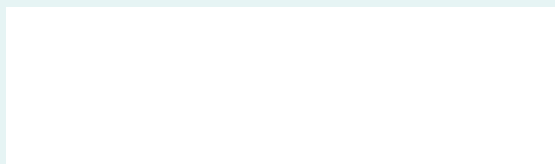


Key Fact Sheet

Effective from Jan 01, 2018 to June 30, 2018

HBL ForeignCurrencyCurrentAccount is specially designed to cater the needs of Pakistanis and foreign nationals who wish to maintain a foreign currency account in USD, GBP, and EUR

| Particular | Category | Charges |
|---|--|--|
| Minimum Balance Charges(monthly) USD 1,000, EUR 800, GBP 700 | All categories permitted under SBP FE manual chapter 6, para 1, sub para i | US/€/£ Equivalent of PKR50 Flat |
| Duplicate Account Statement | All Categories | Equivalent of PKR 35/ |
| Bank Certificate | All Categories | Equivalent of PKR 300/-Flat |
| Clearing of inward Return cheques | All Categories | Equivalent of USD.5/-Flat per cheque |
| Cheque Book issuance | All Categories | Equivalent of PKR 10/-Flat per leaf |
| Stop Cheque Charges | All Categories | US \$10 or equivalent flat per instruction |
| Delivery of Cheque Book by Mail | All Categories | Equivalent of PKR 150/-Flat |
| Issuance of FDD | All Categories | @ 0.25% Minimum PKR 1000/- (plus swift charges PKR 500, FED not applicable on swift charges/-) |
| Issuance of FTT | All Categories | @ 0.25% Minimum PKR 750/- (plus swift charges PKR 500/- FED not applicable on swift charges/-) |
| Duplicate FDD | All Categories | @ 0.25% Minimum PKR 1000/- (plus swift charges PKR500/-) PLUS SWIFT Charges PKR 500 (FED not applicable on swift charges/-) |
| Cancelation charges of FDD | All Categories | PKR 500/- Plus drawee bank charges if any Plus Swift Charges PKR 500/- (FED not applicable on swift charges/-) |
| Over the counter cash cheque returned due to insufficient balance | All Categories | PKR 200/- equivalent of the respective currency |



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

If In case monthly average balance falls below USD 1,000, EUR 800, GBP 700 then a charge as per prevalent key fact sheet will be levied Courier Charges will be recovered where applicable

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

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.