



Meezan Bank
The Primary Islamic Bank

Effective 01st Nov 2018

Premature Encashment Schedule (Early Redemption Schedule)

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)
3. Meezan Amdan Certificate (MAC) / Meezan Amdan Certificate (Senior)
4. Dollar Mudarabah Certificate (DMC/\$ COII)

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	COII/COII Plus -3 Months (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)							
3	Special COII -3 Months for Individuals / Special COII -3 Months for Corporate (any amount)	saving rate	Special MMC Individuals (Rs. 10-14.99 million) /Special MMC Corporate (Rs. 10-49.99 million)							
4	COII/COII Plus -6 Months (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COII 3 months/ COII Plus (Rs. 1 - 2.99 million)						
5	Special COII -6 Months for Individuals / Special COII -6 Months for Corporate (any amount)	saving rate	Special MMC Individuals (Rs. 50-124.99 million) /Special MMC Corporates(Rs. 50-124.99 million)	Special COII 3 months for Individuals (Rs. 50-124.99 million) /Special COII 3 months Corporates (Rs. 50-124.99 million)						
6	1 Year- COII/COII Plus Monthly (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COII 3 months/ COII Plus (Rs. 1 - 2.99 million)	COII 6 months/ COII Plus (Rs. 1 - 2.99 million)					
7	1 Year- COII/COII Plus Quarterly (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COII 3 months/ COII Plus (Rs. 1 - 2.99 million)	COII 6 months/ COII Plus (Rs. 1 - 2.99 million)					
8	1 Year- COII/COII Plus Maturity (any amount)	saving rate	MMC/MMC Plus (Rs. 1 - 2.99 million)	COII 3 months/ COII Plus (Rs. 1 - 2.99 million)	COII 6 months/ COII Plus (Rs. 1 - 2.99 million)					
9	Special COII -12 Months for Individuals/ Special COII -12 Months for Corporate (any amount)	saving rate	Special MMC Individuals (Rs. 50-124.99 million) /Special MMC Corporates(Rs. 50-124.99 million)	Special COII 3 months for Individuals (Rs. 50-124.99 million) /Special COII 3 months Corporates (Rs. 50-124.99 million)	Special COII 6months for Individuals (Rs. 50-124.99 Mn) /Special COII 6 months Corporates (Rs. 50-124.99 Mn)					
10	2 Years-COII Monthly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Monthly				
11	2 Years-COII Quarterly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Quarterly				
12	2 Years-COII Maturity	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Maturity				
13	3 Years- COII Monthly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Monthly	2 Y COII Monthly			
14	3 Years-COII Quarterly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Quarterly	2 Y COII Quarterly			
15	3 Years-COII Maturity	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Maturity	2 Y COII Maturity			
16	5 Years- COII Monthly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Monthly	2 Y COII Monthly	3 Y COII Monthly		
17	5 Years-COII Quarterly	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Quarterly	2 Y COII Quarterly	3 Y COII Quarterly		
18	5 Years-COII Maturity	saving rate	MMC	COII 3 months	COII 6 months	1 Y COII Maturity	2 Y COII Maturity	3 Y COII Maturity		
19	MAC 5-1/2 Years /MAC 5-1/2 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	
20	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	5-1/2 Y MAC
21	\$ COII -3 Months	\$ Saving Rate								
22	\$ COII -6 Months	\$ Saving Rate		\$ COII 3 months						
23	1 Year - \$ COII Six monthly	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months					
24	1 Year - \$ COII Maturity	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months					
25	3 Years - \$ COII Six monthly	\$ Saving Rate		\$ COII 3 months	\$ COII 6 months	1 Y \$ COII Six monthly	1 Y \$ COII Six monthly			
26	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. Refer Bank's website at www.meezanbank.com for upto date schedule.