

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012							FED Applicable	Misys Internal Account	
Description			Charges						
INTERNATIONAL BANKING									
Part A	IMPORTS								
I		Sight/DA Letter of Credit Opening Commission.	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC			
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.1,500/- per LC	YES	912006	
	b		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter				
	c		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter				
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter				
	e	Plus : Swift Charges Rs. 1,500/- Flat Courier Charges Rs. 1,300/- Flat per item						NO	912352 912385
	f	Note:- a) (i) Commission is subject to negotiation with clients and approval from the Functional Head. (ii) Projected Annual Volume is to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) To periodically ascertain the volume of import business generated from customers, branches can access TI Report at serial no.2.00A. In addition, CTP will provide to all branches, as at 30th September each year, volume of import business passed on by the customer. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by Functional Head.							
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat				YES	930119	
			(ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.800/- Flat				YES	912010 930119	
		Note:-c) Handling Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.						YES	912816
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.						YES	912006
		Note:-e) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.						YES	912006
	g	L/C opened under " Supplier Credit" ,"Pay As You Earn Scheme" L/cs for period over one year	0.40% per quarter or part thereof upto final payment - Minimum Rs.1,500/- At the time of opening of L/C, commission to be charged on full amount of L/C liability or the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	930106	
	h	L/C opened under "Deferred Payment" L/cs for period over one year	0.40% per quarter or part thereof upto final payment - Minimum Rs.1,500/- At the time of opening of L/C, commission to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	930106	
	i	In case of L/G undertaking to be issued favoring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.1,500/-.				YES	930102	

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	j	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-	YES	930110
		REVALIDATION CHARGES			
2		Revalidation Commission for expired L/Cs revalidated	Commission to be recovered from the date of last expiry of L/C until new expiry date of L/C at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired L/Cs at negotiating/opening bank's counters.	YES	930108
3		TRANSFER OF L/C			
		Transfer of L/C to New Beneficiary	Transfer commission at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-	YES	930109
			Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.		
4		Registration of Import Contract			
	a	Registration of Import Contract	With SBP in respect of Private Foreign Currency Loan obtained by borrower in Pakistan from Foreign lenders.	Handling charges Rs.5,000/- Flat	YES 912818
	b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at importer's request.	Rs.600/- per application flat for LC upto Rs.1 M Rs.800/- per application flat for LC over Rs.1 M		YES 912815
	c	Contract Registration for import on Consignment basis:-			
	i	upto Rs.75 Million over Rs.75 Million	0.20% Minimum Rs.1,200/- Negotiable - (To be approved by Functional Head)	YES	912818
	d	Registered Contract Amendment Commission	Rs.1,200/- Flat per case for amendment other than increase in amount. If amendment involves increase in amount - Commission @ 0.20% Minimum Rs.1,200/-. Note: For Expired Contract Revalidation:- In addition to amendment charges,	YES	912818
5		L/C Amendment Charges			
		L/C Amendment Charges	Rs.1,000/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	YES	930121
		Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs. 1,300/- Flat per item		NO	912352 912385
6		Murabaha Charges			
	a	Profit	Profit rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.	NO	932501
	b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst	Rs.1,500/- Flat Per shipment Plus @ 0.15 Minimum Rs.1,000/-	YES	912050
7		L/C Cancellation Charges			
		L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.400/-	YES NO	912808 912352

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8	Credit Report Charges			
	Credit report on Foreign Suppliers/ Buyers.	(i) Rs.600/- Flat (ii) Plus Swift charges - Rs.400/- Note : In case credit report obtained from external agencies, actual plus our charges Rs.600/- Flat Plus Swift Charges - Rs.400/- or Courier Charges to be recovered	YES NO	930093 912352
9	FIM			
	a Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-			
	i Arrangement of Facility	@ 0.30% of Bill Amount	YES	912009
	ii On one time Request.	@ 0.55% of Bill Amount	YES	912009
	iii Due to Forced Clearance	@ 1.20% of Bill Amount	YES	930135
	b Handling charges of D.A L/C Consignment cleared & kept under Pledge:-			
	i Arranged at the time of opening of D.A L/C.	@ 0.35% of Bill Amount	YES	912819
	ii One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	@ 0.55% of Bill Amount	YES	930135
	iii Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	@ 1.20% of Bill Amount	YES	912819
10	Import Bills returned unpaid.			
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees. Plus Courier charges Rs.1,300/- and any other charges from Beneficiary Bank for return of un-paid bills.	YES NO	912813 912385
11	Documentary Collection			
	a Import Collections:- Documentary on Sight & Usance basis	Sight Rs.1,200/- Flat Usance Commission @ 0.10% per month or part thereof (from the date of lodgement until payment) Minimum Rs.1,200/- Note: If usance bills lodged and retired on the same day Rs.1,200/- Flat will be recovered.	YES	930137
	b Consignments.	@ 0.20% handling charges at the time of registration of contract/purchase order/ proforma invoice. Minimum Rs.1,000/-	YES	912818
	c Import against Advance payment to suppliers.	(i) Rs.1,300/- Flat (ii) Plus Service charges @ 0.15% minimum Rs.1,000/-	YES YES	930117 930043
	d Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,200/- (ii) Plus Swift Charges Rs.400/-	YES NO	912814 912352
12	Reimbursement Charges			
	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO	N.A.
13	Other Import Related Charges			
	a Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES	912815
	b Service charges against import transactions i.e. Import Bills/PAD / Collection / Advance Payment.	@ 0.15% Minimum Rs.1,000/-	YES	912382

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c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.1,500/- Flat	YES	912817
d	Expenses recovery protest / Legal charges	At Actual	YES	912315
Part-B	EXPORTS			
1	L/C Advising			
a	Advising L/C	(i) Rs.1,500/- Flat (ii) Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	YES NO	912030 912304
b	Export L/C Pre-Advice.	(i) Rs.600/- Flat (ii) Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	YES NO	930128 912304
2	Amendment Advising.			
	Amendment Advising.	(i) Rs.800/- Flat (ii) Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	YES NO	912030 912304
	Note : Obtaining clarification from issuing Bank - Swift Charges Rs.400/- Flat		NO	912352
3	Negotiation			
a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.500/-	YES	912008
b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES	912049
c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.	YES	912049
d	Export Development Surcharge	Rs.100/- Flat per transaction	YES	912095
e	Negotiation Charges (FCY L/C's):-			
i	Clean Documents	Rs.900/- Flat Plus Courier Charges Rs.1,300/-	YES NO	930132 912304
ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.1,300/-	YES NO	912803 912304
	Note: - Negotiable where annual export business volume on Group Basis is above Rs.10 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.10 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.			
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	930148
4	Confirmation			
	Confirmation/Acceptance	Charges as approved on case to case basis by Financial Institutions Division (FID).	YES	912047
5	Transfer of L/Cs.			
	Transfer of Export L/Cs.	Rs.1,500/- Flat	YES	930128
6	Reimbursement			
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES	930128
7	Processing of Documents under L/C restricted on other Banks			
	Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES	930132
8	Handling of Duty Draw - Back Claims			

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a	Handling of Duty draw back claim	0.25% minimum Rs.600/- Flat per submission to SBP.	YES	912051	
b	Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.600/- Flat per submission to SBP.	YES	912383	
9	NOC Issuance / Documents Transferred				
a	Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	912052	
b	IERF / ERF – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES	912029	
c	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,200/- Flat	YES	912029	
d	Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES	912029	
10	Collections				
a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.100/- Flat	YES NO	912012 912304	
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.500/- Maximum Rs.2,000/-	YES	912013	
c	FDBC where Bank earns exchange difference.	Rs.500/- Flat	YES	912013	
d	Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES	930128	
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	(i) Up to Rs.100 M (ii) Above 100 M (iii) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,300/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	0.15% 0.12% NO	912383 912383 912385	
11	Advance Payment Charges				
	Handling of Export Documents against which advance payment is Received.	(i) 0.15% Minimum Rs.1,000/- (ii) If more than one document is involved against same advance payment, handling charges should be recovered for each document separately.	YES YES	912383 912383	
Part C		FOREIGN CURRENCY REMITTANCES			
A	OUTWARD:				
1	a	Issuance of FDD, FFT from FC A/C & against PKR, in terms of Foreign Exchange Regulations.	@ 0.10% Minimum Rs.700/- Maximum Rs.5,000/- Plus Swift charges Rs.400/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank.	YES NO	930043 912352
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES	930043
	c	Local Foreign Funds Transfers (LFFT)			

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	LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free		
	Intercity LFFT	Flat Charge will be taken as follows : US\$ = 5/- GBP = 3/- Euro = 4/=	Depending on the currency in which transfer is being made	YES 910818
d	FFT/FDD			
e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.400/-	YES NO	912809 912352
f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.400/- for additional message.	YES NO	930043 912352
B	INWARD:			
1	a	Home Remittance	NIL	
	b	Others (Advance Payment)	NIL	
	c	Coinstar Money Transfer (Previously Travelex)	NIL	
	d	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.400/- Maximum Rs.4,000/- Plus Courier Charges Rs. 100/-	YES NO 930100 912304
	e	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Free if the deposit remains with the Bank for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs.300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited.	YES 912064
Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1		Correspondents' charges, if any, will be recovered.	At actual	NO N.A.
2		Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.400/- if applicable.	YES NO 930148 912352
3		Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.400/-	YES NO 912012 912352
4		Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.15% Minimum Rs.250/- Swift Charges Rs.400/-	YES NO 930048 912352
5		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	YES 930050
6		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES 930050
7		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES 912081
		DOMESTIC BANKING		
Part E		REMITTANCES		
1		Issuance of Banker's Cheque		

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Description		Charges			
a	Through A/c		Rs.150/- Flat	YES	912017
b	Against Cash	Upto Rs.100,000/-	Rs.300/- Flat	YES	912017
		Above Rs.100,000/-	Rs.500/- Flat	YES	912017
	Note:- Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.			NO	912017
c	For Cash Management customers, Charges as per specific agreement with them.				
d	Cancellation of Bankers Cheque	Rs.300/- Flat		YES	930052
		Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc.			
e	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges		YES	912017
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.		YES	912038
3	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS				
	Product	Transaction	Charges	Payable By	
a	Deposit (Cash)	(i) Within city	Free	Depositor	YES
		(ii) Inter city	Rs.300/- Flat		
	Note:- Bank's Remittance Application should be obtained from the Depositor for all Intercity Inter-Branch Cash Deposits				
b	Withdrawals (Cash)	(i) Within city upto 500,000/- per day	Free	Drawer of Cheque	YES
		(ii) Inter-city upto Rs.500,000/- per day	Rs.300/- Flat		
c	Cheque Deposits (Non HBL Cheque - For credit to HBL Account)	(i) Within city	Free	Beneficiary	YES
		(ii) Inter city	Rs.300/- Flat		
d	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city	Free	Beneficiary	YES
		(ii) Inter city	Rs.300/- Flat		
e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers (Batch Branches) <u>to</u> remote branch	(i) Within city	Free	Account Holder	YES
		(ii) Inter city	Rs.300/- Flat		
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.				
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) Islamabad & Rawalpindi are twin cities and all Online transactions should be treated as within city. (c) Chenab Nagar (Rabwah) and Chinniot are twin cities and all Online transactions should be treated as within city (d) Khushab & Jauharabad are twin cities and all On-line transactions should be treated as within city.				
	Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches or on accounts with Batch Branches which are registered as IBTS-B customers, must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.				
	Note:-3 Cash Management as per agreement signed with the customer.			YES	912319
	Note:-4 Cash Management as per Schedule of Charges where no written agreement is available.			YES	912319
	Note:-5 No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.				
4	HBL RUPEE TRAVELLERS' CHEQUES :				
a	Issuance of HBL Travelers Cheques	Free		NA	930046

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<i>Description</i>		<i>Charges</i>						
b	Refund in lieu of lost Travelers Cheques	Rs.50/- per leaf Minimum Rs.200/-			YES	930153		
c	Issuance of TCs in lieu of lost TCs	Rs.200/- Flat			YES	930153		
5	3rd Party Funds Transfer using SBP's PRISM System							
Threshold amount of 3rd Party Funds Transfer through RTGS - Rs. 1 Million								
Funds Outflow		Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code- 9916059	HBL Share of Charges Per Transaction (PKR) G.L.Code- 9914049	Total Charges to be recovered from Customers (PKR)			
Monday to Friday		9:00 AM to 1:30 PM	Rs. 200/=	Rs. 20/-	Rs. 220/=	NO	9916059 9914049	
		1:30 PM to 3:00 PM	Rs.300/=	Rs. 30/-	Rs.330/=			
		3:00 PM to 4:00 PM (Subject to Treasury Approval)	Rs. 500/-	Rs. 50/-	Rs. 550/-			
Saturday		9:00 AM to 11:30 AM	Rs. 200/=	Rs. 20/-	Rs. 220/=	NO	9916059 9914049	
		11:30 AM to 12:30 PM (Subject to Treasury Approval)	Rs.300/=	Rs. 30/-	Rs.330/=			
Funds In-flow		NIL						
Part F		BILLS						
1	Collection: -							
a		Documentary	@ 0.40% Minimum Rs.500/-			YES	912057	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)			NO	912304	
b		Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.250/- Maximum Rs.10,000/-			YES	912001	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)			NO	912304	
c		Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.250/- Maximum Rs.10,000/-			YES	912001	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)			NO	912304	
d		Charges for US\$ drafts / cheques presented in clearing.	Rs.300/- per instrument. Flat			YES	911909	
e		Intercity clearing through NIFT	Rs.300/- per instrument. Flat No charges for transactions between twin cities - Rawalpindi & Islamabad. No charges for transactions between twin cities - Chenab Nagar (Rabwah) and Chinniot. No Charges for transactions between twin cities- Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as a local clearing e.g. Gujrat City Branches are handled by NIFT Gujranwala.			YES	912083	
f		Urgent collection of local cheques for any amount.	Rs.500/- per collection.			YES	912083	
g		Charges if branch is situated within a radius of 25 KM.	Rs.50/- Flat for both LBC & OBC			YES	912083	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)					
h		Returning Charges for collection (Documentary / Clean	Rs. 500/- Flat			YES	930148	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)			NO	912304	
2	Inland Letter of Credit							
a		Opening Commission	Upto Rs.25 M	0.40% per quarter	Minimum Rs.1,500/- per LC	YES	912005	
			Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter				
			Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter				
			Above Rs.100 M	Negotiable Per Quarter				
			Plus : Swift Charges Rs. 400/- Flat					NO
Courier Charges Rs. 50/- (in case of within city) or Rs. 100/- (in case of intercity)					NO	912385		
Note: Charges negotiable on case-to-case basis under approval of Functional Head								

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b	Amendments charges without increase in amount.	Rs.1,000/- Flat	YES	930121
c	Involving increase in amount and / or extension in period of shipment.	Rs.1,000/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.	YES	930121
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill	YES	930121
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,000/- Flat	YES	912808
f	Advising / Amendment Charges.	Rs.1,500/- Flat Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	YES NO	930121 912304
g	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES	912802
h	Handling commission on inland import collection bills at opening end.	Rs.600/- Flat per collection.	YES	912804
i	Handling of discrepant documents	Rs.1200/- Flat	YES	912804
3	Documentary bills drawn against Inland Letters of Credit.			
3.1	SIGHT BILLS			
a	At Negotiating End			
i	Negotiation Commission	Commission @ 0.55% Minimum Rs.600/- Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.	YES NO	930146 932505
ii	Collection charges (Inland L/Cs)	Rs.600/- Flat	YES	912005
iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.600/- Flat	YES	912005
b	At opening end (at the time of retirement) rate of Profit			
i	If retired within 3 days from the date of lodgment.	Profit as per Credit Line from the date of negotiation. In case of One Off Approval, Profit at normal Commercial rate is to be applied from the date of negotiation.	NO	932506
ii	If retired after 3 days of lodgment.	Profit as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Mark-up at normal Commercial rate plus Commission @ 0.25% is to be recovered.	NO YES	932506 930146
	Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbusement arrangement is made to the Negotiating Bank only on receipt of documents.			
c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	912820
Part G		FINANCES / ADVANCES		
A	PROJECT FINANCE			
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.	YES	912320

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012			FED Applicable	Misys Internal Account
Description		Charges		
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-			
a	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES	912320
b	Legal documentation fee	On case to case basis as per agreement with the party.	YES	912315
c	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.	YES	912363
d	Consortium Agent Fee	On case to case basis as per agreement with the party.	YES	912320
e	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.	YES	912320
f	Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES	912328
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.			
B	WORKING CAPITAL FINANCING / ADVANCES AND COMMERCIAL FINANCING			
1	Legal documentation fee in all cases of fund based and non fund based facilities	Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee.	YES	912315
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual	
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual	
		(c) Registration Fee & Charge Search Report.	Actual	
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.		
2	Handling Charges for Facilities Exceeding Rs.40 M but less than Rs.100 M			
a	CREDIT SANCTION (New facility/Initial)	@ 0.025% of funded facilities	YES	912321
b	Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat	YES	912321
c	Enhancement	@ 0.05% of the enhanced funded amount including Usance L/Cs.	YES	912321
d	Facilities on Short form for One Off & Temporary Extensions	Rs.2,000/- Flat	YES	912321
e	Annual Review Fee (on Renewal)	@ 0.01% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.	YES	914034
	Note : i) Renewal for shorter periods proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval of reduced rate by Functional Head.			
f	Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion	YES	912321
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.			

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012			FED Applicable	Misys Internal Account
Description		Charges		
3	Restructuring & Rescheduling Fee on Ijarah and DM including all types of moratorium/ deferments.	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).	YES	930162 or 912321
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.			
4	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits.	Fresh / Enhancement / Decrease / Renewal		
	Up to Rs. 1 M	Rs.1,000/- Flat	YES	930077
	above Rs. 1 M to Rs. 2 M	Rs.2,000/- Flat		
	above Rs. 2 M to Rs. 5 M	Rs.3,000/- Flat		
	above Rs. 5 M to Rs. 10 M	Rs.4,000/- Flat		
	above Rs. 10 M to Rs.40 M	Rs.5,000/- Flat		
	Temporary Extension	Rs.1,000/- Flat		
	Note:- These charges are not applicable to the following categories: -			
	a) Islamic Export Refinance.			
	b) Finances 100% secured by deposits with our Bank.			
	c) All Staff Finances.			
5	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.1,500/- Flat	YES	930169
C	IJARAH FINANCE (Auto & Machinery)			
a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).	YES	930163
b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)	YES YES	912315 912315
D	OTHER CHARGES ON ADVANCES			
1	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction	YES 930171
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction	YES 930171
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.	Rs.2,500/- Flat per property.	YES 930173
	b	Vacation of Charge	Rs.1,000/- Flat per case	YES 930173
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.	YES 912315

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012			FED Applicable	Misys Internal Account															
Description		Charges																	
b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.	YES	912315															
c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES	912315															
4	To mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES	930169															
5	For finances against pledge/ hypothecation.																		
a	Godown Rent.	Actual	NO	912102															
b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account. (ii) If inspection carried out by Bank Staff, charges will be as under:- <table border="1"> <thead> <tr> <th>For Advances</th> <th>Pledge</th> <th>Hypothecation</th> </tr> </thead> <tbody> <tr> <td>Up to Rs.1.000 M</td> <td>Rs.200/- Flat</td> <td>Nil</td> </tr> <tr> <td>Up to Rs.5.000 M</td> <td>Rs.1,000/- Flat</td> <td>Rs.1,000/- Flat</td> </tr> <tr> <td>Up to Rs.10.000 M</td> <td>Rs.1,500/- Flat</td> <td>Rs.1,500/- Flat</td> </tr> <tr> <td>Above Rs.10.000 M</td> <td>Rs.2,000/- Flat</td> <td>Rs.2,000/- Flat</td> </tr> </tbody> </table> Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.	For Advances	Pledge	Hypothecation	Up to Rs.1.000 M	Rs.200/- Flat	Nil	Up to Rs.5.000 M	Rs.1,000/- Flat	Rs.1,000/- Flat	Up to Rs.10.000 M	Rs.1,500/- Flat	Rs.1,500/- Flat	Above Rs.10.000 M	Rs.2,000/- Flat	Rs.2,000/- Flat	YES	912324
For Advances	Pledge	Hypothecation																	
Up to Rs.1.000 M	Rs.200/- Flat	Nil																	
Up to Rs.5.000 M	Rs.1,000/- Flat	Rs.1,000/- Flat																	
Up to Rs.10.000 M	Rs.1,500/- Flat	Rs.1,500/- Flat																	
Above Rs.10.000 M	Rs.2,000/- Flat	Rs.2,000/- Flat																	
c	In case of Muccadam (Managed Pledge) Note: - These charges are per Customer for each pledge site.	Actual bill by Muccadam to be paid directly debiting customer's account.																	
d	Other incidental expenses (Insurance Premium, Legal charges) Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.	Actual Cost.	YES	912315															
Part H	STANDING INSTRUCTIONS CHARGES:																		
	Standing instructions charges will be recovered in addition to normal remittance charges.	Rs.200/- per transaction except deduction of loan installments.	YES	912081															
Part I	SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS																		
1	Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-																		
a	Individual shares with verified Transfer Deed attached.	Rs.500/- Flat	YES	912055															
b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES	912055															
c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES	912055															
d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES	912055															
2	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).																		
a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	912344															
b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	912344															

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012					FED Applicable	Misys Internal Account	
<i>Description</i>		<i>Charges</i>					
3	a	Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)			YES	912310	
		Small	Rs.2,500/- Flat per annum.				
		Medium	Rs.3,500/- Flat per annum.				
		Large	Rs.5,500/- Flat per annum.				
		Extra Large	Rs.6,500/- Flat per annum.				
		Cubicle Locker	Rs.40,000/- Flat per annum.				
	b	Key Deposit (Will apply at the time of issuance of new locker).			NO	900032	
		Small	Rs.2,500/- Flat				
		Medium	Rs.3,000/- Flat				
		Large/Extra Large	Rs.4,000/- Flat				
		Cubicle Locker	Rs.40,000/- Flat				
	c	Breaking Charges			YES	912807	
		For Small, Medium, Large & Extra Large Locker		Rs.2,600/- per Locker or actual cost whichever is more.			
		Cubicle Locker		Rs.5,200/- per Locker or actual cost whichever is more.			
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered.						
Part J		GUARANTEES					
1	Guarantee Amount Range		Per Quarter Charges or part thereof	Subsequent quarter or part thereof			
	From	To					
		Amount upto	500,000	5,000	2,500		
		500,001	1,000,000	8,000	4,000		
		1,000,001	2,000,000	15,000	7,500		
		2,000,001	3,000,000	22,500	11,250		
		3,000,001	4,000,000	30,000	15,000		
		4,000,001	5,000,000	37,500	18,750		
		5,000,001	6,000,000	48,000	24,000		
		6,000,001	7,000,000	70,000	35,000		
		7,000,001	8,000,000	64,000	32,000		
		8,000,001	9,000,000	67,500	33,750		
		9,000,001	10,000,000	75,000	37,500		
		10,000,001	12,500,000	93,750	46,875		
		12,500,001	15,000,000	112,500	56,250		
		15,000,001	17,500,000	140,000	70,000		
		17,500,001	20,000,000	200,000	100,000		
		20,000,001	22,500,000	180,000	90,000		
		22,500,001	25,000,000	187,500	93,750		
		25,000,001	27,500,000	206,250	103,125		
		27,500,001	30,000,000	225,000	112,500		
		30,000,001	32,500,000	243,750	121,875		
		32,500,001	35,000,000	280,000	140,000		
		35,000,001	37,500,000	375,000	187,500		
		37,500,001	40,000,000	320,000	160,000		
		40,000,001	42,500,000	318,750	159,375		
		42,500,001	45,000,000	337,500	168,750		
	45,000,001	47,500,000	356,250	178,125			
	47,500,001	50,000,000	375,000	187,500			
	50,000,001	52,500,000	420,000	210,000			
	52,500,001	55,000,000	550,000	275,000			
	55,000,001	57,500,000	460,000	230,000			

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012				FED Applicable	Misys Internal Account
<i>Description</i>		<i>Charges</i>			
	57,500,001	60,000,000	450,000	225,000	
	60,000,001	62,500,000	468,750	234,375	
	62,500,001	65,000,000	487,500	243,750	
	65,000,001	67,500,000	506,250	253,125	
	67,500,001	70,000,000	560,000	280,000	
	70,000,001	72,500,000	725,000	362,500	
	72,500,001	75,000,000	600,000	300,000	
	75,000,001	77,500,000	581,250	290,625	
	77,500,001	80,000,000	600,000	300,000	
	80,000,001	82,500,000	618,750	309,375	
	82,500,001	85,000,000	637,500	318,750	
	85,000,001	87,500,000	700,000	350,000	
	87,500,001	90,000,000	900,000	450,000	
	90,000,001	92,500,000	740,000	370,000	
	92,500,001	95,000,000	712,500	356,250	
	95,000,001	97,500,000	731,250	365,625	
	97,500,001	100,000,000	750,000	375,000	
	- Minimum charges for the issuance/amendment of guarantee is 2,000/=				
	- All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 10,000/- per Rs. 1 Million each (per quarter or part thereof) plus Rs. 5,000/- subsequent charges.				
	- Rs. 1,000/- (flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.				
	- Rs. 1,000/- (flat) will be charged for Guarantees issued to Shipping Companies.				
	- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.				
	- Claim handling charges of Rs. 3,000 (flat).				
Part K		MISCELLANEOUS CHARGES			
1	a	Transaction Charges on PLS & BBA	Rs.10/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's or system generated debit transactions.		YES 912093
	b	Transaction charges on Al-Irtifa (IDPA) A/c	Charge of Rs.25/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.		YES 912093
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free Transactional Services on Freedom Account (as listed in the product features) if actual balance of Rs.25,000/- or above is maintained during the month. For the month in which actual balance is below Rs.25,000/- even for a day, all the customer initiated debit transactions will be charged @ Rs.50/- per transaction in lump sum.		YES 912093
	Following categories of Accounts are exempt from recovery of "Transaction Charges"				
	1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.				
	2) Accounts of Mustehiqeen of Zakat				
	3) Accounts of Students				
	4) Accounts of Deceased				
	5) Accounts in Inactive and Unclaimed categories				
	6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.				
	7) Nominated accounts against all types of Term Deposits.				
	8) Regular Saving Accounts				
	9) Special Non-Chequeing Accounts of Exporter				
2		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)		YES 912397

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012				FED Applicable	Misys Internal Account
Description		Charges			
3	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.1,000/- Flat per annum		YES	912816
4	Stop payment of cheque	(i) Rupee A/c	Rs.300/- Flat per instruction	YES	912360
		(ii) F.C. A/C	US\$ 10/- Flat per instruction	YES	912360
Note:- Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.					
5	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with insufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Rs.400/- Flat per cheque	YES	912359
		(ii) FC A/c.	US\$ 5/- Flat per cheque	YES	911910
6	Cheque Book Issuance Charges	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book. Note: Al-Mukhtar Account holders are exempted from these charges.		NO	912318
7	a Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)		YES	930084
	b Charges for Non-Standard Dividend Warrants	Rs.12/- Flat per Dividend Warrant which do not meet NIFT's specifications.		YES	930084
	Note:- Bank may waive charges to Customers depositing full Dividend amount in advance or Rs.50 (M) whichever is less in Dividend Account for payment of Dividend Warrants.				
8	Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.		YES	930091
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES	930092
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque		
		(iii) Above five years	Rs.500/- Flat Per cheque		
10	a Utility Bills Commission	Rs.8/- per bill.	Electricity	NO	912004
			Sui Gas	NO	912026
			Telephone	NO	912027
			Water	NO	912028
			CDGK Utility	NO	914024
	b Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.		YES	910818
11	Other Services to BISE / University:-				
a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head		YES	912327
	To provide printed challans.			YES	912327
	Safe keeping of question papers & answer copies.			YES	912327
	Delivery of question papers to examination centres using Bank's transport.			YES	912327
Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.					
12	Statement of Account outside agreed periodical cycle for all types of accounts, on request from customer.	Rs.35/- Flat, per statement		NO	912082

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012				FED Applicable	Misys Internal Account
Description		Charges			
13	Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement		NO	912082
14	Delivery of Cheque Book by Registered Mail/ Courier	Rs.100/- Flat		NO	912304
15	Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.		YES	912325
	*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners. →Regular PLS Savings Accounts. →Basic Banking Accounts (BBA).				
16	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)		YES	912362
17	Confirmation of balances to Auditors.	Rs.400/- Flat		YES	930097
18	Bank Certificate for the purpose of Visa, Income tax etc.	Rs.100/- Flat per certificate		YES	912396
19	Overseas Employment Certificate.	Rs.100/- Flat per certificate		YES	912396
20	Visa Fee Collection	Rs.50/- Flat per application		YES	912105
21	Credit Information Report / Opinion.				
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES	930093
	Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'N' as applicable.				
22	For any enquiry requested by customer beyond 3 years.	Rs.1,000/- Flat		YES	930094
23	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-		YES	910902
24	Closure of Account Charges (Not applicable on Normal Savings Accounts, RMPSA, SSB, CRSD & BCRSD).	Rs.200/- Flat (Note: No Charges are to be recovered in case of Transfer of Account to another branch of HBL)		YES	912019
25	Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		Yes	
Part L		HBL DEBIT CARD (ATM CARD)			
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned		
	b	Annual fee (Basic)-Green Card	Rs.320/- Flat	YES	912097
	c	Annual fee (Supplementary) Green Card	Rs.150/- Flat	YES	912097
	d	Card Replacement fee	Rs.150/- Flat	YES	912097
	e	POS Transaction fee per transaction Local.	Nil	YES	912098
	f	POS Transaction fee per transaction International	@ 2% of transaction amount Minimum Rs.300/- Maximum Rs.1,200/-	YES	912485
	g	Visa ATMs International (Cash withdrawal)	@ 3% of transaction amount or Rs.400/- whichever is higher per withdrawal.	YES	912485
	h	Visa ATMs International (Balance Inquiry)	Rs.300/- Flat per inquiry	YES	912485

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012				FED Applicable	Misys Internal Account
Description		Charges			
i	SMS Alert Charges (POS) (where service subscribed by client)	Rs.25/- Flat per month		YES	914035
Part M HBL ALTERNATE DELIVERY CHANNELS (ADC)					
1	ATM Charges				
1.1	Cash Withdrawal				
a	HBL ATMs	Nil			
b	I-Link and Mnet ATMs	Rs.15/- per withdrawal Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt)		YES	910821
1.2	Balance Inquiry				
a	HBL ATMs	Nil			
b	ILink ATMs	Nil			
c	Mnet ATMs	Rs.5/- Flat per inquiry		YES	912082
d	HBL ATMs Mini Statement	Rs.5/- Flat		YES	930094
1.3	Funds Transfer				
	Inter Bank funds transfer (IBFT)	Rs.50/- Flat per transfer		YES	910818
	Inter Branch funds transfer				
1.4	Utility Bill Payment	Nil			
2	HBL Phone Banking				
a	Funds Transfer				
	Inter Bank funds transfer (IBFT)	Rs. 50/- Flat per transfer		YES	910818
	Inter Branch funds transfer				
b	Statement Request	Rs.35/-Flat, per statement		NO	912082
c	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.300/- Flat per instruction	YES	912360
		(ii) F.C. A/C	US\$ 10/- Flat per instruction	YES	912360
		Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.			
d	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.		NO	912318
e	Mobile Phone Prepaid Vouchers	Rs.5/- Flat per transaction		YES	912248
3	HBL Internet Banking				
a	Subscription	Nil			
b	Funds Transfer				
	Inter Bank funds transfer (IBFT)	Rs.50/- Flat per transfer		YES	910818
	Inter Branch funds transfer				
c	Utility Bill Payment	NIL	Electricity	NO	912004
			Sui Gas	NO	912026
			Telephone	NO	912027
			Water	NO	912028
d	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.		NO	912318
e	Mobile Phone Prepaid Vouchers	Rs.5/- Flat per transaction		YES	912248
4	HBL Mobile Banking with Ufone				
a	Balance Inquiry	NIL			
b	Mini Statement	NIL			
c	Utility Bill Payment	NIL			
d	Mobile Bill Payment	NIL			
	Note:- Ufone will charge Rs.5/- plus applicable tax from customer's Ufone mobile air time for every utility bill payment transaction executed through HBL Mobile Banking with Ufone.				
Part N DISPATCH / COMMUNICATION CHARGES					
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.		NO	912301
		(ii) Inland (Inter City) - Rs.50/- Flat per item.			
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.		NO	912301

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012			FED Applicable	Misys Internal Account
Description		Charges		
		(ii) Inland (Inter City) - Rs.70/- Flat per item.		
		(iii) Foreign Rs.200/- Flat per item.		
		(iv) For Foreign Import LC Rs.1,200/- Flat per item.		
		(v) For Inland LC Rs.200/- Flat per item.		
3	Courier	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.100/- Flat per item.	NO	912304
4	Foreign Courier	Rs.1,300/- Flat per item.	NO	912385
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.400/- Flat	NO NO NO	912352 912352 912352
6	Telephone	Rs.100/- Flat per call.	NO	912303
7	Fax	Rs.100/- Flat per message.	NO	912358
Part O		INVESTMENT PORTFOLIO SECURITIES (IPS)		
1		To be charged on month end balance as per following :-		
	a	IPS Sevcies Charges		
	i	Balance up to Rs.2.5 Million per issue	Nil	
	ii	Balance above Rs.2.5 Million per issue	@ 0.05% p.a Minimum Rs.5,000/- Maximum Rs.100,000/- per issue.	YES 912380
		IPS Sevice charges to be applied on GoP Sukuk at Coupon payment once per annum		
	b	Security Movement against IPS Accounts	Rs.500/- Flat per transaction.	YES 912380
	c	IPS Statement	Quarterly Free but on request Rs.100/- Flat	YES 912380
Part P		INVESTMENT BANKING		
1	a	Advisory Fee	Negotiable on case to case basis.	YES 912056
	b	Succession Fee		YES 912056
	c	Retainer Fee		YES 912056
	d	Arrangement Fee		YES 912056
	e	Underwriting Fee		YES 912056
	f	Participation Fee		YES 912056
	g	Monitoring Fee		YES 912056
	h	Commitment Charges		YES 912056
	i	Trustee / Agency Fee		YES 912056
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.
Part Q		BANK CHARGES FOR GOVT. BUSINESS		
		IMPORTS		
1		Cash Letter of Credit		
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES 912801
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES 912801
	c	Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation	
	d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES 912801
		Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.		
Part R		EXEMPTIONS		
	a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.		
		Exemptions can only be granted for charges included under the following "Parts of SOBC".		
1		Part-C - Foreign Currency Remittances		
2		Part-D - Other Charges on Foreign Exchange Transactions		
3		Part-E - Remittances		
4		Part-F - Bills / Collection		
5		Part-J - Guarantees		
6		Part-L - HBL Debit Card (ATM Card)		
7		Part-M - HBL Alternate Delivery Channels (ADC)		
8		Part-N - Dispatch / Communication Charges		
9		Part-O - Investment Portfolio Securities (IPS)		

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2012 TO JUNE 30, 2012		FED Applicable	Misys Internal Account
Description	Charges		
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-9 will be refunded in the months of April, July, October & January, for the previous quarters.		
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.		
Note-2:-	The applicability of FED is based on understanding of the relevant laws.		
Note-3:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.		
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.		
Note-5:-	All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-6:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-7:-	All Financial Institutions (FIs) related charges will be on case to case basis and will be approved by Head - FID.		