 where you come first						
Projected Rates on Rupee Deposit Accounts July 01 2025 till Dec 31 2025						
Deposit Tiers & Products	July 01,2025-July 31,2025	Aug 01,2025-Aug 31,2025	Sep 01,2025-Sep 30,2025	Oct 01, 2025 - Oct 31, 2025	Nov 01, 2025 - Nov 30, 2025	Effective from Dec 01,2025
UBL Asaan Current Account/UBL Mukammal Current Account/ UBL Urooj Current Account/ UBL Freelancer Current Account/ All-in-One Account/ Business Value Account Plus/ Online Express/ Other Current Account	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
UBL First Minor Savings Account	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL Savings Account/ UBL Asaan Savings Account/UBL Institutional Savings Account/ PLS Account	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL Zindagi Account	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL TezRaftaar Pardes Card Account *	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL UniSona & UBL UniSona Plus	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL Rupee UniSaver Account 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	9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50%
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	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%	9.50% 9.50% 9.50% 9.50% 9.50% 9.50%
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	9.50% 9.50% 9.50%	9.50% 9.50% 9.50%	9.50% 9.50% 9.50%	9.50% 9.50% 9.50%	9.50% 9.50% 9.50%	9.50% 9.50% 9.50%
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	9.50% 9.50%	9.50% 9.50%	9.50% 9.50%	9.50% 9.50%	9.50% 9.50%	9.50% 9.50%

* UBL Savings Account rules will apply in calculating returns on UBL Tezraftaar Pardes Card Accounts.

** Special rates available for UBL UniSaver Plus, **Super Saver Account** 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.

**** Special rates available for UBL Investment account Product. **Also available for former SBL 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 July 01 2025 till Dec						
Deposit Tiers & Products	July 01,2025-July 31,2025	Aug 01,2025-Aug 31,2025	Sep 01,2025-Sep 30,2025	Oct 01, 2025 - Oct 31, 2025	Nov 01, 2025 - Nov 30, 2025	Effective from Dec 01,2025
UBL Mahana Aamdani Term Deposit/ Flexi Mahana*						
3 months	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
6 months	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
1 year	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
3 years	9.25%	9.25%	9.00%	9.00%	9.00%	9.00%
5 years	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
10 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%

Projected Rates for UBL Profit Certificate of Deposit (COD) July 01 2025 till Dec						
Deposit Tiers & Products	July 01,2025-July 31,2025	Aug 01,2025-Aug 31,2025	Sep 01,2025-Sep 30,2025	Oct 01, 2025 - Oct 31, 2025	Nov 01, 2025 - Nov 30, 2025	Effective from Dec 01,2025
	Effective Rate	Effective Rate	Effective Rate	Effective Rate	Effective Rate	Effective Rate
Certificate of Deposit (COD) at Maturity Option/ Term Deposit**/ Flexi Salana or Salana Munafa***						
3 Months	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
6 months	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%
1 year	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
2 years	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
3 years	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
4 years	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
5 years	7.75%	7.75%	7.75%	7.75%	7.75%	7.75%
6 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
7 years	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
8 years	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
9 years	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
10 years	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%

Deposit Tiers & Products	July 01,2025-July 31,2025	Aug 01,2025-Aug 31,2025	Sep 01,2025-Sep 30,2025	Oct 01, 2025 - Oct 31, 2025	Nov 01, 2025 - Nov 30, 2025	Effective from Dec 01,2025
Certificate of Deposit (COD) at Monthly Profit						
1 year	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
2 years	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
3 years	9.25%	9.25%	9.25%	9.00%	9.00%	9.00%
4 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
5 years	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
6 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
7 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
8 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
9 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%
10 years	8.75%	8.75%	8.75%	8.75%	8.75%	8.75%

* Flexi Mahana is only available for 1 year maturity

**Term Deposit is only available for 1 month, 3 month and 6 month

***Flexi Salana is only available for 1 year maturity

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 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

Note 6: Only the existing rollover cases of 1 month Term Deposit will be booked at 3 months rate of COD at maturity

Note 7: The section, in maroon, is applicable to all customers who became UBL's customer as a result of amalgamation of Silk Bank Limited with and into UBL. This is effective from April 1st 2025

Note 8: Special rates are available on UT TIP and certain TDs based on management's discretion

Note 9: A rate of 5% shall prevail on Flexi Advance existing customers. With time, this product will be transitioned to another TD product

 where you come first						
Projected Rates on Rupee TDR & SNDR July 01 2025 till Dec 31 2025						
Deposit Tiers & Products	July 01,2025-July 31,2025	Aug 01,2025-Aug 31,2025	Sep 01,2025-Sep 30,2025	Oct 01, 2025 - Oct 31, 2025	Nov 01, 2025 - Nov 30, 2025	Effective from Dec 01,2025
UBL Rupee Special Notice Deposit Receipt (SNDR)/ SND						
7 to 29 days	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
30 days and above	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
UBL Profit - Rupee Regular Term Deposit Receipt (Floating Rate)						
1 month	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
2 months	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
3 months	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
4 months	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
5 months	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
6 months	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
1 year	9.25%	9.25%	9.25%	9.25%	9.25%	9.25%
2 years	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
3 years	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
4 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
5 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
6 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
7 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
8 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
9 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
10 years	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%

Note 1: Special rates available for UTIP (United Term Treasury Investment Product) TDRs upto 365 days with fixed rates of


Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the

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



 where you come first											
Projected Rates on Foreign Currency Current & Saving Accounts/ July 01 2025 till Dec 31 2025											
FE 25 (UniZar Plus/ FCY SA - 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
July 01,2025- July 31,2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Aug 01,2025- Aug 31,2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Sep 01,2025- Sep 30,2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Oct 01, 2025 - Oct 31, 2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Nov 01, 2025 - Nov 30, 2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	0.05%	0.10%	0.05%	0.10%	0.001%	0.001%	0.01%	0.01%	0.001%	0.001%
Effective from Dec 01,2025	Current FCY Current Account	0.00%	0.00%	0.00%	0.00%	0.000%	0.000%	0.00%	0.00%	0.000%	0.000%
	Saving FCY Saving Account	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 December 2025	
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,

Note 3:

The section, in maroon, is applicable to all customers who became UBL's customer as a result of amalgamation of Srik Bank Limited with and into UBL. This is effective from April 1st 2025. Only USD, GBP and EUR available



 where you come first											
Projected Rates on Foreign Currency Term Deposits											
July 01 2025 till Dec 31 2025											
FE 25 (UniZar Plus)/ FCY TD - 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
July 01,2025- July 31,2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Aug 01,2025-Aug 31,2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Sep 01,2025-Sep 30,2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Oct 01, 2025 - Oct 31, 2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Nov 01, 2025 - Nov 30, 2025	TDR 3 months	2.00%	2.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
Effective from Dec 01,2025	TDR 3 months	2.00%	2.50%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 6 months	2.25%	2.75%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
	TDR 1 year	2.25%	3.00%	1.50%	1.75%	0.20%	0.40%	0.25%	0.75%	0.20%	0.40%
		TFN	USD	FTN	GBP	TFN	EUR	TFN	AED	TFN	SAR

Frozen FCY Accounts for December 2025	
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 UTTP 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

Note 4: Only the existing rollover cases of 1 month Term Deposit will be booked at 3 months rate of FCY TD.

Note 5: The section, in maroon, is applicable to all customers who became UBL's customer as a result of amalgamation of Silk Bank Limited with and into UBL. This is effective from April 1st 2025. Only USD, GBP and EUR available

 where you come first					
Projected Rates on UBL FCY UniFlex Deposit Accounts July 01 2025 till Dec 31 2025					
	Deposit Tiers - UBL FCY UniFlex*	US Dollar	Pound Sterling	Euro	UAE Dirham
July 01,2025- July 31,2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Aug 01,2025- Aug 31,2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Sep 01,2025-Sep 30,2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Oct 01, 2025 - Oct 31, 2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Nov 01, 2025 - Nov 30, 2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%
Effective from Dec 01,2025	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	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 25,000 up to 100,000	1.50%	1.00%	0.30%	0.30%
	For monthly average balances above 100,000	1.75%	1.25%	0.30%	0.30%

* 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

