

HBL HumWatan Local Account is designed to facilitate outgoing workforce and their beneficiaries. It can be funded through foreign inward remittance only. The account holder can withdraw cash of any amount without paying WHT.

Free Services

- No minimum balance requirement, thereof no service charges
- Free Online cash withdrawal from any HBL branch across Pakistan
- Free online funds transfer (Tax will be charged to non-filers as per FBR regulations)
- Free first 10 leave cheque book
- Issuance and delivery of cheque book from any requesting branch
- Internet Banking / Mobile Banking services will be available

Main Features

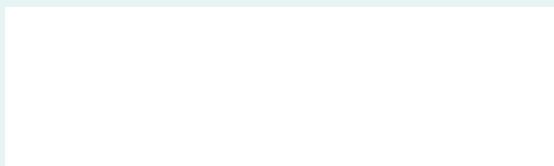
- Current Account (i)
- Funds remitted into these accounts are non-repatriable
- No withholding tax will be deducted on cash withdrawal

Limitations

- Account can be funded through inward remittance only
- No local credits are allowed

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Inter Branch Cash Withdrawal	All Categories	No Charges Applicable	No
Duplicate Bank Certificate/oversees employment (ii)	All Categories	PKR 500/-Flat	YES
Issuance of Bankers Cheque(Through A/c) (iii)	All Categories	PKR 250/-Flat	Yes
Cheque Book issuance	All Categories	Free first 10 leave cheque book.	NO
		PKR 10/-Flat per leave charged onwards for subsequent issuance	
Stop Cheque Charges/ Cheque Return	All Categories	PKR 400/-Flat	Yes
Issuance of SBP/NBP cheque	All Categories	PKR 500/-Flat	YES
Standing Order Issuance/amendment	All Categories	PKR 200/-Flat	YES
Cancellation of Bankers Cheque (iv)	All Categories	PKR 200/-Flat	YES
Issuance of CDR	All Categories	PKR 200/-Flat	YES
Cancellation of CDR	All Categories	PKR 200/-Flat	YES
Issuance of Duplicate CDR	All Categories	PKR 200/-Flat	YES
Debit Card Replacement	Individuals only	Between PKR 250 to PKR 1,000 (Refer to SOBC)	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-	YES
Primary Debit Card	Individuals only	Annual Fee: PKR 1000 (Refer to SOBC)	YES
Photo Debit Card	Individuals only	Annual Fee; PKR 850 - PKR 1000 (Refer to SOBC)	YES
Online/Local Funds Transfer	All Categories	No Charges Applicable (WHT may apply)	YES
ATM International Cash Withdrawal	All Categories	3% - 4% (min PKR 300 - PKR 400) of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR 200 - PKR 300	YES
Inter Bank Fund Transfer (ATM/Mobile Banking/IB/PB)	All Categories	PKR 100/Flat	YES
Inter Branch Fund Transfer (ATM/Mobile Banking/IB/PB)	All Categories	Nil	YES

I hereby confirm that I have understood and agreed to the information mentioned in this Schedule of Charges sheet and have received the copy of the same.



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

- Accounts will be opened for individuals only
- Courier Charges will be recovered where applicable
- If due in Favor of Educational institution, HEC charges should not exceed 0.50% of fees due or PKR 25/ whichever is lower
- Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.
- Funding through foreign inward remittance only
- No local credits are allowed in these accounts
- Funds remitted into these accounts are non-repatriable

The key fact sheet of HBL HumWatan Account is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425

Charges are subject to change in line with the schedule of bank charges issued from time to time.