



## Premature Encashment Schedule (Early Redemption Schedule)

With effect from 01st April 2015

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)
2. Certificate of Islamic Investments (COIs and COI Plus)
3. Meezan Amdan Certificate (MAC)
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	saving rate								
2	COI/COI Plus -3 Months (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)							
3	COI/COI Plus -6 Months (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COI 3 months/ COI Plus (Rs. 1 - 2.99 million)						
4	1 Year- COI/COI Plus Monthly (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COI 3 months/ COI Plus (Rs. 1 - 2.99 million)	COI 6 months/ COI Plus (Rs. 1 - 2.99 million)					
5	1 Year- COI/COI Plus Quarterly (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COI 3 months/ COI Plus (Rs. 1 - 2.99 million)	COI 6 months/ COI Plus (Rs. 1 - 2.99 million)					
6	1 Year- COI/COI Plus Maturity (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COI 3 months/ COI Plus (Rs. 1 - 2.99 million)	COI 6 months/ COI Plus (Rs. 1 - 2.99 million)					
7	2 Years-COI Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly				
8	2 Years-COI Quarterly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Quarterly				
9	2 Years-COI Maturity	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Maturity				
10	3 Years- COI Monthly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Monthly	2 Y COI Monthly			
11	3 Years-COI Quarterly	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Quarterly	2 Y COI Quarterly			
12	3 Years-COI Maturity	saving rate	MMC	COI 3 months	COI 6 months	1 Y COI Maturity	2 Y COI Maturity			
13	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		
14	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		
15	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		
16	MAC 5-1/2 Years	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	
17	MAC -7 Years	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	5-1/2 Y MAC
18	\$ COI-3 Months		\$ Saving Rate							
19	\$ COI-6 Months		\$ Saving Rate	\$ COI 3 months						
20	1 Year - \$ COI Six monthly		\$ Saving Rate	\$ COI 3 months	\$ COI 6 months					
21	1 Year - \$ COI Maturity		\$ Saving Rate	\$ COI 3 months	\$ COI 6 months					
22	3 Years - \$ COI Six monthly		\$ Saving Rate	\$ COI 3 months	\$ COI 6 months	1 Y \$ COI Six monthly	1 Y \$ COI Six monthly			
23	3 Years - \$ COI Maturity		\$ Saving Rate	\$ COI 3 months	\$ COI 6 months	1 Y \$ COI Maturity	1 Y \$ COI Maturity			

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