

HBL



Schedule of charges



HBL CreditCard



Service charges*	Federal Excise Duty (FED) not applicable
Transaction service charges	Minimum 33% & maximum 39% p.a. (33% p.a. for Premier Customer category)
Balance Transfer Facility (BTF) service charges	24% p.a. of outstanding BTF amount
Cash advance service charges	Minimum 36% & maximum 39% p.a. of outstanding cash advance amount
Other fees and charges*	16% FED applicable**
Joining fee	Green card Rs. 1,000 - Gold card Rs. 2,000
Annual fee	Green card Rs. 2,000 - Gold card Rs. 4,000
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. 1,000
Cash payment fee	Rs. 200
Over-limit fee	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Cash advance issuance fee	Rs. 750 or 3% of amount withdrawn, whichever is higher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. 750
SMS alerts fee	Rs. 50 per month
HBL Instalment Plan (HIP) processing charges	Rs. 500
Direct debit rejection fee	Rs. 500

* These charges will be implemented from January 1, 2012.

**Subject to change as per applicable law.