

# Industrial & Commercial Bank of China Limited ("ICBC")

## Indicative Profit Rate Sheet

As at 01<sup>st</sup> January 2026

PAK RUPEE CURRENCY DEPOSITS	
SAVINGS ACCOUNT	
Scheme	Rate Per Annum
Savings	9.0%
Only applicable to accounts protected by MDR.	
TIME DEPOSITS	
Tenor	Rate Per Annum
14 Days	5.2%
1 Month	6.0%
3 Months	4.9%
6 Months	4.0%
1 Year	4.0%
US DOLLAR DEPOSITS	
SAVINGS	
Scheme	Rate Per Annum
USD 100,000 & below	0.0%
The deposit amount under the FE 25 foreign currency account scheme is greater than or equal to USD 100,000/-, ICBC may offer preferential rate to the customer.	
TIME DEPOSITS	
Less than USD 100,000	
Tenor	Rate Per Annum
1 Month	0.35%
3 Months	0.45%
6 Months	0.55%
1 Year	0.60%
USD 100,000 & Above	
Tenor	Rate Per Annum
1 Month	1.25%
3 Months	1.50%
6 Months	2.00%
1 Year	2.50%
Foreign Currency Accounts Scheme under FE 25.	
CHINESE YUAN DEPOSITS	
SAVINGS	
Scheme	Rate Per Annum
CNY 3,000,000 & below	0.05%
TIME DEPOSITS	
CNY 3,000,000 & below	
Tenor	Rate Per Annum
1 Week	0.15%
2 Week	0.16%
1 Month	0.30%
3 Months	0.48%
6 Months	0.60%
1 Year	0.75%
For deposits in CHINESE YUAN Savings & Time Deposits for amount greater than CNY3,000,000/=, ICBC may offer preferential rate to the customer.	
Early Withdrawal Rules: If customer request a withdrawal of all or part of the principal sum prior to the maturity date, the bank will not pay interest on all or part of the principal withdrawn in advance.	

Please Note: The above mentioned profit rate are indicative/provisional in nature and are subject to change. Furthermore, any preferential rate are subject to ICBC's internal approval.