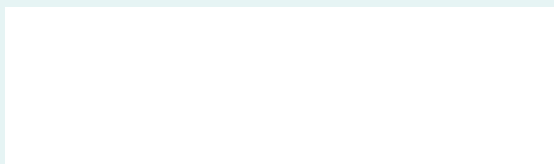


HBL BasicBankingAccount is specially designed to cater the needs of individuals who need a simple bank account with low transactional requirements.

#### Features

- No Minimum Balance charges
- Up to two free chequing withdrawals through cash/clearing per month<sup>i</sup>
- Open Account with just PKR 1000.

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 35/-statement
Transaction Charges <sup>ii</sup>	All Categories	PKR 50/-per debit
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal <sup>iii</sup>	All Categories	0.1% of transaction amount, min PKR 500/-
Inter Branch Transactions -Cash Withdrawal <sup>iv</sup>	All Categories	PKR 370 Flat
Bank Certificate <sup>v</sup>	All Categories	PKR 300/-Flat
Bankers Cheque(Through A/c) <sup>vi</sup>	All Categories	PKR 250/-Flat
Cheque Book issuance	All Categories	PKR 10/-Flat per leave
Stop Cheque Charges / Cheque Return	All Categories	PKR 400/-Flat
Delivery of Cheque Book by Mail	All Categories	PKR 450/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat
Standing Order Issuance/amendment	All Categories	PKR 200/-Flat
Cancelation of Bankers Cheque	All Categories	PKR 200/Flat <sup>vii</sup>
Debit Card (Supplementary) /Replacement	Individuals only	Between 300 to PKR 1,000 (Refer to SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-
Debit Card	Individuals only	Between PKR 850 to PKR 6,000 annually (Refer to SOBC)
Online/local Funds Transfer <sup>viii</sup>	All Categories	PKR 200/- Flat
Issuance of CDR from Account	All Categories	PKR 200/-Flat
Cancellation of CDR issued from Account	All Categories	PKR 200/-Flat
Issuance of Duplicate CDR issued from Account	All Categories	PKR 200/-Flat
IBFT (ATM, Phone Banking & Internet)	All Categories	PKR 100/ Flat
IBFT/ Inter Branch Funds transfer (mobile)	All Categories	PKR 100/ Flat
Overseas Employment Certificate	All Categories	PKR 500/- Flat



Customer Sign

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

i For charges on more transactions, refer to SOBC

ii Exemptions: 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./senior citizens and Handicapped

iii Within city or Intercity over PKR 500,000 per day

iv Intercity upto PKR 500,000 per day

v Courier Charges will be recovered where applicable

vi 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.

vii 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.

viii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

The key fact sheet of BasicBanking 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

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL BasicBankingAccount (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing HBL BasicBankingAccount.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

All other applicable Government levies on any specified service will be charged in addition to the Service Charges.