



HSBC Bank Middle East Limited

CUSTOMER DEPOSIT RATES

28/02/2009

<<<Rates are subject to change without prior notice>>>

INDICATIVE PKR SAVING ACCOUNTS		Monthly Profit Account		
		PFS MPA		
On Balances of PKR	Rate % p.a.	On Balances of PKR	Rate % p.a.	A.P.R.
Zero - 9,999	5%	Below 450,000	5%	5%
10,000 - 49,999	5%	450,000 - 999,999	5%	5%
50,000 - 99,999	5%	1,000,000 - 1,999,999	5%	5%
100,000 - 999,999	5%	2,000,000 - 4,999,999	5%	5%
1,000,000 and above	5%	5,000,000 - 9,999,999	5%	5%
		greater or = 10,000,000	5%	5%

**For amounts PKR 75 million and greater please refer to Treasury (MMK Desk) for the rates.

FOREIGN CURRENCY SAVINGS AND DEPOSITS

NEW FCY ACCOUNTS (accounts opened under FE25 of June 1998)

Period	USD	GBP	EUR
	%	%	%
Savings	0.00	0.00	0.00

Minimum balance requirement is USD 10,000/ or GBP 6,500/
No interest is payable on FCY accounts opened on or prior to 28 May 1998

ENHANCED TIME DEPOSITS

Indicative rates for New FCY accounts (accounts opened under FE-25 of June 1998)

USD Term				GBP Term				EUR Term			
Tenor	Monthly Payout %	Quarterly Payout %	Maturity %	Tenor	Monthly Payout %	Quarterly Payout %	Maturity %	Tenor	Monthly Payout %	Quarterly Payout %	Maturity %
01 month	0.000	-	0.000	01 month	0.000	-	0.000	01 month	0.000	-	0.000
03 months	0.000	0.000	0.000	03 months	0.000	0.000	0.000	03 months	0.000	0.000	0.000
06 months	0.150	0.160	0.170	06 months	0.200	0.220	0.225	06 months	0.200	0.220	0.225
12 months	0.200	0.210	0.220	12 months	0.250	0.252	0.255	12 months	0.250	0.252	0.255

Minimum balance requirement is USD 10,000/ , EURO 10,000/ or GBP 6,500/

No interest is payable on FCY accounts opened on or prior to 28 May 1998

For amounts exceeding GBP 50,000/- please refer to Treasury.

ENHANCED TIME DEPOSIT - PKR indicative rates

Tenor	Monthly Payout %	Quarterly Payout %	Maturity %
01 week			5
01 month	5.10		
03 months	5.20	5.21	
06 months	5.25	5.27	5.30
12 months	5.50	5.60	5.75

* For amounts exceeding PKR 50 mio please refer to Treasury (MMK Desk) for the rate.