

**PROVISIOAL PROFIT RATES (Jan to Jun 2015)**

<b>Deposit Accounts</b> M stands for million		<b>Provisional Rates</b>
S.#	<b>Products</b>	<b>Rates</b>
1	PLS Savings Account	6.50%
2	Khushali Bachat Account	6.50%
3	PLS Savings – 365	6.50%
4	<b>Savings 365 Gold*:</b>	
	Less than 50M	6.50%
	Rs.50M to less than 100M	6.60%
	Rs.100M to less than 250M	6.75%
	Rs.250M to less than 500M	6.90%
	Rs.500M and above	7.00%
5	<b>PLS Savings XTRA:</b>	
	Less than Rs. 5M	6.50%
	Rs. 5M to less than Rs. 25M	6.60%
	Rs. 25M & Above	6.70%
6	<b>MCB Smart Savings Account</b>	
	Less than Rs. 200,000	6.50%
	Rs.200,000 to Less than Rs. 300,000	6.65%
	Rs.300,000 and Above	6.50%
7	<b>MCB Savings Maximizer Account</b>	
	Less than Rs.1,000,000	6.50%
	Rs.1,000,000 to Less than Rs.3,000,000	6.65%
	Rs.3,000,000 and Above	6.50%
8	<b>MCB Salary Gold Account</b>	6.50%
9	<b>MCB Enhanced Savings Account (Frozen)</b>	6.50%
10	<b>MCB Kidz Club</b>	6.50%
11	<b>Rupee Maximizer ( Frozen )</b>	6.50%
* Note: Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount, should approach Branch Manager.		
S.#	<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>	
1	<b>1 Month</b>	
	Maturity	6.500%
2	<b>2 Months</b>	
	Maturity	6.525%
3	<b>3 Months</b>	
	Maturity	6.550%
4	<b>6 Months</b>	
	Maturity	6.605%
5	<b>9 Months</b>	
	Maturity	6.670%
6	<b>12 Months</b>	
	Semi Annual	6.630%
	Maturity	6.740%
7	<b>24 Months</b>	
	Semi Annual	6.642%
	Yearly	6.752%
	Maturity	6.980%
8	<b>36 Months</b>	
	Semi Annual	6.652%
	Yearly	6.762%
	Maturity	7.230%
9	<b>60 Months</b>	
	Semi Annual	6.659%
	Yearly	6.769%
	Maturity	7.750%

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S.#	Products	Rates
<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>		
1	1 Month	
	Maturity	6.550%
2	2 Months	
	Monthly	6.557%
	Maturity	6.575%
3	3 Months	
	Monthly	6.564%
	Maturity	6.600%
4	6 Months	
	Monthly	6.565%
	Quarterly	6.601%
	Maturity	6.655%
5	9 Months	
	Monthly	6.574%
	Quarterly	6.610%
	Maturity	6.720%
6	12 Months	
	Monthly	6.587%
	Quarterly	6.624%
	Semi Annual	6.678%
	Maturity	6.790%
7	24 Months	
	Monthly	6.596%
	Quarterly	6.632%
	Semi Annual	6.687%
	Yearly	6.799%
	Maturity	7.030%
8	36 Months	
	Monthly	6.603%
	Quarterly	6.639%
	Semi Annual	6.694%
	Yearly	6.806%
	Maturity	7.280%
9	60 Months	
	Monthly	6.604%
	Quarterly	6.641%
	Semi Annual	6.696%
	Yearly	6.808%
	Maturity	7.800%

Note: Clients Interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.

<b>Foreign Currency Accounts</b>		
S.#	Products (Smart Saving Deposits)US Dollar only	
1	USD 10,000 to USD 99,999.99	0.10%
	USD 100,000 to USD 249,999.99	0.15%
	USD 250,000 and above	0.20%
2	Products (Saving Deposits New FCY Accounts FE-25)	
	10,000 to 99,999.99	
	USD	0.10%
	GBP	0.10%
	EUR	0.05%
	100,000 to 249,999.99	
	USD	0.15%
	GBP	0.20%
	EUR	0.10%
	250,000 and Above	
	USD	0.20%
	GBP	0.30%
	EUR	0.15%

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S.#	Products	Rates
<b>3</b>	<b>Products (Smart Term Deposit)</b>	
	<b>USD 25,000 to USD 99,999.99</b>	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%
	<b>USD 100,000 to USD 499,999.99</b>	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
	<b>USD 500,000 and Above</b>	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	<b>GBP 25,000 to GBP 99,999.99</b>	
	3 Months	0.15%
	6 Months	0.25%
	01 Year	0.30%
	<b>GBP 100,000 to GBP 499,999.99</b>	
	3 Months	0.20%
	6 Months	0.30%
	01 Year	0.40%
	<b>GBP 500,000 and Above</b>	
	3 Months	0.25%
	6 Months	0.35%
	01 Year	0.50%
	<b>EUR 25,000 to EUR 99,999.99</b>	
	3 Months	0.10%
	6 Months	0.15%
	01 Year	0.20%
	<b>EUR 100,000 to EUR 499,999.99</b>	
	3 Months	0.15%
	6 Months	0.20%
	01 Year	0.25%
	<b>EUR 500,000 and Above</b>	
	3 Months	0.20%
	6 Months	0.25%
	01 Year	0.30%
<p><b>Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.</b></p>		
<b>4</b>	<b>Frozen and Incremental Deposits</b>	
	USD	0.05%
	GBP	0.05%
	EUR	0.05%

*For tax deduction in line with changes made through Finance Act 2014-15, please refer to our circular number FCG-TAX/2014-09 dated 27.06.2014.*