

HBL

HABIB BANK
حبیب بینک



Schedule of Charges

Effective from January 1st, 2017



HBL CreditCard



| Service Charges | Federal Excise Duty (FED) not applicable |
|---|--|
| Transaction Service Charges | Maximum 39% per annum |
| Balance Transfer Facility (BTF) Service Charges | 24% per annum of outstanding BTF amount |
| Cash Advance Service Charges | Maximum 39% per annum of outstanding cash advance amount |
| HBL Instalment Plan (HIP) Service Charges | 24% per annum of outstanding HIP amount |
| Other Fees and Charges | Up to 16% FED applicable* |
| Annual Fee (Basic) | Rs. 10,000 |
| Annual Fee (Supplementary) | Rs. 5,000 |
| BTF Processing Charges | Rs. 500 or 3% of transferred amount, whichever is higher |
| Late Payment Fee | Rs. 1,250 |
| Voucher Retrieval Fee | Rs. 1,000 |
| Arbitration Charges for Disputed Transactions | USD. 500 or equivalent PKR |
| Card Replacement Fee | Rs. 600 |
| Cash Advance Issuance Fee | Rs. 750 or 3% of amount withdrawn, whichever is higher |
| Banker's Cheque Issuance Fee | Rs. 500 |
| Early Payment Charges for Instalment Plan | 5% of remaining principal amount |
| Foreign Transaction Charges | 3% of the transaction amount |
| Card Conversion Fee | Rs. 600 |
| Returned Cheque Charges | Rs. 1,000 |
| SMS Alerts Fee | Rs. 100 per month |
| HBL Instalment Plan (HIP) Processing Fee | Rs. 600 |
| Direct Debit Rejection Fee | Rs. 750 |

*Subject to change as per applicable law.