

Effective Deposit Rates on Saving & TD Products of U Bank as on 15-February-2025

| 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 | | | 9.00% | 9.00% |
| 3 Months | 9.00% | 9.00% | 9.00% | 9.00% |
| 6 Months | 9.00% | 9.00% | 9.00% | 9.00% |
| 12 Months | 9.00% | 9.00% | 9.00% | 9.00% |
| 24 Months | 9.00% | 9.00% | 9.00% | 9.00% |
| 36 Months | 7.00% | 7.00% | 7.00% | 7.00% |
| 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 |

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

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.