.50%	8.38%
4 years	7.50%	8.72%
5 years	6.75%	8.00%
6 years	6.50%	7.92%
7 years	6.25%	7.81%
8 years	6.00%	7.68%
9 years	5.75%	7.51%
10 years	5.00%	6.47%
Deposit Tiers & Products	Effective July 01, 2026	
Certificate of Deposit (COD) at Monthly Profit		
1 year	10.00%	
2 years	10.00%	
3 years	8.50%	
4 years	8.50%	
5 years	8.00%	
6 years	8.00%	
7 years	8.00%	
8 years	8.00%	
9 years	8.00%	
10 years	7.00%	

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 the State Bank of Pakistan.

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

- For SNDR, COD, UBL Mahana

Note 6: Special rates are available on UTIP based on management's discretion

 where you come first	
Projected Rates on Rupee TDR & SNDR	
July-26	
Deposit Tiers & Products	Effective July 01, 2026
UBL Rupee Special Notice Deposit Receipt (SNDR)	
7 to 29 days	9.50%
30 days and above	10.00%
UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)	
1 month	10.00%
2 months	10.00%
3 months	10.00%
4 months	10.00%
5 months	10.00%
6 months	10.00%
1 year	9.75%
2 years	8.75%
3 years	8.75%
4 years	8.00%
5 years	8.00%
6 years	8.00%
7 years	8.00%
8 years	8.00%
9 years	8.00%
10 years	8.00%

Note 1: Special rates available for UTTIP (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
- 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
- For SNDR (30 days and above) booking of 5bln and above, account level rates will be applied in system by TDR CPU.
- UBL Regular Term Deposit Receipts is floating rate based product on money market conditions

 where you come first											
Projected Rates on Foreign Currency Current & Saving Accounts/ July-26											
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
Effective July 01, 2026	Current	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
		SFN	USD	FSN	GBP	SFN	EUR	SFN	AED	SFN	SAR

Frozen FCY Accounts for May 2026	
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
 - For Rupee and
 -For SNDR,

 where <i>you</i> come <i>first</i>											
Projected Rates on Foreign Currency Term Deposits											
July-26											
FE 25 (UniZar Plus)/Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		Less than USD 50K or equivalent	Greater than or equal to USD 50K 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
Effective July 01, 2026	TDR 3 months	2.25%	2.50%	1.50%	1.75%	0.40%	0.50%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.75%	1.50%	2.00%	0.40%	0.50%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	2.00%	0.40%	0.50%	0.25%	0.75%	0.20%	0.40%
		TFN	USD	FTN	GBP	TFN	EUR	TFN	AED	TFN	SAR

Frozen FCY Accounts for May 2026	
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					
Projected Rates on UBL FCY UniFlex Deposit Accounts					
July-26					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Effective July 01, 2026	For monthly average balances upto 5,000	1.25%	0.75%	0.30%	0.30%
	For monthly average balances above 5,000 up to 10,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 10,000 up to 25,000	1.75%	1.00%	0.30%	0.40%
	For monthly average balances above 25,000 up to 100,000	2.00%	1.00%	0.30%	0.50%
	For monthly average balances above 100,000	2.50%	1.50%	0.40%	0.50%

* 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

