

HBL



Schedule of charges



HBL CreditCard



Service charges*	Federal Excise Duty (FED) not applicable
Transaction service charges	Minimum 33% & maximum 39% p.a. (24% p.a. for Premier Customer category)
Balance Transfer Facility (BTF) service charges	24% p.a. of outstanding BTF amount
Cash advance service charges	36% p.a. of outstanding cash advance amount
Other fees and charges*	16% FED applicable
Joining fee (see promotion below)	Green card Rs. 1,000 - Gold card Rs. 2,000
Annual fee (see promotion below)	Green card Rs. 1,500 - Gold card Rs. 3,000
Supplementary card annual fee	Green card Rs. 1,000 - Gold card Rs. 2,000
BTF processing charges	Rs. 500 or 3% of transferred amount, whichever is higher
Late payment fee	Rs. 600
Cash payment fee	Rs. 175
Over-limit fee	Green card Rs. 500 - Gold card Rs. 1,000
Voucher retrieval fee	Rs. 1,000
Arbitration charges for disputed transactions	USD 500
Card replacement fee	Rs. 500
Cash advance issuance fee	Rs. 500 or 3% of amount withdrawn, whichever is higher
Banker's cheque issuance fee	Rs. 300
Early payment charges for instalment plan	5% of remaining principal balance
Foreign transaction charges	3.5% of the transaction amount
Card conversion fee	Rs. 500
Returned cheque charges	Rs. 500
SMS alerts fee	Rs. 50 per month
Fax statement charges	Rs. 20 for each statement
HBL Instalment Plan (HIP) processing charges	Rs. 500
HBL - Ufone mobile plan processing charges	Minimum Rs. 1,000 & maximum Rs. 2,000 (varies according to the plan)
Direct debit rejection fee	Rs. 200

* These charges will be implemented from July 1, 2010.

Annual & Joining Fee Waiver

Get your annual fee and joining fee waived off by spending PKR. 5,000/- in 30 days (for Green Card customers) and PKR. 10,000/- in 60 days (for Gold Card customers), once the fee has been levied on your account.