



## Projected Rates on Rupee Deposit Accounts Jan 1 - Jan 31, 2011

Deposit Tiers & Products	Jan 1 - Jan 31, 2011
UBL Rupee Current Account / Business Partner Account / Business Partner Plus Account	0.00%
UBL First Minor Savings Account	5.00%
UBL Rupee Transactional Account	5.00%
UBL UniSona & UBL UniSona Plus	5.00%
<b>UBL Rupee UniSaver Account *</b> For monthly average balances upto Rs. 25 million For monthly average balances above Rs. 25 million upto Rs. 100 million For monthly average balances above Rs. 100 million upto Rs. 250 million For monthly average balances above Rs. 250 million upto Rs. 500 million For monthly average balances of above Rs. 500 million	5.00% 5.10% 5.20% 5.30% 5.50%
<b>UBL Rupee Special Notice Deposit Receipt (SNDR)</b> 7 to 29 days 30 days and above	5.00% 5.50%
<b>UBL Rupee UniFlex Account **</b> For monthly average balances upto Rs. 10,000 For monthly average balances above Rs. 10,000 upto Rs. 100,000 For monthly average balances above Rs. 100,000 upto Rs. 500,000 For monthly average balances above Rs. 500,000 upto Rs. 1,000,000 For monthly average balances above Rs. 1,000,000 upto Rs. 10,000,000 For monthly average balances above Rs. 10,000,000	6.00% 7.00% 8.00% 9.00% 10.00% 11.00%
<b>UBL Profit - Rupee Regular Term Deposit Receipt (TDR) ***</b> 1 month 2 months 3 months 4 months 5 months 6 months 1 year 2 years 3 years 4 years 5 years 6 years 7 years 8 years 9 years 10 years	7.60% 7.70% 7.90% 8.00% 8.10% 8.30% 8.60% 8.90% 9.30% 9.60% 9.90% 10.30% 10.60% 10.90% 11.30% 11.60%

\* Special rates available for UBL UniSaver Plus PLS Daily Profit Product with monthly profit payout.

\*\* UBL UniFlex PLS Savings Account is governed by restrictions on withdrawal transactions under duly signed Terms & Conditions.

\*\*\* On UBL Profit Regular TDRs, profit is paid monthly on a floating rate based on money market conditions.

Note 1: Special daily rates available for UTTIP (United Term Treasury Investment Product) TDRs upto 365 days with fixed rates of return.

Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State

Note 3: The profits calculated will be based on simple rate of return basis.





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**Projected Rates for UBL Profit Certificate of Deposit (COD)  
Profit Payment at Maturity Option  
Jan 1 - Jan 31, 2011**

Deposit Tiers & Products	Jan 1 - Jan 31, 2011
3 Months	10.20%
6 months	10.40%
1 year	11.20%
2 years	11.50%
3 years	12.00%
4 years	12.10%
5 years	12.20%
6 years	12.40%
7 years	12.50%
8 years	13.00%
9 years	13.50%
10 years	13.90%

**Projected Rates for UBL Profit Certificate of Deposit (COD)  
Monthly Profit Payment Option  
Jan 1 - Jan 31, 2011**

Deposit Tiers & Products	Jan 1 - Jan 31, 2011
1 year	10.50%
2 years	9.30%
3 years	8.50%
4 years	7.70%
5 years	7.00%
6 years	6.40%
7 years	6.20%
8 years	6.00%
9 years	5.70%
10 years	5.40%

Note 1: For all UBL Profit CODs, the applicable profit rates will be the rate at which the deposit is booked.

Note 2: The method of calculating return/profit under the profit/loss sharing scheme is governed by the Bank Rules under the prevailing regulations/directives of the State Bank of Pakistan.

Note 3: The profits calculated will be based on simple rate of return basis.





**Projected Rates on Foreign Currency Accounts**

**Jan 1 - Jan 31, 2011**

FE 25 (UniZar Plus) - Product types		US Dollar		Pound Sterling		Euro		UAE Dirham		Saudi Riyal	
		Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent	Less than USD 100K or equivalent	Greater than or equal to USD 100K or equivalent
Jan 1 - Jan 31, 2011	Current	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Saving	0.1%	0.1%	0.2%	0.3%	0.3%	0.4%	0.1%	0.1%	0.1%	0.1%
	TDR 3 months	0.1%	0.2%	0.3%	0.4%	0.4%	0.5%	0.1%	0.1%	0.1%	0.2%
	TDR 6 months	0.2%	0.2%	0.4%	0.5%	0.5%	0.6%	0.2%	0.3%	0.2%	0.3%
	TDR 1 year	0.3%	0.4%	0.6%	0.8%	0.6%	0.7%	0.4%	0.5%	0.3%	0.4%

Frozen FCY Accounts for Jan 2011	
US Dollar	0.05%
Pound Sterling	0.05%
Euro	0.05%
Japanese Yen	0.00%



Note 1: For all FCY Term Deposits, fixed rate of return will be applied based on booking month's rate.

Note 2: For Saving Accounts, the rates of return vary monthly.

Note 3: Special Rates available from HO for USD 500K and above or equivalent.