

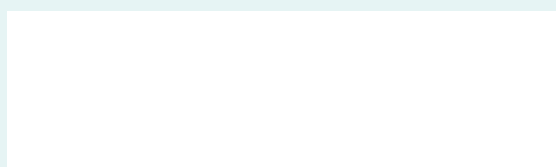
HBL Al-Mukhtar is a Shariah-compliant account specially designed to cater the needs of Self-employed individuals and Businesses with Business networks across multiple cities, who can maintain balance over and above PKR 25, 000 during the entire month.

- Minimum Account Opening Balance is PKR 25,000/-
- Profit Calculation Basis is average monthly balance
- Profit Distribution is semi-annual or as communicated by the bank from time to time

#### Free Services

- Unlimited Cheque Books
- Unlimited Banker's Cheque
- HBL Debit Card Annual fee (Individuals and Sole Proprietors)
- Duplicate Account Statements
- Inter City Cash Deposit using HBL Network
- Inter City Cash Withdrawal using HBL Network
- Intercity funds transfer through the HBL Freedom Account using HBL network
- SMS Alerts available to individuals and sole proprietors.
- Waiver for outward clearing cheque return charges

Particular	Category	Charges
Duplicate Bank Certificate <sup>i</sup>	All Categories	PKR 300/-Flat
Overseas Employment Certificate <sup>ii</sup>	All Categories	PKR 500/-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 <sup>iii</sup>	All Categories	PKR 200/-Flat
Debit Card Fee (Supplementary & Replacement Cards)	Individuals	PKR 300 - PKR 1,000 (Refer to I-SOBC)
Inter Bank Funds Transfer (IBFT)	All Categories	PKR 100/-Flat
Stop Cheque Charges	All Categories	PKR 400/- Flat
Photocopy of the paid cheques Forward to customer (up to One year)	All Categories	PKR 50/-Flat per cheque
Cash withdrawal at 1-Link and M-Net ATMs	All Categories	PKR.13/-



Customer Sign

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

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

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

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

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

- Courier Charges will be recovered where applicable
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- In addition to normal remittance charges