

HBL CreditCard – Basic Information & Charges Sheet (Summary Box)

Welcome to the world of possibilities. Experience freedom, flexibility and round-the-clock convenience with HBL CreditCard. Whether it's shopping, dining or traveling, HBL CreditCard makes everything more rewarding. Accepted at millions of merchants worldwide, HBL CreditCard is packed with amazing benefits, exclusive offers and exciting rewards.

a) Basic charges

Annualised Percentage Rate (APR)		38% to 39% (Fixed)			
APR will be applicable in case of no or minimum or partial payment, from the transaction date, until paid in full.					
Interest rate	Introductory	Monthly		Annual	
Service charges (Retail transactions)	Not Applicable	Min 3.167% & Max 3.250%		Min 38.0% & Max 39.0%	
Service charges (Cash advance)	Not Applicable	Min 3.000% & Max 3.250%		Min 36.0% & Max 39.0%	
Service charges (Balance Transfer Facility)	Not Applicable	2.000%		24.0%	
Basic charges (FED applicable as per Law)	HBL VISA / Master Card			HBL FuelSaverCard	
	Green Card	Gold Card	Platinum Card	Green Card	Gold Card
Joining fee	There is no joining fee or card issuance fee for HBL CreditCard				
Annual/Monthly fee*	Rs. 3,000 (Annual)	Rs. 6,000 (Annual)	Rs.10,000 (Annual)	Rs. 250 (Monthly)	Rs. 500 (Monthly)
Supplementary annual fee	Rs. 1,500 (Annual)	Rs. 3,000 (Annual)	Rs. 5,000 (Annual)	Rs. 125 (Monthly)	Rs. 250 (Monthly)

*Annual/Monthly fee will be levied within 45/30 days, respectively, from issuance of card, irrespective of card activation.

Call HBL PhoneBanking on 111-111-425 to avail annual fee reversal on spend** of PKR 10,000/- on Green Card, PKR 25,000/- on Gold Card and PKR 50,000/- on Platinum Card, within 60 days of statement generation date in which annual fee is levied.

Note – Annual fee waiver is not applicable for HBL FuelSaverCard.

For existing HBL Customers, direct debit instructions (for either minimum or full payment option) is mandatory to avail spend-based annual fee waiver. For New to Bank (NTB) customers, condition of direct debit instructions is not valid.

BTF processing charges	Rs. 500 or 3% of transferred amount, whichever is higher	Rs. 500 or 3% of transferred amount, whichever is higher
Late payment fee	Rs. 1,250	Rs. 1,250
Card replacement fee	Rs. 600	Rs. 600
Cash advance issuance fee	Rs. 750 or 3% whichever is higher	Rs. 1,000 or 3%, whichever is higher
Return cheque charges	Rs. 1,000	Rs. 1,000
Direct debit rejection fee	Rs. 750	Rs. 750
Utility bill payment fee	Nil	Nil
Duplicate statement fee	Nil	Nil
Foreign transaction charges	3% of transaction amount	3% of transaction amount
SMS alerts fee	Rs. 100 per month	Rs. 100 per month
Cash payment charges	No charges for cash payment at any HBL Branch counter	
Cancellation charges	No cancellation charges	
Renewal charges	No renewal charges. Only annual fee applicable, as mentioned above.	

Other charges stated in HBLCreditCard Schedule of Charges (SOC) will be provided to you with your HBL CreditCard upon approval of your application. Changes, if any, will be communicated via Schedule of Charges (credit card section only) that will be sent to you, along with credit card welcome pack and/or statement. You may also visit our website www.hbl.com for updated Schedule of Charges.

**HBL offers fee waivers, discounts, promotional offers and incentives that are discretionary and card members are not entitled to claim the same as a matter of their right. HBL is entitled at any time without any liability to card members in any manner whatsoever to terminate or withdraw or change the criteria and conditions for these fee waivers, discounts, promotional offers and incentives.

b) Other information

Interest free period	Minimum 21 days and maximum 51 days Note: In case of minimum or partial payment, there will be NO interest free period.		
Interest charging	No interest would be charged on new purchases (Retail transactions) if the payment is made in full within the due date for each billing cycle and no balance is carried forward from the previous months. Otherwise, the period over which interest is charged will be as mentioned below:		
	Service charges (Retail transactions)	From transaction date	Until paid in full
	Service charges (Cash advance)	From transaction date	Until paid in full
	Service charges (Balance Transfer Facility)	From transaction date	Until paid in full
Payment allocation	All payment received by the Bank from the card member or supplementary card member may be applied in and towards payments of unpaid fees, cash advances, charges, liabilities, HIP and other costs and expenses in previous or current Statements of Account in the following order of priority or otherwise as the Bank may deem fit: a) all outstanding service charges and other fees shown on any previous Statement of Account; b) all outstanding amounts of the card transactions shown on any previous Statement of Account; c) all outstanding amounts of the card transactions shown on the current Statement of Account; and d) all outstanding amounts of the card transactions not yet shown on the current Statement of Account. All payments and credits shall, unless otherwise decided by the Bank, be applied by the Bank first to the outstanding amount that has been billed to the card account for the longest period of time.		
Minimum payment	5% of outstanding balance or Rs. 500 whichever is higher. The minimum payment may also include all fee(s), service charges, installments, overdue amount if any. Minimum payment received by customer will first adjust the service charges, Bank fee(s), installments and the remaining payment will settle the principle outstanding.		
Limit(s)	- Green Card: Minimum Rs. 20,000 & Maximum Rs. 149,999; Cash Advance Limit: 50% of Total Limit - Gold Card: Minimum Rs. 150,000 & Maximum Rs. 499,000; Cash Advance Limit: 75% of Total Limit - Platinum Card: Minimum Rs. 500,000 & Maximum Rs. 2,000,000; Cash Advance Limit: 75% of Total Limit		
Expiry	2 years from the date of card issuance (for both new & renewal)		

c) Insurance

Following insurance plans are offered on HBL CreditCard. For details/premium and/or enrollment of insurance facilities upon receipt of your HBL CreditCard, please call our 24-hour Phone Banking Service at 111-111-HBL (425). Bank's role in these products will be of a Distributor/Corporate Agent. Bank will debit the premium amount from your credit card on behalf of the insurance company. All documentation and/or claims etc. will be handled directly by the insurance company.

S. no.	Plan name	S. no.	Plan name	S. no.	Plan name
1	Credit shelter	3	Total assurance plan	5	Secure wallet plan
2	Income continuation plan	4	Triple health	6	Family protection plan

c) Product category

The selection of product category given in the application form i.e. Green or Gold or Platinum is taken as a preference. However, the same is subject to the credit limit assigned at the time of approval; and may be changed accordingly.

d) Direct debit facility

Direct debit facility is mandatory for existing HBL account holders; however, selection of "minimum payment" or "full payment" is completely your choice.

e) Customer contact point

Please feel free to call our 24-hour Phone Banking Service at 111-111-HBL (425) for any complaint/query.

f) Islamic Banking customers

Customers having an Islamic Banking account in HBL have declared that they clearly understand that the HBL CreditCard is a conventional product and also declare that the Islamic Banking account can be debited for (minimum/partial/full) payments of HBL CreditCard which is a conventional product.

g) Information update

For existing HBL account holders, the information given in the credit card application form may be updated in the Bank records associated with the HBL deposit account number mentioned for direct debit instructions in the credit card application form, upon approval of the credit card facility.

For existing HBL Credit Cardholders, the information given in the new credit card application form may be updated in the Bank records associated with the existing HBL CreditCard, upon approval of the new credit card facility.

The Bank reserves the right to standardise and maintain one set of customer addresses under each category of residence, mailing and office addresses across all delivery channels. Similarly if a request for change of address is received from the customer the same will be updated for all delivery channels that are being availed. The Bank will not be liable for wrong delivery, in case the customer fails to notify/provide the Bank with the updated/change of address.

The key fact sheet of HBL CreditCard 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.

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