

### Effective Deposit Rates on Saving & TD Products of U Bank as on 23-December-2024

Product Code	Product Name	Rate	Profit Payment Frequency
131	PLS Saving Account	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 per annum	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 per annum	Min. Amount	Max. Amount	Profit Payment Frequency
560	Rehnuma Bachat Account	7.00%	1	100,000	Monthly
		7.50%	100,001	500,000	
		8.00%	500,001	2,000,000	
		8.50%	2,000,001 & Above		

Product Code	Product Name	Effective Rate per annum	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

Tenors	Samar TD	Corporate Samar TD	Sila TD	Corporate TD
1 Month			10.00%	10.00%
3 Months	10.00%	10.00%	10.00%	10.00%
6 Months	10.00%	10.00%	10.00%	10.00%
12 Months	10.00%	10.00%	10.00%	10.00%
24 Months	10.00%	10.00%	10.00%	10.00%
36 Months	8.00%	8.00%	8.00%	8.00%
Min. Invest. Cap (Rupees)	10,000	100,000	10,000	100,000
Max. Invest. Cap (Rupees)	For 2 & 3 Year Term, maximum per party exposure to be capped at PKR 300 million.			
Profit Payment Frequency	Monthly	Monthly	Quarterly (For 01, 03 & 06 Months TDRs profit will be paid at Maturity).	At Maturity

### Early / Premature Encashment Policy for Term Deposits

2% reduction in booked profit rate. New deals booked effective 23rd December 2024 onwards, 50% reduction in booked profit rate for 2 & 3 year deals will be implemented.