

 where you come first			
Projected Rates on Rupee Deposit Accounts			
October-26			
Deposit Tiers & Products		Effective October 01, 2026	
		Individual	Non-Individual (Including Sole Proprietor)
UBL Savings Account / UBL Asaan Savings Account / UBL Institutional Savings Account / UBL Sohni Dharti Remittance Saving Account/ RDA <i>(Profit Frequency - Semi Annual)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	8.00%
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.00%	8.00%
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.00%	9.00%
	For monthly average balances above Rs. 100,000,000	8.50%	9.00%
UBL Mahana Aamdani Savings Account <i>(Profit Frequency - Monthly)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	8.00%
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.00%	8.00%
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.00%	9.00%
	For monthly average balances above Rs. 100,000,000	8.50%	9.00%
UBL Investment Account** <i>(Profit Frequency: Semi Annual/ Monthly)</i>			
	For monthly average balances upto Rs. 10,000,000	-	8.00%
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	-	8.00%
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	-	9.00%
	For monthly average balances above Rs. 100,000,000	-	9.00%
UBL Rupee UniSaver Account / UBL UniSaver Plus <i>(Profit Frequency: Semi Annual/ Monthly)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	8.00%
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.00%	8.00%
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.00%	9.00%
	For monthly average balances above Rs. 100,000,000	8.50%	9.00%
UBL Urooj Saving Account/ UBL Rupee UniFlex Account *** <i>(Profit Frequency: Monthly)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	8.00%
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.00%	8.00%
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.00%	9.00%
	For monthly average balances above Rs. 100,000,000	8.50%	9.00%
UBL Zindagi Account <i>(Profit Frequency: Monthly)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	-
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.50%	-
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.50%	-
	For monthly average balances above Rs. 100,000,000	8.50%	-
UBL Pensioner Saving Account <i>(Profit Frequency: Semi Annual)</i>			
	For monthly average balances upto Rs. 10,000,000	10.00%	-
	For monthly average balances above Rs. 10,000,000 upto Rs. 50,000,000	8.50%	-
	For monthly average balances above Rs. 50,000,000 upto Rs. 100,000,000	8.50%	-
	For monthly average balances above Rs. 100,000,000	8.50%	-
UBL First Minor Savings Account <i>(Profit Frequency: Monthly)</i>			
		10.00%	-

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

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		
October-26		
Deposit Tiers & Products	Effective October 01, 2026	
UBL Mahana Aamdani Term Deposit		
3 months		
6 months		
1 year		
3 years		
5 years		
10 years		
Projected Rates for UBL Profit Certificate of Deposit (COD)		
October-26		
Deposit Tiers & Products	Effective October 01, 2026	
	Simple Rate	Effective Rate
Certificate of Deposit (COD) at Maturity Option		
3 Months		
6 months		
1 year		
2 years		
3 years		
4 years		
5 years		
6 years		
7 years		
8 years		
9 years		
10 years		
Deposit Tiers & Products	Effective October 01, 2026	
Certificate of Deposit (COD) at Monthly Profit		
1 year		
2 years		
3 years		
4 years		
5 years		
6 years		
7 years		
8 years		
9 years		
10 years		

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 transactional accounts, the rates will be effective for the entire
- For SNDR, COD, UBL Mahana Aamdani Term Deposit and Rupee & FCY TDRs, the rates

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

 where you come first	
Projected Rates on Rupee TDR & SNDR	
October-26	
Deposit Tiers & Products	Effective October 01, 2026
UBL Rupee Special Notice Deposit Receipt (SNDR)	
7 to 29 days	8.50%
30 days and above	9.00%
UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)	
1 month	9.00%
2 months	8.75%
3 months	8.75%
4 months	8.75%
5 months	8.75%
6 months	8.75%
1 year	8.75%
2 years	7.75%
3 years	7.75%
4 years	7.00%
5 years	7.00%
6 years	7.00%
7 years	7.00%
8 years	7.00%
9 years	7.00%
10 years	7.00%

Note 1: Special rates available for UTIIP (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



UBL where you come <i>first</i>											
Projected Rates on Foreign Currency Current & Saving Accounts/											
October-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 October 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%

Frozen FCY Accounts for October 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 you come <i>first</i>											
Projected Rates on Foreign Currency Term Deposits											
October-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 October 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%

Frozen FCY Accounts for October 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 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

 where you come first					
Projected Rates on UBL FCY UniFlex Deposit Accounts					
October-26					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
Effective October 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

