

HBL Islamic PLS Account is specially designed to cater the needs of Individuals who are above 18 years of age or Non-individual entities who want to earn Shariah compliant profit on their deposits.

**Features**

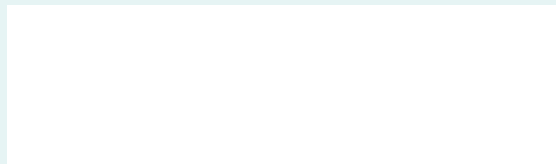
- Opening of Account with as little as PKR.100 (excluding services opted for at the time of account opening)
- Profit Calculation on Monthly Average Balance and payment Bi-annually

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR.370/-Flat	YES
Inter Branch Transactions -Cash Withdrawal <sup>(i)</sup>	All Categories	0.1% of transaction amount. Min PKR.500/-	YES
Inter Branch Transactions -Cash Withdrawal <sup>(ii)</sup>	All Categories	PKR. 370 Flat	YES
Bank Certificate <sup>(iii)</sup>	All Categories	PKR.300/-Flat	YES
Oversees Employment Certificate <sup>(iv)</sup>	All Categories	PKR. 500/-Flat	YES
Bankers Cheque (Through A/c) <sup>(v)</sup>	All Categories	PKR.250/-Flat	YES
Cheque Book issuance	All Categories	PKR.15/- Flat per leave	NO
Stop Cheque Charges/ Cheque Return	All Categories	PKR.400/-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
Cancellation of Bankers Cheque	All Categories	PKR.200/Flat <sup>(vi)</sup>	YES
Debit Card Annual fee (Supplementary) /Replacement	Individuals only	Between 250 to PKR 1,000	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR.13/-	YES
Debit Card Annual fee	Individuals only	Between PKR. 500 to PKR. 6,000 annually	YES
Online/Local Funds / Transfers <sup>(vii)</sup>	All Categories	PKR.200/-Flat	YES
ATM International Cash Withdrawal	All Categories	3-4% of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR.300 to 400/-	YES
IBFT (ATM, Phone Banking, Internet Banking & Mobile)	All Categories	PKR. 100/ Flat	YES

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

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

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



Customer Sign

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

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

- (i) Within city or Intercity over PKR 500,000 per day
- (ii) Intercity upto PKR 500,000 per day
- (iii) Courier Charges will be recovered where applicable
- (iv) Courier Charges will be recovered where applicable
- (v) If due in Favor of Educational institution, HEC charges should not exceed 0.50% of fees due or PKR.25/ whichever is lower
- (vi) 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.
- (vii) Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above