



**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2022 TO DECEMBER 31, 2022**



Description		Charges	
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)			
a	Utility Bill Payment		NIL
b	Initial Deposit - Konnect by HBL Mobile Account		NIL
c	Cash Deposit - Konnect by HBL Mobile Account		NIL
d	Utility Bill Payment - Konnect by HBL Mobile Account		NIL
e	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account		
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL
ii)	Money Transfer Receiving		NIL
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts. If transaction is executed at agent location Rs. 10 will be charged.			
f	Money Transfer - Konnect by HBL Mobile Account to CNIC		
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction

	Note: If transaction is executed at agent location additional Rs.10 will be charged.		
ii)	Money Transfer Receiving	NIL	
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location		
i)	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction	
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account		
i)	Fund Transfer	*NIL	
	* will be updated as per SBP's directives		
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)		
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction

		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction
		Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction
j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account		
i)	Withdrawal Amount *	Transfer Amount Rs. 1 - 200	Rs.7 per transaction
		Transfer Amount Rs. 201 - 500	Rs.10 per transaction
		Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction		

	<i>* For transactions through HRA Account fee will be 50% of the above mentioned slab.</i>		
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account		
i)	Withdrawal Amount *	Transfer Amount Rs. 1- 500	Rs.12 per transaction
		Transfer Amount Rs. 501 -1000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 2501 - 4000	Rs.50 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.100 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction
	Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	
	*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:		
	Card Annual Fee	Free ONUS ATM Cash Withdrawal Limit/Month	
	500	Rs. 30,000	
	1,000	Rs. 200,000	
	500 (for Konnect Agents)	No Limit	
l	Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account		
	Cash Withdrawal	Rs. 18.75 per transaction Flat	
m	Cash Withdrawal from HBL Core Banking Account at Agent's location		
i)	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.25 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.35 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.35 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.50 per transaction

n	Gulak (Konnect by HBL Saving Account)		
	Pre-mature Penalty Charges	Gulak 1000	Rs. 69 per transaction
		Gulak 2500	Rs. 97.5 per transaction
		Gulak 4000	Rs. 126 per transaction
		Gulak 15000	Rs. 335 per transaction
		Gulak 25000	Rs. 525 per transaction
o	HBL ATM biometric verification		Rs.15 per transaction
p	Balance Inquiry - Konnect by HBL Mobile Account		NIL
q	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL
r	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL
s	View Mini Statement - Konnect by HBL Mobile Account		NIL
t	Air Time Top Up - Konnect by HBLs Agent & Mobile Account		NIL
u	Mobile Account Opening		NIL
v	Average Minimum Balance required		NIL
w	Balance Inquiry through SMS		NIL
x	Upgrade of MW Account		NIL
y	Fund Transfer To RAAST ID		NIL
z	Corporate Clients		Pricing will be set as mutual agreement between parties involved
aa	Subscription Bundles		
i	Subscription Bundles	Agent Bundle	Rs. 500 per bundle
ii		Traveler	Rs. 500 per bundle
iii		Medics	Rs. 999 per bundle
iv		Foodie	Rs. 1,000 per bundle
v		Konnect Debit Card 1000	Rs. 1,000 per bundle
vi		Konnect Debit Card 500	Rs. 500 per bundle

vii	Kisaan Card Bundle	Rs. 500 per bundle
viii	Kisaan Card KPK Bundle	Rs. 500 per bundle
ix	Economy Pro	Rs. 3,100 per bundle
x	Economy Plus	Rs. 4,000 per bundle
xi	Sasta (1 Month)	Rs. 200 per bundle
xii	Hangama (1 Month)	Rs. 450 per bundle
xiii	Pension Package (1 Year)	Rs.600 per bundle
xiv	Pension Package 2 (1 Year)	Rs.1 per bundle