

Effective Deposit Rates on Saving & TD Prodcuts of U Bank as on 01-01-2022

Product Code	Product Name	Rate	Profit Payment Frequency
131	Pls Saving Account (Lcy)	5.00%	Monthly
136	U Bachat Account	5.50%	Half Yearly
142	Haqdar Bachat Account	5.00%	Half Yearly
143	U Asaan Saving Account	5.00%	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
		5.00%	5,000,000	10,000,000	
		5.50%	10,000,001	50,000,000	
		6.00%	50,000,001	100,000,000	
		6.50%	100,000,001	150,000,000	
		7.00%	150,000,001 & Above		

Product Code	Product Name	Effective Rate	Min. Amount	Max. Amount	Profit Payment Frequency
145	Mehfooz Bachat Account	4.50%	0	100,000	Monthly
		5.00%	100,001	500,000	
		5.50%	500,001	1,000,000	
		6.00%	1,000,001	5,000,000	
		6.50%	5,000,001	10,000,000	
		7.00%	10,000,001 & Above		

Term Deposit Products				
Duration	Samar TD	Sila TD	Corporate TD	Corporate Samar TD
3 Months	-	7.00%	5.80%	-
6 Months	-	7.25%	6.00%	-
12 Months	7.50%	8.00%	7.00%	7.50%
24 Months	7.50%	8.00%	7.00%	7.50%
36 Months	7.50%	8.00%	7.00%	7.50%
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.	