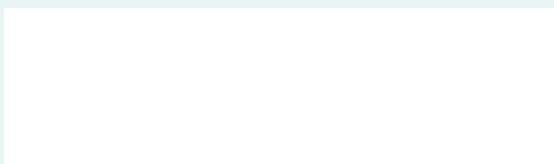


HBL Al-Irtifa is a Shariah compliant saving account for business entities that offers higher potential rate of returns enabling them to maximize their wealth.

Features

- Open an account with just PKR 500,000
- Profit Calculation on Daily Closing Balance and payment monthly

Particular	Category	Charges
Transaction Charges i	All Categories	PKR 50/- flat per debit transaction
Duplicate Account Statement	All Categories	PKR 35/-statement
Inter Branch Transactions –Cash Deposit (Intercity)	All Categories	PKR.370/-Flat
Inter Branch Transactions –Cash Withdrawal ii	All Categories	0.125% of the transaction amount with Minimum PKR 600/-.
Inter Branch Transactions –Cash Withdrawal iii	All Categories	PKR. 370 Flat
Bank Certificate iv	All Categories	PKR.300/-Flat
Oversees Employment Certificate v	All Categories	PKR. 500/-Flat
Bankers Cheque (Through A/c) vi	All Categories	PKR.250/-Flat
Cheque Book issuance	All Categories	PKR.15/-Flat per leave
Stop Cheque Charges	All Categories	PKR.450/-Flat
Delivery of Cheque Book by Mail	All Categories	PKR.150/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR.500/-Flat
Standing Order Issuance/amendment	All Categories	PKR.200/-Flat
Cancellation of Bankers Cheque	All Categories	PKR.200/Flat vii
Debit Card Annual fee (Supplementary) /Replacement	Individuals only	Between PKR 300 to PKR 1,000 (Refer to I-SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR.13/-
Debit Card Annual fee	Individuals only	Between PKR. 850 to PKR. 6,000 annually (Refer to I-SOBC)
Online/Local Funds / Transfers viii	All Categories	PKR.200/-Flat
ATM International Cash Withdrawal	All Categories	3-4% of withdrawn
ATM International Balance Inquiry	All Categories	PKR.300 to 400/-
IBFT (ATM, Phone Banking, Internet Banking & Mobile)	All Categories	PKR. 100/ Flat



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL Al-Irtifa Account (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 Al-Irtifa Account.

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

- i This will be in addition to normal charges if any, applicable on that particular service, excluding system generated debit transactions.
- ii Within city or Intercity over PKR 500,000 per day
- iii Intercity upto PKR 500,000 per day
- iv Courier Charges will be recovered where applicable
- 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