

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018						FED Applicable	Charge Code	Misys Internal Account
Description		Charges						
<b>INTERNATIONAL BANKING</b>								
<b>Part A IMPORTS</b>								
1	<b>Sight/DA Letter of Credit Opening charges.</b>	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC			
	<b>a</b>	Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC	YES	C5	912006
	<b>b</b>	Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter				
	<b>c</b>	Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter				
	<b>d</b>	Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter				
	<b>e</b>	Plus : Swift Charges Rs. 1,500/- Flat Courier Charges Rs. 1,500/- Flat per item				NO	03 27	912352 912304
	<b>f</b>	<b>Note:- a) If concessional service charges rate are approved by the Functional Head, these are applicable subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full service charges rate shall be applied.</b> <b>(ii) Projected Annual Volume to be ascertained and approved by Functional Head.</b> <b>(iii) Undertaking letter to be obtained from the customer while opening LCs to settle in the last month "Difference"</b> <b>(iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional service charges rate and settlement for the same in case of any shortfall volume of Business.</b> <b>(v) Any waiver will be approved by respective Functional Head.</b>						
		Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened.	(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat			YES	N5	930249
			(ii) Charges @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat			YES	N5	930249
						YES	QD	912010
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.				YES	QD	912010
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.				YES	C5	912006
	<b>g</b>	L/C opened under " Supplier Credit" ,"Pay As You Earn Scheme" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.2,000/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.			YES	A6	930106
	<b>h</b>	L/C opened under "Deferred Payment" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.3,000/- At the time of opening of L/C, to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.			YES	A6	930106
	<b>i</b>	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G issuance cost to be recovered @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-.			YES	A2	930102
<b>j</b>	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-			YES	B0	930110	
2	<b>REVALIDATION CHARGES</b>	(i) to be applied/charged from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				YES	A8	930108
	Revalidation Commission for expired LCs revalidated							
3	<b>TRANSFER OF L/C</b>							
	Transfer of L/C to New Beneficiary	Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-			YES	A9	930109	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.						
4	<b>Registration of Import Contract</b>							
	<b>a</b>	Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.	Handling charges Rs.6,000/- Flat		YES	B3	912818

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b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of Wa'ad based forward cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M	YES	Q2	912815
c	Contract Registration charges other than 'a' above.				
i	upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.	YES	B3	912818
	over Rs.75 Million	<b>Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-</b>			
d	Registered Contract Amendment Charges	Flat Charges Rs.1,000/- If amendment involves increase in amount then charges will be @.0.15% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above.	YES	B3	912818
5	<b>L/C Amendment Charges</b>				
a	L/C Amendment Charges	Rs.1,200/- Flat charges per transaction or under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	YES	C1	930121
	Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs.1,500/- Flat per item		No	03 27	912352 912304
b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.	YES	C1	930121
6	<b>LCs under Murabaha/Ijarah/Musharakah</b>				
a	Profit	Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.	NO		932501
b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	<b>Handling Charges Rs.2,000/= per shipment.</b>	YES	D4	930712
7	<b>Recovery of costs arising out of L/C Cancellation</b>				
	L/C Cancellation Charges	(i) Rs.2,000/- Flat	YES	C2	912808
		(ii) Plus Swift charges Rs.500/-	NO	03	912352
8	<b>Credit Report Charges</b>				
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual	NO	-	900121
		(ii) Plus Swift charges - Rs.500/-	NO	03	912352
		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.			
9	<b>FIM under Murabaha</b>				
a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-				
i	Arrangement of Facility	Nil			
ii	On one time Request.	Profit rate @ 0.55% of Bill Amount	YES	C4	912009
iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	YES	D5	930135
b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-				
i	Arranged at the time of opening of D.A L/C.	Profit rate @ 0.35% of Bill Amount	YES	D5	930135
ii	One time Murabaha facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	Profit rate @ 0.55% of Bill Amount	YES	D5	930135
iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	Profit rate @ 1.20% of Bill Amount	YES	D5	930135
10	<b>Import Bills returned unpaid.</b>				
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES	D6	912813

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	Plus Courier charges Rs.1,500/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.		NO	27	912304
	Note: a) If documents received pertains to other banks in Pakistan are sent to them to on the instructions of forwarding Bank.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/=	YES	D6	912813
	Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES	D6	912813
<b>11</b>	<b>Charges for Bills Collection</b>				
a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs Rs.1,000/- Flat Usance LCs @ 0.10% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,000/- Note: If Usance Bills lodged and retired on the same day Rs.1,000/- Flat will be recovered.	YES	D7	930137
b	Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume	YES	B3	912818
c	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES	B7	930117
d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-	YES	Q1	912814
			NO	3	912352
<b>12</b>	<b>Recovery of Actual Reimbursement Charges</b>				
	Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO		N.A.
<b>13</b>	<b>Other Import Related Services Charges</b>				
a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES	Q2	912815
b	Service charges against import transactions i.e. Import Bills/Murabaha profit on PAD / Collection Charges/ Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-	YES	B8	912382
c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES	Q3	912817
d	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
<b>Part B</b>	<b>EXPORTS</b>				
<b>1</b>	<b>L/C Advising</b>				
a	Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES	C7	912030
			NO	27	912304
b	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES	C8	930128
			NO	27	912304
<b>2</b>	<b>Amendment Advising</b>				
	Amendment Advising.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES	C7	912030
			NO	27	912304
<b>3</b>	<b>Negotiation</b>				
a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES	D1	912008
b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.	YES	QF	912049
d	Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
e	Negotiation Charges (FCY L/C's):-				

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i	Clean Documents	Rs.1,000/- Flat	YES	E5	930711
		Plus Courier Charges Rs.1,500/-	NO	27	912304
ii	Discrepant Documents	Rs.2,000/- Flat	YES	D9	912803
		Plus Courier Charges Rs.1,500/-	NO	27	912304
Note: - Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates under consent with the customer will be applicable and recoveries made in December while executing different export LCs.					
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148
4	<b>Confirmation</b>				
	Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions- Global Trade Service (FI-GTS). Please refer Note No.7 ( Last Page)	YES	D0	912047
5	<b>Transfer of L/Cs.</b>				
	Transfer of Export L/Cs.	Rs.1,500/- Flat	YES	C8	930128
6	<b>Reimbursement</b>				
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES	C8	930128
7	<b>Processing of Documents under L/C restricted on other Banks</b>				
	Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES	D2	930132
8	<b>Handling of Duty Draw - Back Claims</b>				
	a Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.	YES	QA	912051
	b Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.	YES	D3	912383
9	<b>NOC Issuance / Documents Transferred</b>				
	a Transfer of export proceeds to other Bank.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	912008
	b IERS – NOC for Entitlement	Rs.1,200/- ( Flat) per case	YES	BA	912029
	c Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat	YES	BA	912029
	d Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES	64	930713
10	<b>Charges for Collections</b>				
	a Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/-	YES	58	912012
		(ii) Plus Courier Charges - Rs.150/- Flat	NO	27	912304
	b Foreign Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES	M0	912013
	c Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES	M0	912013
d Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES	C8	930128	
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs.1000/-	YES	D3	912383
		(i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	NO	27	912304
11	<b>Charges for Advance Payment</b>				
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383

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<i>Description</i>		<i>Charges</i>					
<b>Part C Charges for FOREIGN CURRENCY REMITTANCES</b>							
<b>A</b>	<b>OUTWARD:</b>						
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	YES	43 (A/C) OR 40 CASH	930043 (A/C) OR 930742 (CASH)	
		Plus Swift charges Rs.500/-		NO	03	912352	
		Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL at Work (Islamic) Account					
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-	YES	44 (A/C) OR 41 (CASH)	930706 (A/C) OR 930743 (Cash)	
		Plus Swift charges Rs.500/-		NO	3	912352	
		Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Such Charges are to be waived for HBL at Work (Islamic) Account but SWIFT Charges will apply & should be deducted.					
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES	44	930706	
	c	<b>Charges for Local Foreign Funds Transfers (LFFT)</b>					
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free				
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	Depending on the currency in which transfer is being made	YES	60	930707
		Note: Free intercity LFFT for HBL at Work (Islamic) Account					
	d	<b>Charges FFT/FDD</b>					
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any	YES	45(A/C) or 49 (Cash)	912809 (A/C) or 930744 (Cash)	
		Plus Swift charges Rs.500/-		NO	3	912352	
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES	43 (A/C) OR 40 CASH	930043 (A/C) or 930742 (Cash)	
		Plus Swift Charges - Rs.500/- for additional message.		NO	3	912352	
<b>B</b>	<b>Charges for INWARD:</b>						
1	a	Home Remittance	NIL				
	b	Others (Advance Payment)	NIL				
	c	Coinstar Money Transfer (Previously Travelex)	NIL				
	d	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-	YES	A0	930100	
			Plus Courier Charges Rs. 150/-	NO	27	912304	
e	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Minimum Rs.300/- if the deposit remains with the Bank for 14 days, otherwise @ 0.25% (in FCY or Pak Rupees).  Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.	YES	47	912064		
<b>Part D</b>	<b>OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>						
1	Correspondents' charges, if any, will be recovered.	At actual		NO		N.A.	
2	Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any	YES	E8	930148		
		Plus Swift charges Rs.500/- if applicable.	NO	3	912352		
3	Inward collections received (relating to F.C A/c) from abroad or local	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/-	YES	58	912012		

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	banks/ branches & where payment is demanded in Foreign Currency.	Plus Swift charges Rs.500/-		NO	3	912352
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL)	US\$20/- (To be recovered from collecting Bank)		YES	DI	911910
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Charges @ 0.15% Minimum Rs.250/-		YES	48	930048
		Plus Swift charges Rs.500/-		NO	3	912352
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.		YES	50	930050
7	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.		YES	50	930050
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.		YES	65	912081
<b>DOMESTIC BANKING</b>						
<b>Part E</b>	<b>CHARGES FOR REMITTANCES</b>					
1	Issuance of Banker's Cheque					
	a	Through A/c	Rs.250/- Flat	YES	62	912017
		<b>Note:-</b> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less. * Charges amount should not exceed Rs 25/- inclusive of FED.		YES	62	912017
	b	For Cash Management customers, Charges as per specific agreement with them.				
	c	Cancellation of Bankers Cheque	Rs.200/- Flat	YES	52	930052 930745
			<b>Note:-</b> No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc.			
	d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	YES	62	912017
	e	Courier Delivery of Banker's Cheque	Rs. 250/-	YES	27	912304
2	<b>Charges for Call Deposit Receipt (CDR)</b>					
		Issuance from Account	Rs 200/-	YES	11	914199
		Cancellation of CDR issued from Account	Rs. 200/-	YES	11	914199
		Issuance of Duplicate CDR issued from account	Rs. 200/-	YES	11	914199
3		Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038
4	<b>INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS</b>					
	<b>Product</b>	<b>Transaction</b>	<b>Charges</b>	<b>Payable By</b>		
a	Deposit (Cash)	(i) Within City	Free	Depositor	YES	14
		ii) Inter city	Flat Rs.370/=			
b	Withdrawals (Cash)	ii) Within City Upto Rs.500,000/- per day other	Free	Account Holder	YES	14
		(ii) Within City Over Rs.500,000/= per day	0.125% of the transaction amount with Minimum Rs.600/-			
		(iii) Inter-city upto Rs.500,000/- per day	Flat Rs 370/-			
		(iv) Inter-City Over Rs.500,000/=	0.125% of the transaction amount with Minimum Rs.600/-			

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<b>c</b>	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	14	910818	
		(ii) Inter city	Free					
<b>d</b>	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=		Beneficiary	YES	14	910818	
<b>e</b>	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	60	930707	
		(ii) Inter city	Flat Rs.200/-					
Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.								
Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad								
Note:-(2) (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT.  (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.					YES	57	912001	
Note:-(3) Cash Management as per agreement signed with the customer.					YES	16	912319	
Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.					YES	16	912319	
Note:-(5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.								
Note:-(6) Charges mentioned at 4 a,b, c, d & e are also applicable for all Branches								
Note:-(7) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work (Islamic) Account Holders.								
Note:-(8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.								
<b>5</b>	<b>HBL RUPEE TRAVELLERS' CHEQUES :</b>							
<b>a</b>	Issuance of HBL Travelers Cheques	Rs. 10/- per leaf			YES	46	930046	
<b>b</b>	Refund in lieu of lost Travelers Cheques	Rs.100/- per leaf			YES	F3	930153	
<b>c</b>	Issuance of TCs in lieu of lost TCs	Rs. 100/- per leaf			YES	F3	930153	
<b>6</b>	<b>3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility</b>							
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million								
<b>Funds Outflow</b>		<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>	<b>Total Charges to be recovered from Customers (PKR)</b>			
Monday to Friday	9:00 AM to 1:30 PM		Rs. 200/=	Rs. 20/-	Rs. 220/=	YES	AC	
	1:30 PM to 3:00 PM		Rs.300/=	Rs. 30/-	Rs.330/=			
	3:00 PM to 4:00 PM		Rs. 500/-	Rs. 50/-	Rs. 550/-			
<b>Funds In-flow</b>		NIL						
<b>* FED/ST is applicable on HBL's share of charges only.</b>								
<b>7</b>	<b>3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility</b>							

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>					FED Applicable	Charge Code	Misys Internal Account	
<i>Description</i>		<i>Charges</i>						
<b>Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000</b>								
<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>	<b>Total Charges to be recovered from Customers (PKR)</b>				
<b>Monday to Friday</b>	<b>First Batch 12:00 PM</b>	<b>Rs. 25/-</b>	<b>Rs. 25/-</b>	<b>Rs. 50/-</b>	YES	AC	914049	
	<b>2nd Batch 3:30 PM</b>	<b>Rs. 25/-</b>	<b>Rs. 25/-</b>	<b>Rs. 50/-</b>				
<b>Funds In-flow</b>	<b>NIL</b>							
<b>* FED/ST is applicable on HBL's share of charges only.</b>								
<b>Part F</b>	<b>BILLS</b>							
<b>1</b>	<b>Collection: -</b>							
<b>a</b>	<b>Bills</b>	@ 0.40% Minimum Rs.1000/-			YES	QG	912057	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO	27	912304	
<b>b</b>	<b>Clean (including cheques/ dividend warrants/ drafts etc)</b>	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-			YES	57	912001	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No Charges on LBC i.e proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP brach and vice versa.			NO	27	912304	
<b>c</b>	<b>Cheques received for collection directly from other Banks</b>	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/-			YES	57	912001	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO	27	912304	
<b>d</b>	<b>Charges for US\$ drafts / cheques presented in clearing.</b>	Rs.350/- per instrument. Flat			YES	DJ	911909	
<b>e</b>	<b>Intercity clearing through NIFT</b>	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			YES	57	912001	
<b>f</b>	<b>Urgent collection of local cheques for Rs.500,000 and above</b>	Rs.500/- per collection.			YES	DH	912083	
<b>g</b>	<b>Returning Charges for Intercity Clearing / Collection (Documentary / Clean)</b>	Rs. 500/- Flat			Isb-N Sindh-Y	E8	930148	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC			NO	27	912304	
<b>2</b>	<b>Inland Letter of Credit</b>							
<b>a</b>	<b>Opening Charges</b>	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC	YES	C6	912005	
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter					
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter					
		Above Rs.100 M	Negotiable Per Quarter					
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO NO	03 27	912352 912304	
		Note: Charges negotiable on case-to-case basis under approval of Functional Head						
<b>b</b>	<b>Amendments charges without increase in amount.</b>	Rs.1,500/- Flat			YES	C1	930121	
<b>c</b>	<b>Involving increase in amount and / or extension in period of shipment.</b>	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.			YES	C1	930121	
<b>d</b>	<b>Extension in maturity of Usance Bills</b>	Service charges Rs.1,000/- Flat per bill			YES	C1	930121	



<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account
<i>Description</i>		<i>Charges</i>			
<b>e</b>	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat	YES	C2	912808
<b>f</b>	Advising / Amendment Charges.	Rs.1,500/- Flat	YES	C1	930121
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304
<b>g</b>	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).	YES	QX	912802
<b>h</b>	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.	YES	B5	912804
<b>i</b>	Handling charges of discrepant documents	Rs.1500/- Flat	YES	D9	912803
<b>3</b>	<b>Bills drawn against Inland Letters of Credit.</b>				
<b>3.1</b>	<b>SIGHT BILLS</b>				
<b>a</b>	<b>At Negotiating End</b>				
<b>i</b>	Negotiation Charges	@ 0.55% or Minimum Rs.600/-	YES	E6	930146
		Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of Negotiation till realization.	NO		932505
<b>ii</b>	Collection charges (Inland L/Cs)	Rs.800/- Flat	YES	C6	912005
<b>iii</b>	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat	YES	C6	912005
<b>b</b>	<b>At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based L.Cs</b>				
<b>i</b>	If retired within 3 days from the date of lodgment.	Profit as per Financing facility from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date of negotiation.	NO		932506
<b>ii</b>	If retired after 3 days of lodgment.	Profit as per Financing facility plus profit @ 0.25%. In case of One Off Approval, Profit at normal Prevailing rate plus @ 0.25% is to be applied.	NO		932506
			YES	E6	930146
	Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents.				
<b>c</b>	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	B6	912820
<b>Part G</b>	<b>FINANCES / ADVANCES</b>				
<b>A</b>	<b>PROJECT FINANCE</b>				
<b>1</b>	Project Evaluation Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.	YES	K8	930726
<b>2</b>	Services Fee and Charges in respect of project financing in addition to return on investment:-				
<b>a</b>	Structuring and Advisory fee	On case to case basis as per agreement with the party.	YES	E9	912054
<b>b</b>	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES	G4	930164
<b>c</b>	Legal documentation fee	On case to case basis as per agreement with the party.	YES	G8	912315

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account	
<i>Description</i>		<i>Charges</i>				
<b>d</b>	Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.	YES	G5	912363	
<b>e</b>	Consortium Agency Fee	On case to case basis as per agreement with the party.	YES	G7	930167	
<b>f</b>	Advisory fee for Re-structuring & Re-scheduling fee of Project	On case to case basis as per agreement with the party.	YES	G6	912320	
<b>g</b>	Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES	QB	912328	
Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.						
<b>B</b>	<b>WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING</b>					
<b>1</b>	Legal and other documentation charges in all cases of fund based and non fund based facilities	legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/-	YES	G8	912315	
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual			
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual			
		(c) Registration Fee & Charge Search Report.	Actual			
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.				
<b>2</b>	<b>a</b>	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs	YES	L1	912321
	<b>b</b>	Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat	YES	L1	912321
	<b>c</b>	Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES	F9	930702
	<b>e</b>	Feasibility study charges before renewal of facility	@ 0.1% to 1.0%	YES	G0	914034
			Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.			
	<b>f</b>	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion	YES	L1	912321
			Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.	YES	L1	912321
<b>3</b>	Restructuring charges on Ijarah and DM including all types of moratorium/ deferments.	@0.20% of restructured facility (No Charges upto Rs 0.50 m)	YES	G2 or L1	930162 or 912321	
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.					
<b>4</b>	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat	YES	H6	930176	
<b>C</b>	<b>IJARAH FINANCE (Machinery)</b>					

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account		
Description		Charges					
a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).	YES		930163		
b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case	YES		912315		
		(ii) Actual out of pocket expenses (if First and Second charge is created)	YES		912315		
<b>D</b>	<b>OTHER CHARGES</b>						
1	a	For processing the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction	YES	H1	930171	
	b	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction	YES	H1	930171	
2	a	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.	YES	H3	930173	
	b	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES	H2	930172	
3	a	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.	YES	G8	912315	
	b	Processing of Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.	YES	G8	912315	
	c	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES	G8	912315	
4		Processing to mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES	G8	930169	
5	<b>For IB Facility against pledge/ hypothecation.</b>						
	a	Godown Rent.	Actual	NO	23	912102	
b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per financing approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account.					
		(ii) If inspection carried out by Bank Staff, charges will be as under:-					
		<b>For financing facility amount</b>	<b>Pledge</b>	<b>Hypothecation</b>			
		Up to Rs.1.000 M	Rs.200/- Flat	Nil	YES	H7	912324
		Up to Rs.5.000 M	Rs.1,200/- Flat	Rs.1,200/- Flat			
		Up to Rs.10.000 M	Rs.1,800/- Flat	Rs.1,800/- Flat			
Above Rs.10.000 M	Rs.2,200/- Flat	Rs.2,200/- Flat					
Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.							
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.					
Note: - These charges are per Customer for each pledge site.							
d	Other incidental expenses (Legal	Actual Cost.		YES	G8	912315	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>				FED Applicable	Charge Code	Misys Internal Account
<i>Description</i>		<i>Charges</i>				
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.						
<b>Part H HBL Islamic Home Finance</b>						
<b>1</b>	<b>1.1</b>	Application Processing Fee	Rs 10,000/- Inclusive of verification & Credit Report	YES	L5	912069
	<b>1.2</b>	Profit on All Unit Purchase / Early Settlement	5% on all units purchased.	YES	L0	912349
	<b>1.3</b>	Profit on Additional Unit Purchase/ Partial Payment	5% on additional unit purchase.	YES	P4	912391
	<b>1.4</b>	Legal Opinion	Actual to be borne by the Customer.	NO	G8	912315
	<b>1.5</b>	Property Appraisal	Actual to be borne by the Customer.	NO	G8	912315
	<b>1.6</b>	Property Takaful	Property Takaful Cost to be borne by the Bank.	NO	G8	912315
	<b>1.7</b>	Charity due to Late Payment	Rs. 2,500/- per late rental.	NO	N3	927068
	<b>1.8</b>	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.	YES	L5	912069
<b>HBL Car Ijarah</b>						
<b>1</b>	<b>1.1</b>	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs.7,500/- Rs.3,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	YES	L3	912067
	<b>1.2</b>	Profit on Early Settlement	@ 9% of outstanding amount at the time of settlement.	YES	K3	912346
	<b>1.3</b>	Re-Possession Charges	Actual Cost	YES	O2	912387
	<b>1.4</b>	Legal Notice Fee	Actual Cost	YES	G8	912315
	<b>1.5</b>	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.	NO	K4	912395
<b>STANDING INSTRUCTIONS CHARGES:</b>						
	<b>a</b>	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.200/- per transaction	YES	65	912081
	<b>b</b>	Amendment of Current Standing Order	Rs.200/- flat	YES	65	912081
	<b>C</b>	Cancellation of Standing Order	Rs. 100/- Flat			
<b>Part K Charges for SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>						
<b>1</b>		Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-				
	<b>a</b>	Individual shares with verified Transfer Deed attached.	Rs.500/- Flat	YES	P7	912055
	<b>b</b>	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES	FA	912055
	<b>c</b>	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES	FA	912055
	<b>d</b>	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES	FA	912055
<b>2</b>		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).				

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account						
Description		Charges									
a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG	912344						
b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG	912344						
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)									
		Small	Rs.3,000/- Flat per annum.	YES	F4	912310					
		Medium	Rs.4,500/- Flat per annum.								
		Large	Rs.6,000/- Flat per annum.								
		Extra Large	Rs.10,000/- Flat per annum.								
		Cubicle Locker	Rs.40,000/- Flat per annum.								
	b	Key Deposit (Will apply at the time of issuance of new locker).									
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.									
		Small	Rs.3,000/- Flat	NO	F4	912310					
		Medium	Rs.4,000/- Flat								
	Large/Extra Large	Rs.6,000/- Flat									
	Cubicle Locker	Rs.50,000/- Flat									
c	Breaking Charges										
	For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.	YES	88	912807						
	Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.	YES	88	912807						
e	Addition of New Locker Operator	Rs. 300/-	YES	F4	912310						
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.										
<b>Part L</b>		<b>GUARANTEES</b>									
1	Guarantees issued in favour of shipping companies in lieu of Bills of Lading.	Rs.2,000/- Flat	YES	A4	912018						
2	Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies.	@ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,500/- to be recovered.	YES	QC	912007						
3	Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/-	YES	QC	912007						
		(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-.	YES	QC	912007						
		(iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate, Minimum Rs.1,500/- annually.									
		(iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable or as per approval of competent authority.	YES	QC	912007						
4	a	Cross Border Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees/Standby Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches.	(i) 0.45% per quarter or part thereof, Minimum USD 150/-.	YES	QC	912007					
			(ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs is determined based on issuing Bank/ Country & Value / Tenor of the Instrument, Minimum USD 150/-. These Charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 (Last Page)								
			b				Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches	YES	QC	912007	
			i				If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies	YES	QC	912007
							Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c).		YES	QC	912007
ii	If advised duly added with Confirmation	Rates as per K 4 ( c ) will apply	YES	QC	912007						
c	Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.										
5	Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY	YES	QC	912007						

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account	
Description		Charges				
6	Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	YES	QC	912007	
a	Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgment date.					
b	In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.					
c	Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.	YES	QC	912007	
d	Amendment	Rs.1,200/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES	QC	912007	
e	The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.					
<b>Part M</b>		<b>MISCELLANEOUS CHARGES</b>				
1	a	Transaction Charges on BBA	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.	YES	B1	912093
1	b	Transaction charges on Al-Irtifa (IDPA) A/c	Charge of Rs.50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.	YES	B1	912093
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free transactional services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 50 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.	YES	B1	912093
	Following categories of Accounts are exempt from recovery of "Transaction Charges"					
	1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.					
	2) Accounts of Mustehiqeen of Zakat					
	3) Accounts of Students					
	4) Accounts of Deceased					
	5) Accounts in Inactive and Unclaimed categories					
	6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.					
	7) Nominated accounts against all types of Term Deposits.					
	8) Regular Saving Accounts					
	9) Special Non-Chequeing Accounts of Exporter					
	Transaction Charges on HBL Asaan Account	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.	YES	B1	912093	
	Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	YES		912397	
2	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum	YES		912816	
3	Stop payment of cheque	(i) Rupee A/c	YES	25	912360	
4		(ii) F.C. A/C	YES	25	912360	
	Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic)Account					
	Charges on cheques returned in	(i) Rupee A/c.	YES	DB	912359	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>				FED Applicable	Charge Code	Misys Internal Account
<b>Description</b>		<b>Charges</b>				
5	Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES	D1	911910
a	Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts		Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318
6	b	Cheque Book Issuance Charges	Rs.15/- Flat per leave for all other Chequeing Accounts.	Isb-N Sindh-N	90	912318
	i	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c. Rs.450/- Flat per cheque	YES	DB	912359
6			(ii) FC A/c. US\$ 5/- or equivalent Flat per cheque	YES	D1	911910
	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)	YES	84	930084
7	Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIF while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.					
		Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.	YES	91	930091
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	YES	DB	912359
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to one year	Rs.50/- Flat Per cheque	YES	92	930092
10		(ii) Above one year up to five years	Rs.200/- Flat Per cheque			
		(iii) Above five years	Rs.500/- Flat Per cheque			
11	a	Utility Bills Commission Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Electricity Sui Gas Telephone Water CDGK Utility	NO NO NO NO NO	04 05 06 07 OA	912004 912026 912027 912028 914024
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.	YES	14	910818
	<b>Other Services to BISE / University:-</b>					
12	a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head	YES	20	912327
18	*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners.					
		Pension (Govt. Departments)	<b>Note:-</b> No charges from pensioners. To be recovered from employer, as per agreement.	YES	18	912362

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account
Description		Charges			
19	Confirmation of balances to Auditors.	Rs.500/- Flat	YES	97	930097
20	Bank Certificate for the purpose of Visa, Income tax etc.	Rs.300/- Flat per certificate	YES	98	912396
21	Overseas Employment Certificate.	Rs.500/- Flat per certificate	YES	98	912396
22	Visa Fee Collection	Rs.100/- Flat per application	YES		912105
23	<b>Credit Information Report / Opinion.</b>				
24	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	YES	93	930093
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'P' as applicable.					
	<b>For any enquiry requested by customer beyond 3 years relating to transactions on his account.</b>	Rs.1,000/- Flat	YES	94	930094
25	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-	YES	6	910902
26	Closure of Account Charges	Free	YES	26	930026
27	Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	Yes	IA	914059
<b>Part N HBL DEBIT CARD (ATM CARD) *</b>					
	<b>a</b> Card Charges	Same charges applicable on Supplementary Cards except where mentioned			
<b>1</b>	<b>b</b> Annual fee (Primary)	PayPak Rs. 500/- PayPak Chip - Rs. 700/- Green Visa - Rs. 850/- Visa Chip - Rs.1,000/- MasterCard Standard - Rs.1,000/- MasterCard Gold - Rs. 2,000/- UnionPay Mag - Rs.850/- UnionPay Chip - Rs. 1,000/- Visa USD - US\$ 10/- MasterCard Titanium - Rs. 1,500/= MasterCard World - Rs.7,000/-	YES	F5	912097
	<b>c</b> Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 350/- Visa Chip - Rs. 450/- MasterCard Standard - Rs.450/- MasterCard Gold - N/A UnionPay Mag - Rs. 350/- UnionPay Chip - Rs.450/- Visa USD - N/A MasterCard Titanium - Rs. 750/- MasterCard World - N/A	YES	F5	912097
	<b>d</b> Card Replacement fee	PayPak - Rs.250/-	YES	F5	912097
	<b>e</b> POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES	N8	912098



<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account
Description	Charges				
<b>f</b>	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount	YES	QV	912485
<b>g</b>	ATMs International (Cash withdrawal)	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES	QV	912485
<b>h</b>	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs.225/- per Transaction MasterCard Gold - Rs.225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.225/- per Transaction MasterCard World - Rs.225/- per Transaction	YES	QV	912485
<b>i</b>	SMS Alert Charges	Rs.100/- per month,	YES	NA	914035
*Note: (i) Account based propositions: As per account terms & conditions					
<b>j</b>	E-commerce activation charges	Upto Rs. 200 (per session)	YES	NA	914035
<b>MERCHANT ACQUIRING</b>					
<b>2</b>	<b>a</b> Merchant Discount Rate	Upto 3% of Transaction Amount	YES	28	914169
<b>MERCHANT ACQUIRING (INTERNET)</b>					
<b>3</b>	<b>a</b> Merchant Discount Rate	Upto 5% of Transaction Amount			
	<b>b</b> Set up Charges	Upto Rs.100,000/-	YES	29	914170
	<b>c</b> Annual Maintenance Charges	Upto Rs.100,000/-	YES	29	914170
	<b>d</b> Transaction Charges	Upto Rs.50/- per Transaction	YES	28	914169
<b>Part O HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>					
<b>1</b>	<b>ATM Charges</b>				
<b>1.1</b>	<b>Cash Withdrawal</b>				
<b>a</b>	HBL ATMs	Nil	YES	21	910821
<b>b</b>	1-Link and Mnet ATMs	Rs.13/- per withdrawal (Pay Pak, Green Visa, Gold Visa, Visa Chip, Union Pay) Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt) Free Cash Withdrawals from other Bank's ATMs for HBL at Work Islamic Premium Account.	YES	21	910821
<b>1.2</b>	<b>Balance Inquiry</b>				
<b>a</b>	HBL ATMs	Nil			
<b>b</b>	1Link ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES		910821
<b>c</b>	Mnet ATMs	Rs.5/- Flat per inquiry (PayPak, Visa, Master Card & UnionPay)	YES	RA	912082
<b>d</b>	HBL ATMs Mini Statement	Rs.5/- Flat (PayPak, Visa, Master Card & UnionPay)	YES	94	930094

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account	
<i>Description</i>		<i>Charges</i>				
1.3	<b>Funds Transfer</b> Inter Branch Fund Transfer	Nil	YES	14	910818	
	Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Fee Rs. 50 per Transaction Transfer Amount:10,001-150,000 Fee Rs. 75 per Transaction Trasnfer Amount :150,001-500,000 Fee Rs. 125 per Transaction Transfer Amount :500,001-1,000,000 Fee Rs. 150 per Transaction *Free Funds Transfer from HBL ATMs for HBL at Work (Islamic) Premium Account.				
1.4	<b>Utility Bill Payment</b>	Nil				
1.5	HBL-ATM Biometric Verification	Rs. 15/- Per Trsansaction	YES	21	910821	
<b>HBL Phone Banking</b>						
2	<b>a</b> <b>Funds Transfer</b> Inter Branch Fund Transfer	Nil	YES	14	910818	
	Inter Bank funds transfer (IBFT)					
	<b>b</b> Statement Request	Rs-35/- Flat per Statement	NO	RA	912082	
	<b>c</b> Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.400/- Flat per instruction	YES	25	912360
		(ii) F.C. A/C	US\$ 10/- Flat per instruction (or	YES	25	912360
		Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.				
	<b>d-i</b> Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318	
	<b>d-ii</b> Cheque Book request	Rs.15/- Flat per leave for all other Chequeing Accounts.	Isb-N Sindh-N Punjab-Y	90	912318	
<b>HBL Internet Banking/ HBL Mobile</b>						
3	<b>a</b> Subscription	Nil				
	<b>b</b> <b>Funds Transfer</b> Inter Branch funds transfer	Nil	YES	14	910818	
Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Fee Rs. 50 per Transaction Transfer Amount:10,001-150,000 Fee Rs. 75 per Transaction Trasnfer Amount :150,001-500,000 Fee Rs. 125 per Transaction Transfer Amount :500,001-1,000,000 Fee Rs. 150 per Transaction *Free Funds Transfer from HBL ATMs for HBL at Work (Islamic) Premium Account.					
	<b>c</b> Utility Bill Payment	NIL	Electricity	NO	4	912004
			Sui Gas	NO	5	912026
			Telephone	NO	6	912027
			Water	NO	7	912028
	<b>d-i</b> Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts.	Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N	90	912318	
	<b>d-ii</b> Cheque Book request	Rs.15/- Flat per leave for all other Chequeing Accounts.	Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N	90	912318	
<b>HBL Mobile Banking with Ufone (USSD Channel)</b>						
4	<b>a</b> Balance Inquiry	Nil				
	<b>b</b> Mini Statement	Nil				
	<b>c</b> Utility Bill Payment	Nil				
	<b>d</b> Mobile Bill Payment	Nil				
	<b>Fund Transfer</b>	Nil				

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>				FED Applicable	Charge Code	Misys Internal Account	
<i>Description</i>		<i>Charges</i>					
e	Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Transfer Amount:10,001-150,000 Transfer Amount :150,001-500,000 Transfer Amount :500,001-1,000,000	Fee Rs. 50 per Transaction Fee Rs. 75 per Transaction Fee Rs. 125 per Transaction Fee Rs. 150 per Transaction	YES	14	910818	
	<b>HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)</b>						
5	a	<b>Utility Bill Payment</b>	Nil				
	b	<b>Money Transfer</b>					
	i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 1,001 - 2,500	Rs.120.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 2,501 - 4,000	Rs.180.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 4,001 - 6,000	Rs.250.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 6,001 - 8,000	Rs.320.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 8,001 - 10,000	Rs.350.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 10,001 - 13,000	Rs.400.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 13,001 - 15,000	Rs.450.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 15,001 - 20,000	Rs.585.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 20,001 - 25,000	Rs.650.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 25,001 - 30,000	Rs.750.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 30,001 - 40,000	Rs.800.00 per transaction	YES	K1	9914151
			Transfer Amount Rs. 40,001 - 50,000	Rs.950.00 per transaction	YES	K1	9914151
ii	Money Transfer Receiving	NIL					
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC Note-2: Inclusive of Taxes.							
c	<b>Initial Deposit - Konnect by HBL Mobile Account</b>		NIL				
d	<b>Cash Deposit - Konect by HBL Mobile Account</b>		NIL				
e	<b>Utility Bill Payment - Konnect by HBL Mobile Account</b>		NIL				
f	<b>Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account</b>						
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							
g	<b>Money Transfer - Konnect by HBL Mobile Account to CNIC</b>						
i)	Money Transfer Sending*	Transfer Amount Rs. 1 - 1,000	Rs.45.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 1,001 - 2,500	Rs.90.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 2,501 - 4,000	Rs.135.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 4,001 - 6,000	Rs.190.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 6,001 - 8,000	Rs.240.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 8,001 - 10,000	Rs.265.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 10,001 - 13,000	Rs.300.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 13,001 - 15,000	Rs.340.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 15,001 - 20,000	Rs.440.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 20,001 - 25,000	Rs.490.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 25,001 - 30,000	Rs.565.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 30,001 - 40,000	Rs.600.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 40,001 - 50,000	Rs.715.00 per transaction	YES	K1	9914151	
ii)	Money Transfer Receiving	Nil					
* For Transactions through HRA Account fee will be 50% of the above mentioned slab							
h	<b>Money Transfer - CNIC to Other Bank Accounts (IBFT)</b>						
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 1,001 - 2,500	Rs.40.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 2,501 - 4,000	Rs.65.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 4,001 - 6,000	Rs.100.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 6,001 - 8,000	Rs.145.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 8,001 - 10,000	Rs.195.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 10,001 - 13,000	Rs.255.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 13,001 - 15,000	Rs.290.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 15,001 - 20,000	Rs.360.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 20,001 - 25,000	Rs.415.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 25,001 - 30,000	Rs.470.00 per transaction	YES	K1	9914151	
		Transfer Amount Rs. 30,001 - 40,000	Rs.525.00 per transaction	YES	K1	9914151	

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>				FED Applicable	Charge Code	Misys Internal Account
<b>Description</b>		<b>Charges</b>				
		Transfer Amount Rs. 40,001 - 50,000	Rs.540.00 per transaction	YES	K1	9914151
<b>i</b>	<b>Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account</b>					
	Fund Transfer	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 2,501 - 4,000	Rs.55.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 4,001 - 6,000	Rs.85.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 6,001 - 8,000	Rs.125.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 8,001 - 10,000	Rs.165.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 10,001 - 13,000	Rs.220.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 13,001 - 15,000	Rs.245.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 15,001 - 20,000	Rs.310.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 20,001 - 25,000	Rs.355.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 25,001 - 30,000	Rs.405.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 30,001 - 40,000	Rs.450.00 per transaction	YES	32	9914162
	Transfer Amount Rs. 40,001 - 50,000	Rs.460.00 per transaction	YES	32	9914162	
<b>j</b>	<b>Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)</b>					
	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 2,501 - 4,000	Rs.60.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 4,001 - 6,000	Rs.90.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 6,001 - 8,000	Rs.130.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 8,001 - 10,000	Rs.175.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 10,001 - 13,000	Rs.230.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 13,001 - 15,000	Rs.260.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 15,001 - 20,000	Rs.325.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 20,001 - 25,000	Rs.375.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 25,001 - 30,000	Rs.425.00 per transaction	YES	32	9914162
		Transfer Amount Rs. 30,001 - 40,000	Rs.475.00 per transaction	YES	32	9914162
	Transfer Amount Rs. 40,001 - 50,000	Rs.485.00 per transaction	YES	32	9914162	
<b>k</b>	<b>Cash Withdrawal - Konnect by HBL Mobile Account</b>					
	Withdrawal Amount**	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 2,501 - 4,000	Rs.60.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs.90.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs.130.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs.175.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs.230.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 15,000	Rs.265.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 15,001 - 20,000	Rs.325.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 20,001 - 25,000	Rs.375.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 25,001 - 30,000	Rs.425.00 per transaction	YES	35	9914165
		Transfer Amount Rs. 30,001 - 40,000	Rs.475.00 per transaction	YES	35	9914165
	Transfer Amount Rs. 40,001 - 50,000	Rs.490.00 per transaction	YES	35	9914165	
	** For Transaction through HRA account fee will be 50% of the above mentioned slab.					
<b>l</b>	<b>Cash Withdrawal - HBL Core Banking Account</b>					
	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.60.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.90.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.130.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.175.00 per transaction	YES	K1	9914151
<b>m</b>	<b>Cash Deposit into HBL Core Banking Account at Agent's location</b>					
	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.55.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.75.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.90.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.105.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.120.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.135.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.170.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs.195.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 25,001 - 30,000	Rs.225.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 30,001 - 40,000	Rs.250.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 40,001 - 50,000	Rs.280.00 per transaction	YES	K1	9914151	
<b>n</b>	<b>Balance Inquiry - Konnect by HBL Mobile Account</b>		NIL			
<b>o</b>	<b>Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking</b>		NIL			
<b>p</b>	<b>Transfer in - Konnect by HBL Account to HBL Core Banking Account(Linked)</b>		NIL			
<b>q</b>	<b>View Mini Statement - Konnect by HBL Mobile Account</b>		NIL			
<b>r</b>	<b>Air Time Top Up - Konnect by HBL Agent &amp; Mobile Account</b>		NIL			
<b>s</b>	<b>Mobile Account Opening</b>		NIL			
<b>t</b>	<b>Average Minimum Balance required</b>		NIL			
<b>u</b>	<b>Minimum Balance charges</b>		NIL			

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account
Description		Charges			
v	Balance Inquiry through SMS	NIL			
w	Upgrade of MW Account	NIL			
x	Corporate Clients	Pricing is decided as per mutual agreement between parties involved			
<b>Part P</b>		<b>DISPATCH / COMMUNICATION CHARGES</b>			
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.	NO	E2	912301
		(ii) Inland (Inter City) - Rs.50/- Flat per item.			
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.	NO	E2	912301
		(ii) Inland (Inter City) - Rs.70/- Flat per item.			
		(iii) Foreign Rs.200/- Flat per item.			
		(iv) For Foreign Import LC Rs.1,200/- Flat per item.			
		(v) For Inland LC Rs.200/- Flat per item.			
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher.	NO	27	912304
		(ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.			
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.	NO	27	912304
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat	NO	3	912352
		(ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat	NO	3	912352
		(iii) All other Swift Messages Rs.500/- Flat	NO	3	912352
6	Fax	Rs.100/- Flat per message.	NO	1	912358
<b>Part Q</b>		<b>INVESTMENT PORTFOLIO SECURITIES (IPS)</b>			
1	IPS Service Charges to be applied on GoP SUKUK at Coupon payment once per annum				
	<b>IPS Services Charges</b>				
i	IPS Custody Service Charges	Nil			

<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018</b>			FED Applicable	Charge Code	Misys Internal Account
<b>Description</b>		<b>Charges</b>			
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines	NO	AC	916059 914049
iii	IPS Statement	Quarterly Free On Request Rs.50/- Flat	YES	QS	912380
<b>Part R INVESTMENT BANKING</b>					
1	<b>a</b> Advisory Fee	Negotiable on case to case basis.	YES	AB	930704
	<b>b</b> Succession Fee		YES	A7	930709
	<b>c</b> Retainer Fee		YES	CM	930714
	<b>d</b> Arrangement Fee		YES	CP	930718
	<b>e</b> Underwriting Fee		YES	DC	930719
	<b>f</b> Participation Fee		YES	AB	912056
	<b>g</b> Monitoring Fee		YES	DK	930720
	<b>h</b> Commitment Charges		YES	ED	930730
	<b>i</b> Trustee / Agency Fee		YES	E0	930731
	<b>j</b> Out of Pocket Expenses		At actual or Negotiable on case to case basis.		E7
<b>Part S BANK CHARGES FOR GOVT. BUSINESS</b>					
1	<b>IMPORTS</b>				
	Cash Letter of Credit				
	<b>a</b> Less than Rs. 250,000/-	0.125% of the value of the L/C	YES	QW	912801
	<b>b</b> Rs.250,000/- and above	0.0625% of the value of the L/C	YES	QW	912801
	<b>c</b> Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation			
	<b>d</b> Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES	QW	912801
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.				
<b>Part T EXEMPTIONS</b>					
	<b>a</b>	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require RSBM & Functional Head Approval or as per any authority with limit delegated by him.			
	<b>b</b>	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.			
	<b>Exemptions can only be granted for charges included under the following "Parts of SOBC".</b>				
1	Part-C - Foreign Currency Remittances				
2	Part-D - Other Charges on Foreign Exchange Transactions				
3	Part-E - Remittances				
4	Part-F - Bills / Collection				
5	Part-G - Finances / Advances				
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits				
7	Part-L - Miscellaneous Charges				
8	Part-M - HBL Debit Card (ATM Card)				
9	Part-N - HBL Alternate Delivery Channels (ADC)				
10	Part-O - Dispatch / Communication Charges				
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-9 will be refunded in the				
	<b>Note-1:-</b>	<b>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</b>			
	<b>Note-2:-</b>	<b>The applicability of FED is based on understanding of the relevant laws.</b>			
	<b>Note-3:-</b>	<b>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</b>			
	<b>Note-4:-</b>	<b>Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</b>			
	<b>Note-5:-</b>	<b>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>			
	<b>Note-6:-</b>	<b>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>			
	<b>Note-7:-</b>	<b>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)</b>			