

Rate Chart for Certificate of Deposit

Effective from April 01, 2017 to June 30, 2017

| S.No. | Amount (PKR) | Maturity | Rate in % (p.a.) |
|-------|------------------|-----------|------------------|
| i | 5000 - 50,000 | 3 Months | 5.00 |
| | | 6 Months | 5.25 |
| | | 12 Months | 5.75 |
| ii | 50,001 - 100,000 | 3 Months | 5.50 |
| | | 6 Months | 5.60 |
| | | 12 Months | 5.75 |
| iii | 100,001 & Above | 3 Months | 6.00 |
| | | 6 Months | 6.25 |
| | | 12 Months | 6.50 |
| | | 24 Months | 7.00 |
| | | 36 Months | 7.50 |

* Better Rates may be offered on higher deposits value.

*On Amount of less than 5,000 of rate 3.50% for any period will be applied.

*The above rates are subject to change due to the change in monetary policy

Profit Payment :

The above scheme is for the period of 24 & 36 Months, the profit amount shall be paid on Quarterly, Half Yearly, / or at Maturity, However, In case of premature encashment; Following conditions shall apply:

| <u>If Encashed</u> | <u>Profit %</u> |
|--|--------------------------------|
| ◆ Before 03 Months | No Profit Shall be paid |
| ◆ After 03 Months But Before completion of 06 Months | 4.00% |
| ◆ After 06 Months But Before completion of 01 Year | 4.25% |
| ◆ After 01 Year But Before completion of 01 Year and 03 Months | 4.50% |
| ◆ After 01 Year and 03 Months But Before completion of 01 Year and 06 Months | 4.75 % |
| ◆ After 01 Year and 06 Months But Before completion of 02 Years | 5.00% |
| ◆ After 02 Years But Before completion of 03 Years | 5.25% |

Profit Rate on Savings Accounts

Effective from April 01, 2017 to June 30, 2017

Pak Oman Micro Finance Bank would calculate the minimum profit rate of **3.5%** p.a on Savings Accounts. The profit payable on savings/ PLS savings deposits shall be calculated on Average minimum monthly balances, of Rs 100/-.