

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)
EFFECTIVE FROM JANUARY 01, 2023 TO JUNE 30, 2023**

Description		Charges	
HBL Branchless Banking / Koneect by HBL (Charges are inclusive of FED)			
a	Utility Bill Payment	NIL	
b	Initial Deposit - Koneect by HBL Mobile Account	NIL	
c	Cash Deposit - Koneect by HBL Mobile Account	NIL	
d	Utility Bill Payment - Koneect by HBL Mobile Account	NIL	
e	Money Transfer - Koneect by HBL Mobile Account to Koneect 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	
ii)	Money Transfer Receiving	NIL	
iii)	Money Transfer Sending at Agent's location	Rs. 10 per transaction	
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.			
f Money Transfer - Koneect 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
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 - Koneect by HBL Mobile Account to HBL Core Banking Account			
i)	Fund Transfer	*NIL	
* will be updated as per SBP's directives			
i Money Transfer - Koneect 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		

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j	Cash Withdrawal at Agent Location - Connect 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		
* For transactions through HRA Account fee will be 50% of the above mentioned slab.				
k	Cash Withdrawal from ATM - Connect 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		
	750	Rs. 30,000		
	1,200	Rs. 200,000		
	750 (for Connect Agents)	No Limit		
l	Cash Withdrawal from Non-HBL ATMs - Connect by HBL Mobile Account			
	Cash Withdrawal	Rs. 23.44 per transaction Flat		
m	Cash Deposit into HBL Core Banking Account at Agent's location			
i)	Deposit 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. 30 per transaction	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 40 per transaction	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 45 per transaction	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 55 per transaction	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 60 per transaction	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 100 per transaction	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 125 per transaction	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 150 per transaction	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 175 per transaction	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transaction	
			Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction
		n	Gulak (Connect by HBL Saving Account)	
	Pre-mature Penalty Charges	Gulak 1,000	Rs. 69 per transaction	
		Gulak 2,500	Rs. 97.5 per transaction	
		Gulak 4,000	Rs. 126 per transaction	
		Gulak 7,500	Rs. 250 per transaction	
		Gulak 10,000	Rs. 275 per transaction	
		Gulak 12,500	Rs. 300 per transaction	
		Gulak 15,000	Rs. 335 per transaction	
		Gulak 25,000	Rs. 525 per transaction	
	Gulak 40,000	Rs. 840 per transaction		
o	HBL ATM biometric verification	Rs.15 per transaction		
p	Balance Inquiry - Connect by HBL Mobile Account	NIL		
q	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL		
r	Transfer in - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL		
s	View Mini Statement - Connect by HBL Mobile Account	NIL		
t	Air Time Top Up - Connect 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		

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<i>Description</i>		<i>Charges</i>	
aa	Remittance Cards		
i		Agent Debit Card	Rs. 750 per Debit Card
ii		Traveler	Rs. 500 per Package
iii		Medics	Rs. 999 per Package
iv		Foodie	Rs. 1,000 per Package
v		Konnect Debit Card 1200	Rs. 1,200 per Debit Card
vi		Konnect Islamic Debit Card 1200	Rs. 1,200 per Debit Card
vii		Konnect Debit Card 750	Rs. 750 per Debit Card
viii		Konnect Islamic Debit Card 750	Rs. 750 per Debit Card
ix	Remittance Cards	Kisaan Card	Rs. 500 per Debit Card
x		KPK Agri Kissan Card	Rs. 500 per Debit Card
xi		Economy Pro	Rs. 3,100 per Package
xii		Economy Plus	Rs. 4,000 per Package
xiii		Sasta (1 Month)	Rs. 200 per Package
xiv		Hangama (1 Month)	Rs. 450 per Package
xv		Pension Package (1 Year)	Rs.600 per Package
xvi		Pension Package 2 (1 Year)	Rs.1 per Package