

**Premature Encashment Schedule (Early Redemption Schedule)**

Effective 01st April 2023

In case of premature encashment, the profit will be paid with respect to the applicable product category weightage and respective month profit rate as mentioned below:

1. Monthly Mudarabah Certificate (MMC and MMC Plus) / Special Monthly Mudarabah Certificate (Individuals & Corporate)
2. Certificate of Islamic Investments (COIs and COI Plus) / Special Certificate of Islamic Investments (Individuals & Corporate) / **COI- Senior**
3. Meezan Amdan Certificate (MAC) / Meezan Amdan Certificate (Senior)
4. Dollar Mudarabah Certificate (DMC/\$ COI)

S.No.	Tenure	Within 1 month	Between 1-3 months	Between 3-6 months	Between 6 months-1 year	Between 1-2 years	Between 2-3 years	Between 3-5 years	Between 5-6 years	Between 6-7 years
1	MMC/ MMC Plus Special MMC (Individuals/ Corporate)	saving rate								
2	COI/COI Plus -3 Months (any amount)	saving rate	MMC							
3	Special COI -3 Months for Individuals / Special COI -3 Months for Corporate (any amount)	saving rate	MMC							
4	COI/COI Plus -6 Months (any amount)	saving rate	MMC	COI 3 months						
5	Special COI -6 Months for Individuals / Special COI -6 Months for Corporate (any amount)	saving rate	MMC	COI 3 months						
6	1 Year- COI/COI Plus/ <b>COI- Senior</b> Monthly (any amount)	saving rate	MMC	COI 3 months	COI 6 months					
7	1 Year- COI/COI Plus Quarterly (any amount)	saving rate	MMC	COI 3 months	COI 6 months					
8	1 Year- COI/COI Plus / <b>COI- Senior</b> Maturity (any amount)	saving rate	MMC	COI 3 months	COI 6 months					
9	Special COI -12 Months for Individuals/ Special COI -12 Months for Corporate (any amount)	saving rate	MMC	COI 3 months	COI 6 months					
10	1.5 Years Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly				
11	2 Years-COI Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly				
12	2 Years-COI Quarterly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Quarterly				
13	2 Years-COI Maturity	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Maturity				
14	3 Years- COI Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly	2 Y COI Monthly			
15	3 Years-COI Quarterly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Quarterly	2 Y COI Quarterly			
16	3 Years-COI Maturity	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Maturity	2 Y COI Maturity			
17	5 Years- COI Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly	2 Y COI Monthly	3 Y COI Monthly		
18	5 Years-COI Quarterly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Quarterly	2 Y COI Quarterly	3 Y COI Quarterly		
19	5 Years-COI Maturity	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Maturity	2 Y COI Maturity	3 Y COI Maturity		
20	MAC 5.5 Years /MAC 5.5 Years Senior	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI monthly	2 Y COI monthly	3 Y COI monthly	5 Y COI monthly	

21	MAC -7 Years/ MAC 7 Years Senior	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII monthly	2 Y COII monthly	3 Y COII monthly	5 Y COII monthly	5.5 Y MAC
22	\$ COII -3 Months	\$ Saving Rate								
23	\$ COII -6 Months	\$ Saving Rate		\$ COII 3 months						
24	1 Year - \$ COII Six monthly	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months					
25	1 Year - \$ COII Maturity	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months					
26	3 Years - \$ COII Six monthly	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months	1 Y \$ COII Six monthly	1 Y \$ COII Six monthly			
27	3 Years - \$ COII Maturity	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months	1 Y \$ COII Maturity	1 Y \$ COII Maturity			

**Note:**

- 1 Premature encashment schedule is for information purpose only
- 2 This schedule is subject to revisions
- 3 Profit rate of lowest tier shall be applicable for pre-mature cases
- 4 Refer Bank's website at [www.meezanbank.com](http://www.meezanbank.com) for upto date schedule.