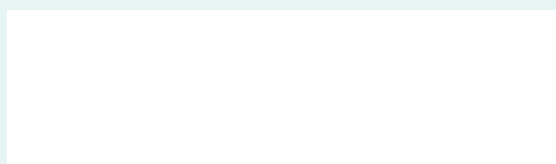


HBL Al-Mukhtar is a Shariah-compliant account specially designed to cater the needs of Self-employed individuals and Businesses with Business networks across multiple cities, who can maintain average balance of PKR 25, 000 for the entire month.

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 for over the counter debit and credit transactions greater than PKR 25,000.
- Waiver for outward clearing cheque return charges

| Particular | Category | Charges | FED applicable |
|--|----------------|---------------------------------|----------------|
| Duplicate Bank Certificate ⁱ | All Categories | PKR 300/-Flat | YES |
| Oversees Employment Certificate ⁱⁱ | All Categories | PKR 500/-Flat | YES |
| Delivery of Cheque Book by Mail | All Categories | PKR 150/-Flat | NO |
| Issuance of SBP/NBP cheques | All Categories | PKR 500/-Flat | YES |
| Standing Order Issuance/amendment | All Categories | PKR 200/-Flat | YES |
| Debit Card Fee (Supplementary & Replacement Cards) | Individuals | PKR 250-1,000 | YES |
| Inter Bank Funds Transfer (IBFT) | All Categories | PKR 100/-Flat | YES |
| ATM International Cash Withdrawal | All Categories | 3%-4% of the transaction amount | YES |
| ATM International Balance Inquiry | All Categories | PKR 300-400/- | YES |
| POS Transaction fee per transaction International | All Categories | 3%-4% of transaction amount | YES |
| Photocopy of the paid cheques Forward to customer (up to One year) | All Categories | PKR 50/-Flat per cheque | YES |
| Above one year up to five years | All Categories | PKR 200/-Flat per cheque | YES |
| Above five years | All Categories | PKR 500/- Flat per cheque | YES |



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 Schedule of Bank Charges, as amended from time to time.

(i) and (ii) Courier Charges will be recovered where applicable