Bank Alfalah

Indicative Deposit Profit Rates

Effective Nov 01, 2026

PKR Savings Accounts

Alfalah PLS Savings Account / Alfalah Corporate Payroll Savings Account*

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals	Non-Individuals
Up to PKR 10 Mn	10.50%	9.50%
Above 10 Mn	9.50%	9.50%

* Only for Individual Customers

Alfalah Asaan Savings Account / Asaan Pehchaan Digital Account*

Semi Annual Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals
All Tiers	10.50%

* Balances capped at PKR 3 Mn

**Includes Asaan Digital Savings Account

Alfalah Pehchaan Savings Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balances

Tiers	Individuals	Non-Individuals
0 - 49,999	10.55%	9.50%
50,000 - 499,999	10.65%	9.50%
500,000 - 10 Mn	10.80%	9.50%
Above 10 Mn	9.50%	9.50%

Alfalah Kifayat Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balances

Tiers	Individuals
0 - 499,999	10.55%
500,000 - 4,999,999	10.65%
5 Mn - 10 Mn	10.80%
Above 10 Mn	9.50%

Alfalah Royal Profit Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals	Non-Individuals
Up to PKR 10 Mn	10.50%	9.50%
Above 10 Mn	9.50%	9.50%

* Negotiated rates available subject to necessary approvals on deposits above PKR 5 Mn.

Alfalah Care Senior Citizen Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals
0 - 9,999	10.55%
10,000 - 10 Mn	10.80%
Above 10 Mn	9.50%

Alfalah Institutional Royal Savings Account

Monthly Profit Payment

Profit Calculation on Daily Day-End Balances

Tiers	Individuals	Non-Individuals
All Tiers	N/A	9.00%

* Negotiated rates available subject to necessary approvals on deposits above PKR 5 Mn.

** Only available for Financial Institutions, Public Limited Companies & Public Sector Enterprises

Alfalah SnaPack Account / Alfalah Teenager Savings Account

Monthly Profit Payment

Profit Calculation on Monthly Average Balances

Tiers	Individuals
Up to PKR 10 Mn	10.75%
Above 10 Mn	9.50%

Alfalah Institutional Royal Profit Account

Monthly Profit Payment

Profit Calculation on Daily Day-End Balances

Tiers	Individuals	Non-Individuals
All Tiers	N/A	9.50%

* Negotiated rates available subject to necessary approvals on deposits above PKR 5 Mn.

Alfa Savings Account (Digital Savings Account)

Monthly Profit Payment

Profit Calculation on Monthly Average Balances

Tiers	Individuals
All Tiers	10.50%

* Balances capped at PKR 1 Mn

Alfalah Roshan Digital Accounts*

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals	Non-Individuals
Up to PKR 10 Mn	10.50%	9.50%
Above 10 Mn	9.50%	9.50%

* Including Roshan Digital Account, Asaan Roshan Digital Account & NRP Buisness Value Savings Account (PKR)

Alfalah Freelancer Digital Savings

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals
Up to PKR 10 Mn	10.50%
Above 10 Mn	9.50%

Alfalah NRP Savings

Monthly Profit Payment

Profit Calculation on Monthly Average Balance

Tiers	Individuals
All Tiers	10.50%

* Only for Existing Accounts; Fresh Acquisition Discontinued

Bank Alfalah

Indicative Deposit Profit Rates (Contd.)

Effective Nov 03, 2026

PKR Term Deposits

Alfalah Term Deposits

Tier 1: PKR 0 - 999,999

Tenor	Monthly	Annually / Maturity
1 Month	-	10.10%
3 Months	9.85%	10.20%
6 Months	10.00%	10.45%
1 Year	10.70%	11.25%
2 Years	10.55%	11.15%
3 Years	10.60%	11.20%
4 Years	10.65%	11.25%
5 Years	10.70%	11.30%

Tier 2: PKR 1 Mn & Above

Tenor	Monthly	Annually / Maturity
1 Month	-	10.35%
3 Months	10.10%	10.45%
6 Months	10.25%	10.70%
1 Year	10.95%	11.50%
2 Years	10.80%	11.40%
3 Years	10.85%	11.45%
4 Years	10.90%	11.50%
5 Years	10.95%	11.55%

All rates quoted are on a per annum basis.
Negotiated rates after obtaining necessary approvals can be offered on PKR Term Deposits above Rs. 3,000,000.
Negotiated Rates will be Market Based Rates and will be applicable on Group Relationship basis
Profits on rates above 1 Year are to be paid annually.

Alfalah Mahana Amdan/Alfalah Senior Citizen Mahana Amdan

Tenor	Rate
1 Year	10.95%
2 Years	10.80%
3 Years	10.85%
4 Years	10.90%
5 Years	10.95%

All rates quoted are on a per annum basis.
Minimum Investment: Rs. 100,000 or above.

Alfalah Weekly Profit Term Deposit

Tenor	Rate
1 Month	10.30%
3 Months	10.15%
6 Months	10.25%
1 Year	10.95%

Weekly Returns
All rates quoted are on a per annum basis.

Alfa Term Deposits (Digital)

Tenor	Monthly	Maturity
7 Days	-	10.30%
1 Month	-	10.45%
3 Months	10.20%	10.55%
6 Months	10.35%	10.80%
1 Year	11.05%	11.60%

Alfa Term Deposits can only be booked through Alfa app only.
Please refer to Alfa app for updated Alfa TDR Rates

Short Notice Term Deposit

Tenor	Maturity
7 Days	10.30%

Alfalah Floating Term Deposits*

Tier 1: PKR 50,000 - 1,999,999

Tenor	Monthly	Quarterly	Semi-Annually
1 Year	1 Month KIBID - 0.40%	3 Months KIBID - 0.40%	6 Months KIBID - 0.40%
2 Years	1 Month KIBID - 0.17%	3 Months KIBID - 0.17%	6 Months KIBID - 0.17%
3 Years	1 Month KIBID - 0.15%	3 Months KIBID - 0.15%	6 Months KIBID - 0.15%

Tier 2: PKR 2,000,000 - 100,000,000

Tenor	Monthly	Quarterly	Semi-Annually
1 Year	1 Month KIBID - 0.20%	3 Months KIBID - 0.20%	6 Months KIBID - 0.20%
2 Years	1 Month KIBID - 0.17%	3 Months KIBID - 0.17%	6 Months KIBID - 0.17%
3 Years	1 Month KIBID - 0.15%	3 Months KIBID - 0.15%	6 Months KIBID - 0.15%

Tier 3: Above PKR 100,000,000+

Tenor	Monthly	Quarterly	Semi-Annually
1 Year	1 Month KIBID - 0.10%	3 Months KIBID - 0.10%	6 Months KIBID - 0.10%
2 Years	1 Month KIBID - 0.10%	3 Months KIBID - 0.10%	6 Months KIBID - 0.10%
3 Years	1 Month KIBID - 0.10%	3 Months KIBID - 0.10%	6 Months KIBID - 0.10%

* All rates quoted as KIBID less applied margin.

Bank Alfalah

Indicative Deposit Profit Rates (Contd.)

Effective May 19, 2026

FCY FE-25 Savings Account

Alfalah FCY Savings / Special Foreign Currency Savings */Non-Checking FCY Savings Account*

Semi Annual Profit Payment

Profit Calculation on Minimum Monthly Balance

Tiers	USD	GBP	EUR	JPY	CNY	AED
0 - 9,999	0.10%	0.10%	0.01%	0.01%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.01%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.01%	0.20%	0.20%
100,000 & Above*	0.25%	0.25%	0.01%	0.01%	0.25%	0.25%

* Negotiated rates may be offered for FCY amounts equivalent to PKR 5,000,000 or above after obtaining necessary approvals.

For Alfalah Special Foreign Currency Savings, only USD, GBP, EUR and JPY are being offered currently.

For Non-Checking Foreign Currency Savings Account, only USD, GBP and EUR are being offered currently.

Equivalency shall be based on the foreign exchange revaluation rate quoted on the last working day by SBP.

Alfalah Pehchaan FCY Savings

Semi Annual Profit Payment

Profit Calculation on Minimum Monthly Balance

Tiers	USD	GBP	EUR	JPY	CNY	AED
0 - 9,999	0.10%	0.10%	0.01%	0.01%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.01%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.01%	0.20%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.01%	0.25%	0.25%

Alfalah FCY Monthly Savings

Monthly Profit Payment

Tiers	USD	GBP	EUR	AED
0 - 9,999	0.10%	0.10%	0.01%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.25%

Roshan Digital Account - FCY

Monthly Profit Payment

Profit Calculation on Average Monthly Balance

Tiers	USD	GBP	EUR	AED	SAR	CAD
0 - 9,999	0.10%	0.10%	0.01%	0.10%	0.10%	0.10%
10,000 - 49,999	0.15%	0.15%	0.01%	0.15%	0.15%	0.15%
50,000 - 99,999	0.20%	0.20%	0.01%	0.20%	0.20%	0.20%
100,000 & Above	0.25%	0.25%	0.01%	0.25%	0.25%	0.25%

* Including Roshan Digital Account and Foreign Currency Business Value Savings Account (FCY).

FCY Term Deposits

Tier 1: 0 - 49,999 FCY Units

Tenor	USD	GBP	EUR
1 Month	1.00%	0.50%	0.10%
3 Months	1.25%	1.00%	0.75%
6 Months	2.00%	1.25%	0.75%
1 Year	1.25%	1.00%	0.50%

Alfa FCY Term Deposit (Digital)

Tenor	USD	GBP	EUR
1 Month	1.50%	1.00%	0.25%
3 Months	2.50%	2.75%	1.00%
6 Months	3.15%	3.00%	1.10%
1 Year	2.00%	2.50%	0.75%

Tier 2: 50,000 - 99,999 FCY Units

Tenor	USD	GBP	EUR
1 Month	1.50%	0.75%	0.25%
3 Months	1.75%	1.25%	1.00%
6 Months	2.50%	2.00%	1.00%
1 Year	1.75%	1.50%	0.75%

Tier 3: 100,000 & Above*

Tenor	USD	GBP	EUR
1 Month	2.00%	1.00%	0.40%
3 Months	2.50%	1.50%	1.10%
6 Months	3.50%	2.50%	1.25%
1 Year	2.25%	2.00%	1.00%

* Negotiated rates may be offered for FCY amounts equivalent to PKR 3,000,000 or above after obtaining necessary approvals.

Equivalency shall be based on the foreign exchange revaluation rate quoted on the last working day by SBP.

Please note for all of the above categories:

- Early encashment of a time deposit is subject to a penalty as per the bank's schedule of charges
- Rate offering to a customer may differ as a result of agreement between concerned customer and bank
- Irrespective of amount, for all tenors less than 1 month, the term deposit rate shall be negotiated between the customer and the bank.