

**Effective Deposit Rates on Saving & TD Products of U Bank as on 01-10-2020**

Product Code	Product Name	Rate	Profit Payment Frequency
131	Pls Saving Account (Lcy)	6.50%	Monthly
136	U Bachat Account	6.00%	Half Yearly
142	Haqdar Bachat Account	6.25%	Half Yearly
143	U Asaan Saving Account	6.00%	Half Yearly

Product Code	Product Name	Effective Rate	Min. Amount	Max. Amount	Profit Payment Frequency
144	U Corporate Saving Account	4.50%	0	4,999,999	Monthly
		6.00%	5,000,000	10,000,000	
		6.50%	10,000,001	50,000,000	
		6.75%	50,000,001	100,000,000	
		7.00%	100,000,001	150,000,000	
		7.25%	150,000,001	200,000,000	

Product Code	Product Name	Effective Rate	Min. Amount	Max. Amount	Profit Payment Frequency
145	Mehfooz Bachat Account	6.00%	0	100,000	Monthly
		6.25%	100,001	500,000	
		6.50%	500,001	1,000,000	
		6.75%	1,000,001	5,000,000	
		7.00%	5,000,001	10,000,000	
		7.50%	10,000,001	50,000,000	

**Term Deposit Products**

Duration	Samar TD	Sila TD	Corporate TD	Corporate Samar TD
3 Months	-	7.00%	7.30%	-
6 Months	-	7.50%	7.50%	-
12 Months	9.00%	9.50%	8.50%	9.00%
24 Months	9.50%	10.00%	9.50%	9.50%
36 Months	10.00%	10.50%	10.50%	10.00%
Min. Invest. Cap (Rupees)	10,000	Nil	5,000,000	Nil
Max. Invest. Cap (Rupees)	Nil	100,000,000	200,000,000	100,000,000
Profit Payment Frequency	Monthly	Annual (For 03 & 06 Months TDRs profit will be paid at Maturity).	Annual (For 03 & 06 Months TDRs profit will be paid at Maturity).	Monthly

**Premature termination charges for Samar TD will be as below.**

Encashment before completion of 1 year	1.00% of face value
Encashment after 1 year but before completion of 2 years	0.75% of face value
Encashment after 2 years but before completion of 3 years	0.50% of face value

**Premature termination rates for Sila TD will be as below.**

For 3 & 6 months tenure If en-cashed before completion	Prevailing Mehfooz Bachat Account rate
For 12 months tenure If en-cashed before completion	Prevailing 6 months rate of Sila TD
For 24 months tenure If en-cashed before completion	Prevailing 12 months rate of Sila TD
For 36 months tenure If en-cashed before completion	Prevailing 24 months rate of Sila TD

**Premature termination charges for Corporate & Corporate Samar TD will be as below.**

Prevailing Corporate Saving account rates will be applicable for corporate TDRs prematurity termination.

**Note:**

Please note that Rozana Munafa, Mahana Munafa and Munafa Buksh TDRs have been discontinued hence no fresh booking is permitted. The rollover for these products will only be carried out in the product categories mentioned above. Products such as U Nisa , U Mohtaram and U Star Accounts are currently frozen and no booking is allowed in these products from 1st December 2017. Hum Qadam merged with Samar TD on 4th May 2018.