

## Rupee Deposit Accounts

### PKR Saving Accounts:

S.#	Products	RATES
1	PLS Savings Account	6.00%
2	Khushali Bachat Account	6.00%
3	PLS Savings – 365	6.00%
4	<b>Savings 365 Gold:</b>	
	Less than 10M	6.00%
	Rs.10M to less than 50M	6.20%
	Rs.50M to less than 100M	6.50%
	Rs.100M to less than 250M	6.75%
	Rs.250M to less than 500M	7.00%
	Rs.500M and above	7.25%
5	<b>PLS Savings XTRA:</b>	
	Below 5M	6.00%
	Rs 5M to less than 25M	6.20%
	Rs 25M & Above	6.35%

### PKR Term Deposits:

S.#	Products	RATES
6	<b>MCB Smart Savings Account</b>	
	If min balance <200,000	6.00%
	If min balance ≥ Rs.200,000 < 300,000	6.50%
	If Balance ≥ Rs.300,000	6.00%
7	<b>MCB Savings Maximizer Account</b>	
	If min balance <1,000,000	6.00%
	If min balance ≥ Rs.1,000,000 <= 3,000,000	6.50%
	If Balance > Rs.3000,000	6.00%
8	<b>MCB Salary Gold Account</b>	6.00%
9	<b>MCB Enhanced Savings Account (Frozen)</b>	6.00%
10	<b>Rupee Maximizer ( Frozen )</b>	6.00%

	MPA	FDA				
Range: PKR 0.1M to less than 0.5M						
Terms	Monthly	Quarterly	Semi Annual	Yearly	Maturity	
1 month	X	x	x	X	6.000%	
2 months	X	x	x	X	6.005%	
3 months	X	x	x	X	6.010%	

6 months	X	x	6.015%	X	6.015%
9 months	X	x	X	X	6.030%
12 months	X	x	6.020%	6.110%	6.110%
24 months	X	x	6.020%	6.110%	6.300%
36 months	X	x	6.030%	6.120%	6.500%
60 months	X	x	6.090%	6.186%	7.000%

**Range: PKR 0.5 M to less than 1 M.**

Terms	Monthl y	Quarterl y	Semi Annual	Yearly	Maturity
1 month	6.100%	X	x	x	6.100%
2 months	6.134%	X	x	x	6.150%
3 months	6.168%	6.200%	x	X	6.200%
6 months	6.316%	6.350%	x	X	6.400%
9 months	6.363%	6.397%	X	X	6.500%
12 months	6.550%	6.586%	6.640%	6.750%	6.750%
24 months	6.569%	6.605%	6.660%	6.771%	7.000%
36 months	6.578%	6.614%	6.669%	6.780%	7.250%
60 months	6.604%	6.641%	6.696%	6.808%	7.800%

**Range: PKR 1 M & Above**

Terms	Monthly	Quarterly	Semi Annual	Yearly	Maturity
1 month	6.200%	X	x	x	6.200%
2 months	6.234%	X	x	x	6.250%
3 months	6.267%	6.300%	x	x	6.300%
6 months	6.316%	6.350%	x	x	6.400%
9 months	6.363%	6.397%	X	x	6.500%
12 months	6.785%	6.823%	6.882%	7.000%	7.000%
24 months	6.789%	6.828%	6.886%	7.005%	7.250%
36 months	6.825%	6.864%	6.923%	7.042%	7.550%
60 months	6.856%	6.895%	6.954%	7.075%	8.150%

M stands for Million

## Foreign Currency Accounts

### Smart Savings Deposits ( US Dollar only ):

S.#	Categories of Deposit	RATES
<b>1</b>	<b>Smart Savings Deposit ( US Dollar only )</b>	
	USD 10,000 to USD 99,999.99	<b>0.10%</b>
	USD 100,000 to USD 249,999.99	<b>0.20%</b>
	USD 250,000 and above	<b>0.30%</b>
		<b>OR Special Rates Approved by Treasury</b>

### Savings Deposits New FCY Account FE – 25 :

Categories of Deposit	USD	GBP	EUR
10,000 to 99,999.99	0.10%	0.10%	0.10%
100,000 to 249,999.99	0.20%	0.30%	0.20%
250,000 and above	0.30%	0.40%	0.30%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

### Smart Term Deposits :

Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
USD 25,000 to USD 99,999.99	0.20%	0.30%	0.40%
USD 100,000 to USD 499,999.99	0.35%	0.50%	0.80%
USD 500,000 and above	0.50%	0.60%	1.00%
	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury	OR Special Rates Approved by Treasury

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Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
GBP 25,000 to GBP 99,999.99	0.25%	0.35%	0.65%
GBP 100,000 to GBP 499,999.99	0.50%	0.70%	0.85%
GBP 500,000 and above	0.65% OR Special Rates Approved by Treasury	0.85% OR Special Rates Approved by Treasury	1.00% OR Special Rates Approved by Treasury

Categories of Deposit	Rates 03 Months	Rates 06 Months	Rates 01 Year
EUR 25,000 to EUR 99,999.99	0.20%	0.30%	0.40%
EUR 100,000 to EUR 499,999.99	0.35%	0.50%	0.80%
EUR 500,000 and above	0.50% OR Special Rates Approved by Treasury	0.60% OR Special Rates Approved by Treasury	1.00% OR Special Rates Approved by Treasury

**Frozen and Incremental Deposits:**

S.#	Currency	RATES
1	USD	0.05%
2	GBP	0.05%
3	EUR	0.05%