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Schedule of Bank Charges (Exclusive of FED) Effective From January 01, 2011

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HBL							FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011								
Description			Charges					
INTERNATIONAL BANKING								
Part A		IMPORTS						
1		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	YES	
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.1,500/- per LC		
	b		Upto Rs.50 M	0.35% Per Quarter	0.20% Per Quarter			
	c		Upto 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/Courier Charges as per Part 'O', as applicable						NO
	f	<p>Note:- a) (i) Commission is subject to negotiation with clients and approval from the concerned Group Head. (ii) Projected Annual Volume is to be ascertained and approved by Group 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 respective Group Head.</p>						
		<p>Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.</p>	<p>(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat</p> <p>(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</p>				YES	
		<p>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.</p>					YES	
		<p>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%.</p>					YES	
g	L/C opened under " Supplier Credit" , "Pay As You Earn Scheme" and "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 plus interest payable thereon 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		
h	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		
i	Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay.	1.0% for first quarter and 0.35% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES		
2	REVALIDATION CHARGES							
	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).				YES		

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description		Charges		
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	
		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	
	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
	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 Group Head) Minimum Rs.1,500/-		YES
	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, revalidation commission will be charged as per clause 4c (i) above.		YES
5	L/C Amendment Charges			
	a L/C Amendment Charges	Rs.1,200/- 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	
		Plus : Swift/Courier Charges as per Part 'O', as applicable	NO	
b Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1,200/- Flat per bill in addition to normal commission as per Section 13 (b)		YES	
6	L/C Retirement Charges			
	a Mark-up	Mark-up 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, Mark-up 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	
	b In addition to mark-up as per 6(a), Commission is to be charged as under:			
	i If retired within 10 days from the date of lodgment	No Commission		
	ii If retired within 15 days subsequent to the period at (i) above.	@ 0.20% on purchase price.	YES	
	iii If retired within next 15 days after the period mentioned at (ii) above.	@ 0.25% on purchase price.	YES	
iv If retired within next 140 days after the period mentioned at (iii) above.	@ 0.35% on purchase price.	YES		

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
Description		Charges	
v	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank with /without registration of contract and payment made thereagainst	Rs.1,500/- Flat Per shipment Plus usual remittance charges	YES
	Note a):- Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.		NO
	Note b):- No mark up will be charged from the date of negotiation till the date of lodgement of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents.		NO
	Note c):- (i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only).		YES
	(ii) In addition to commission at Note c(i) Mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability until date of final payment. In case of One Off Approval, in addition to commission at Note c(i) mark-up at normal commercial rate with penalty is to be applied from the date of negotiation till the date of retirement, after adjustment of cash margin, if any.		NO
c	If bills are to be drawn at usance under L/C other than Pay As You Earn Scheme and Suppliers/ Buyers Credit and Deferred Payment L/C on yearly basis.	(a) Rs.750/- Flat per bill to be charged at the time of retirement of bills.	YES
i		(b) Extra Commission @ 0.15% Minimum Rs.750/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days)	YES
ii	D/A Commission for bills drawn under L/C if business exceeds Rs.250 M (P.A.)	Negotiable (To be approved by Group Head).	YES
d	Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 100/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs.	YES
7	L/C Cancellation Charges		
	L/C cancellation charges	(i) Rs.2,000/- Flat	YES
		(ii) Plus Swift charges Rs.400/-	NO
8	Credit Report Charges		
	Credit report on Foreign Suppliers/ Buyers.	(i) Rs.600/- Flat	YES
		(ii) Plus Swift charges - Rs.400/-	NO
		Note : In case credit report obtained from external agencies, actual plus our charges Rs.600/- Flat Plus Swift Charges - Rs.400/- to be recovered	
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
ii	On one time Request.	@ 0.55% of Bill Amount	YES
iii	Due to Forced Clearance	@ 1.20% of Bill Amount	YES
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

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description		Charges		
	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
	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
10		Import Bills returned unpaid.		
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES
			Plus Courier charges Rs.1,300/- and any other charges from Beneficiary Bank for return of un-paid bills.	NO
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
	b	Consignments.	@ 0.20% handling charges at the time of registration of contract/purchase order/ proforma invoice. Minimum Rs.1,000/-	YES
	c	Import against Advance payment to suppliers.	(i) Rs.1,300/- Flat (ii) Plus normal remittance charges.	YES YES
	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
12		Reimbursement Charges		
		Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
13		Other Import Related Charges		
	a	Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES
	b	Service charges against import transactions i.e. Import Bills/PAD / Collection.	@ 0.15% Minimum Rs.1,000/-	YES
	c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.1,500/- Flat	YES
	d	Expenses recovery protest / Legal charges	At Actual	YES

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
<i>Description</i>		<i>Charges</i>		
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
	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
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
3	Negotiation			
	a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.500/-	YES
	b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES
	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
	d	Export Development Surcharge	Rs.100/- Flat per transaction	YES
	e	Negotiation Charges (FCY L/C's):-		
	i	Clean Documents	Rs.900/- Flat Plus Courier Charges Rs.1,300/-	YES NO
	ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.1,300/-	YES NO
		Note: - Negotiable where annual export business volume on Group Basis is above Rs.10 M, with the approval of Group 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
4	Confirmation			
		Confirmation/Acceptance	(i) 0.30% per quarter or part thereof Minimum Rs.1,000/- (ii) All confirmation charges to be approved on case to case basis by Financial Institutions Division (FID).	YES YES
5	Transfer of L/Cs.			
		Transfer of Export L/Cs.	Rs.1,300/- Flat	YES
6	Reimbursement			
		Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES
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

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
Description		Charges	
8	Handling of Duty Draw - Back Claims		
a	Handling of Duty draw back claim	Rs.600/- Flat per submission to SBP.	YES
b	Handling the processing of 6% R&D support claims to SBP.	Rs.600/- Flat per submission to SBP.	YES
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
b	ERF – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES
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
d	Preparation of substitution case in export re-finances.	Rs.1,500 /- Flat	YES
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
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.300/- Maximum Rs.2,000/-	YES
c	FDBC where Bank earns exchange difference.	Rs.300/- Flat	YES
d	Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES
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
11	Advance Payment Charges		
	Handling of Export Documents against which advance payment is Received.	(i) Rs.1,000/- Flat (ii) If more than one document is involved against same advance payment, handling charges should be recovered for each document separately.	YES YES
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.
	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.

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description		Charges		
c	FDD/FFT			
i	Cancellation Charges / Stop payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.400/-	YES NO	
d	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.400/- for additional message.	YES NO	
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
	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
Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1		Correspondents' charges, if any, will be recovered.	At actual	NO
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
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
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
5		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	YES
6		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES
7		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES

HBL				FED Applicable		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011						
<i>Description</i>		<i>Charges</i>				
DOMESTIC BANKING						
Part E	REMITTANCES					
1	Issuance of Banker's Cheque					
	a	Through A/c	Rs.135/- Flat	YES		
	b	Against Cash	Upto Rs.100,000/-	Rs.300/- Flat	YES	
			Above Rs.100,000/-	Rs.500/- Flat	YES	
		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	
	c	For Cash Management customers, Charges as per specific agreement with them.				
	d	Cancellation of Bankers Cheque	Rs.300/- Flat		YES	
Note:- No cancellation charges on Banker's Cheque issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season.						
e	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges		YES		
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.		YES		
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 (HBL / Non HBL)	(i) Within city	Free	Beneficiary	YES
			(ii) Inter city	Rs.300/- Flat		
	d	Online Funds Transfer / Cross Branch Transfers (Batch Branches)	(i) Within city	Free	Account Holder	YES
			(ii) Inter city	Rs.300/- Flat		
		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				
		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 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		
	Note:-4 Cash Management as per Schedule of Charges where no written agreement is available.			YES		
	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		
	b	Refund in lieu of lost Travelers Cheques	Rs.50/- per leaf Minimum Rs.200/-	YES		
c	Issuance of TCs in lieu of lost TCs	Rs.200/- Flat		YES		

HBL				FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011					
<i>Description</i>		<i>Charges</i>			
Part F	BILLS				
1	Collection: -				
	a	Documentary	@ 0.40% Minimum Rs.500/-	YES	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	NO	
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.5,000/-	YES	
			Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	NO	
	c	Charges for US\$ drafts / cheques presented in clearing.	Rs.300/- per instrument. Flat	YES	
	d	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 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	
	e	Urgent collection of local cheques for Rs.0.5 M & above.	Rs.500/- per collection.	YES	
f	Charges if branch is situated within a radius of 25 KM.	Rs.50/- Flat for both LBC & OBC	YES		
2	INLAND LETTER OF CREDIT				
	a	Opening Commission	Upto Rs.25 M	0.40% per quarter	Minimum Rs.1,500/- per LC
			Upto Rs.50 M	0.35% per quarter	
			Upto Rs.100 M	0.30% per quarter	
			Above Rs.100 M	Negotiable Per Quarter	
			Plus Swift/Courier Charges as per Part 'O' as applicable		NO
	Note: Charges negotiable on case-to-case basis under approval of Group Head				
	b	Amendments charges without increase in amount.	Rs.1,000/- Flat	YES	
	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	
	d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill	YES	
	e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,000/- Flat	YES	
	f	Advising / Amendment Charges.	Rs.1,500/- Flat	YES	
Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)			NO		
g	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES		
h	Handling commission on inland import collection bills at opening end.	Rs.600/- Flat per collection.	YES		
i	Handling of discrepant documents	Rs.1,200/- Flat	YES		

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
Description		Charges	
3	Purchase of Bills, Cheques etc.		
	a Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above	YES
		Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.	NO
	b Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above	YES
		Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.	NO
		Note:- Salary cheques issued by Controller of Military Accounts are exempted from charges cited at 1 (b) and 1 (f) above and markup. However, Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity) are to be recovered.	
	i Postage Local (within city) - Rs.30/- Inland (Inter City) 50/- per item / Courier charges Local (within city) Rs.50/- Inland (Inter-city) Rs.100/- per item are to be recovered on collection of each instrument (whether clean or documentary).		NO
			NO
	ii Collecting Bank's Charges and Swift / Courier Charges will be extra.		NO
			NO
	c Returning charges for unpaid documentary or clean collection	Rs.500/- Flat	YES
		Plus Courier Charges Rs.50/- (in case of within city) or Rs.100/- (in case of intercity)	NO
	d Mark-up shall be applied as under on bills purchased/ negotiated.		
	i If retired up to 21 st day from the date of purchase.	Mark-up as per Credit Line on Actual Finance.	NO
In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied.			
ii If retired during next 210 days.	Mark-up as per Credit Line on Actual Finance.	NO	
	In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied.		
iii Storage Charges.	Plus Bank's commission @ 20 paisas per Rs.100/-	YES	
	i) No charge, if cleared within 3 days of its receipt by the branch. ii) Rs.4/30 per packet per day – Minimum Rs.430/-	YES	
4	Documentary bills drawn against Inland Letters of Credit.		
	4.1 SIGHT BILLS		
	a At Negotiating End		
	i Negotiation Commission	Commission @ 0.55% Minimum Rs.600/-	YES
		Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.	NO
	ii Collection charges (Inland L/Cs)	Rs.600/- Flat	YES
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	

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
<i>Description</i>		<i>Charges</i>	
b	At opening end (at the time of retirement) rate of mark-up		
i	If retired within 3 days from the date of lodgment.	Mark-up as per Credit Line from the date of negotiation. In case of One Off Approval, Mark-up at normal Commercial rate is to be applied from the date of negotiation.	NO
ii	If retired after 3 days of lodgment.	Mark-up 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
Note:- No mark-up 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
4.2 USANCE BILLS			
a At opening end: -			
i	Collection charges.	@ 0.40% – Minimum Rs.600/- Maximum Rs.1200/- if documents are paid within L/C validity.	YES
ii	If bill matures after expiry of L/C.	Usual charges as in (i) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs 600/-.	YES
		(i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only).	YES
		(ii) In addition to commission at (i) above mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability till date of final payment. In case of One Off Approval, in addition to commission at (i) above, mark-up at normal Commercial rate with penalty will be applied from the date of maturity / creation of forced liability till date of final payment.	NO YES
b At collecting end:			
i	Collection charges	Commission @ 0.40% - Minimum Rs.600/-	YES
ii	In case of purchase	Usual commission as in b(i) above And markdown @ 0.60 % for every 15 days from the date of purchase till the date of maturity/ payment, whichever comes later.	YES NO
Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.			
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
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-		
a	Commitment Fee (on un-disbursed balance)	On case to case basis as per agreement with the party.	YES
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES
c	Legal documentation fee	On case to case basis as per agreement with the party.	YES

HBL				FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description		Charges		
d	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.		YES
e	Consortium Agent Fee	On case to case basis as per agreement with the party.		YES
f	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
g	Valuation of Fixed Assets	On case to case basis as per agreement with the party.		YES
Note for 1 and 2 above:- Charges to be approved by the Group Head / Competent Authority.				
B	WORKING CAPITAL LOANS/ ADVANCES AND COMMERCIAL LENDING			
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
		(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 including usance L/Cs		YES
b	Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat		YES
c	Enhancement	@ 0.05% of the enhanced funded amount including Usance L/Cs.		YES
d	Facilities on Short form for One Off & Temporary Extensions	Rs.2,000/- Flat		YES
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 Group Head.		YES
f	Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion		YES
Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Group Head / Competent Authority.				
3	Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments.	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).		YES

HBL			FED Applicable		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011					
Description		Charges			
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		
	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			
	Note:- These charges are not applicable to the following categories: -				
a) 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		
C	HBL EASY LOAN				
	a	Application Processing Fee	Rs.2,500/- Flat (Non-Refundable, Payable Upfront)	YES	
	b	Annual Renewal Fee	Rs.2,500/- Flat (Non-Refundable, Payable Upfront)	YES	
	c	Interim Facility Enhancement	Rs.2,500/- Flat (Non-Refundable, Payable Upfront)	YES	
	Note: "HBL Easy Loan" charges are in lieu of similar charges mentioned in SOBC.				
D	HBL SMALL BUSINESS FINANCE				
	a	Application Processing Fee	@ 0.10% of the facility amount, Minimum Rs.5,000/- (Non-refundable, Payable Up-front)	YES	
	b	Facility Fee	@ 0.10% of the facility amount, Minimum Rs.2,500/- (Payable at the time of facility acceptance by customer)	YES	
	c	Annual Renewal Fee	@ 0.05% of the facility amount, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)	YES	
	d	Interim Facility Enhancement Fee	@ 0.05% of the amount of excess requested over approved limits, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)	YES	
	Note: The above charges for HBL Small Business Finance are in lieu of similar charges mentioned in SOBC.				
E	LEASING FINANCE (Auto & Machinery)				
	a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Group Head and in the light of credit rating and business relationship with the customers).	YES	
	b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case	YES	
			(ii) Actual out of pocket expenses (if First and Second charge is created)	YES	
	c	Commitment Fee (On un-disbursed amount / balance)	@ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Group Head in the light of credit rating and business relationship with the customer).	YES	
	d	Auto & Machinery Lease for SMEs & Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6000/- non-refundable.	YES	
F	RURAL FINANCING				
	1	PRODUCTION AND DEVELOPMENT			
		Application Processing Charges.			
		a	Below Rs.0.250 M	Rs.250/- Flat	YES
		b	Rs.0.250 M to Rs.0.499 M	Rs.500/- Flat	
		c	Rs.0.500 M to Rs.0.999 M	Rs.2,000/- Flat	
		d	Rs.1.000 M to Rs.1.999 M	Rs.3,000/- Flat	
e	Rs.2.000 M & above	Rs.4,000/- Flat			

HBL			FED Applicable																	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011																				
Description		Charges																		
2		TRACTOR LEASE FINANCE																		
		Agreed Loss Value @ 3% of outstanding Amount.	YES																	
G		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																	
	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																	
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																	
	b	Vacation of Charge	Rs.1,000/- Flat per case YES																	
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																	
	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																	
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers.	Actual Cost. YES																	
4		To mark lien on securities issued by other institutions.	Rs.500/- Flat per trip YES																	
5		Collection/Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/Saving Centers under lien with us.	Rs.250/- Flat per trip YES																	
6		For finances against pledge/ hypothecation.																		
	a	Godown Rent.	Actual NO																	
	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> <th></th> </tr> </thead> <tbody> <tr> <td>Up to Rs.1.000 M</td> <td>Rs.200/- Flat</td> <td>Nil</td> <td rowspan="4">YES</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	YES	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
For Advances	Pledge	Hypothecation																		
Up to Rs.1.000 M	Rs.200/- Flat	Nil	YES																	
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																		

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
Description		Charges	
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.	
	Note: - These charges are per Customer for each pledge site.		
d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.	YES
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.		
Part H CONSUMER FINANCES			
1	Auto Loan		
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs.6,000/- (This will include charges related to Data Check, Verification and Stamp Duty)	YES
1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.	YES
1.3	Partial Payment (Not Allowed for Residual Value Based Auto Lease)	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.	YES
1.4	Re-possession Charges.	Actual or Rs.35,000/- whichever is higher.	YES
1.5	Legal Notice Fee	Actual Cost.	YES
1.6	Late Payment Charges	Rs.600/- per late payment (implementation subject to Auto deduction at HOK)	YES
2	Housing Loan / Mortgage Power		
2.1	Processing charges	Rs.6,000/-(This will include charges related to Data check, verification and Stamp duty)	YES
2.2	Early Termination/ Settlement Charges.	@ 4% of Principal outstanding.	YES
2.3	Partial Payment Charges	@ 4% of Principal adjusted.	YES
2.4	Legal Documentation Charges	Actual Cost.	YES
2.5	Re-possession Charges	Actual Cost.	YES
2.6	Property Document Vetting Charges	Actual Cost.	YES
2.7	Insurance Charges	Actual Cost.	YES
2.8	Late Payment Charges	Rs.600/- per late payment (implementation subject to Auto deduction at HOK)	YES
3	Personal Loans		
3.1	Processing charges	Premier Category : Rs.2,000/- Salary Transfer : Rs.3,000/- Topup : Rs.2,000/- Deposit Based : Rs.3,000/- New to Bank : Rs.3,500/- Note: All loans over Rs.499,999/- (from any of the above segments) are subject to processing fee of Rs.5,000/-. Institutional / Corporate Segment : As per Agreement.	YES This will include charges related to Data Check, Verification and Stamp Duty.
3.2	Early settlement Charges.	@ 5% of outstanding finance amount.	YES
3.3	Partial Payment	Partial Payment not allowed	
3.4	Late Payment Charges	Rs.500/- per late payment (Implementation subject to Auto deduction at HOK)	YES

HBL				FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
<i>Description</i>		<i>Charges</i>		
4	HBL Credit Cards	HBL Green	HBL Gold	
	a Service Charges	Minimum @ 33%, Maximum @ 39% per annum of Outstanding @ 24% per annum of Outstanding for Premier Customer Category	Minimum @ 33%, Maximum @ 39% per annum of Outstanding @ 24% per annum of Outstanding for Premier Customer Category	NO
	b BTF Service Charges	@ 24% p.a of Outstanding BTF Amount.	@ 24% p.a of Outstanding BTF Amount.	NO
	c HBL Installment Plan (HIP) Service Charges	@ 24% per annum	@ 24% per annum	NO
	d Cash Advance Service Charges	Minimum @ 36%, Maximum @ 39% p.a of Outstanding Cash Advance Amount	Minimum @ 36%, Maximum @ 39% p.a of Outstanding Cash Advance Amount	NO
	e Joining Fee	Rs.1,000/- Flat	Rs.2,000/- Flat	YES
	f Annual Fee	Rs.1,500/- Flat	Rs.3,000/- Flat	YES
	g Supplementary Fee	Rs.1,000/- Flat	Rs.2,000/- Flat	YES
	h BTF Booking Charges	Rs.500/- or @ 3% of the transferred amount, whichever is higher	Rs.500/- or @ 3% of the transferred amount, whichever is higher	YES
	i Late Fee	Rs.750/- Flat per month	Rs.750/- Flat per month	YES
	j Cash Payment Fee	Rs.175/- Flat per Payment	Rs.175/- Flat per Payment	YES
	k Over limit Fee	Rs.500/- Flat per month	Rs.1,000/- Flat per month	YES
	l Voucher Retrieval Fee	Rs. 1,000/- Flat	Rs. 1,000/- Flat	YES
	m Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent PKR	US\$ 500/- or equivalent PKR	YES
	n Card Replacement Fee	Rs. 500/- Flat	Rs. 500/- Flat	YES
	o Utility Bills Payment	Rs. 30/- Flat per transaction	Rs. 30/- Flat per transaction	NO
	p Cash Advance Issuance Fee	@ 3% or Rs.500/-, whichever is higher	@ 3% or Rs.500/-, whichever is higher	YES
	q Banker's Cheque Issuance Fee	Rs.300/- Flat	Rs.300/- Flat	YES
	r Early Payment Charges for installment plan	@ 5% of Principal outstanding	@ 5% of Principal outstanding	YES
	s Foreign Transaction Charges	@ 3.5% of Transaction Amount	@ 3.5% of Transaction Amount	YES
	t Card Conversion Fee	Rs.500/- Flat	Rs.500/- Flat	YES
	u Returned Cheque Charges	Rs.750/- Flat	Rs.750/- Flat	YES
	v Direct Debit Rejection Fee	Rs.250/- Flat	Rs.250/- Flat	YES
	w SMS Alert Charges	Rs.50/- Flat per month	Rs.50/- Flat per month	YES
x Merchant Discount / Service Fee	@ 2.5% of transaction amount	@ 2.5% of transaction amount	YES	
y Habib Installment Plan (HIP) Processing Charges / HIP Fees	Rs.500/- Flat	Rs.500/- Flat	YES	
5	HBL - Ufone Mobile Plan			
	Processing Fee	Minimum Rs.1,000/- Maximum Rs.2,000/- (varies according to the plan)		YES
6	HBL Insurance Scheme			
	a Credit Shelter	0.50% of outstanding balance		NO
	b Credit Shelter Plus	0.073% of credit limit		NO
	c Income Continuation Plan- Plan A	Rs.399/- Per Month		NO
	d Income Continuation Plan- Plan B	Rs.250/- Per Month		NO
	e Total Assurance - Plan A	Rs.150/- Per Month		NO
	f Total Assurance - Plan B	Rs.260/- Per Month		NO
	g Triple Health Cash Plan	Minimum Rs.185/- and Maximum Rs.970/- per month (varies according to plan)		NO

HBL			FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011			
<i>Description</i>		<i>Charges</i>	
Part I	STANDING INSTRUCTIONS CHARGES:		
	Standing instructions charges will be recovered in addition to normal remittance charges.	Rs.150/- per transaction except deduction of loan installments.	YES
Part J	SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS		
1	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	@ 0.25% up to Rs.10,000/- of the paid-up and face value (Minimum Rs.80/-). @ 0.125% on amount exceeding Rs.10,000/- of the paid-up and face value (Minimum Rs.170/-).	YES
2	Withdrawal fee on Govt. Securities. Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item 1, or withdrawal fees, as shown against item 2 whichever is higher, will be charged, but not both.	Rs.10/- Flat per scrip. Minimum Rs.85/-	YES
3	Handling charges for conversion, renewal, consolidation or subdivision of Govt. Securities.	Rs.20/- Flat per scrip	YES
4	Fee for verifying and marking lien on Govt. Securities issued by us at the request of third party.	Rs.500/- Flat per case	YES
5	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
	b Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES
	c Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES
	d Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES
6	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
	b Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES
7	a Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)		
	Small	Rs.2,500/- Flat per annum.	YES
	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.	

HBL				FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description			Charges	
	b	Late payment fee	10% of the applicable annual locker rent with grace period of 60 days from the due date.	YES
	c	Key Deposit (Will apply at the time of issuance of new locker).		NO
		Small	Rs.2,500/- Flat	
		Medium	Rs.3,000/- Flat	
		Large/Extra Large	Rs.4,000/- Flat	
		Cubicle Locker	Rs.40,000/- Flat	
	d	Breaking Charges		
		For Small, Medium, Large & Extra Large Locker	Rs.2,600/- per Locker or actual cost whichever is more.	YES
		Cubicle Locker	Rs.5,200/- per Locker or actual cost whichever is more.	YES
		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 K GUARANTEES				
1		Guarantees issued in favour of shipping companies in lieu of Bills of Lading.	Rs.1,700/- Flat	YES
2		Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies.	@ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,300/- to be recovered.	YES
3		Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,300/-	YES
			(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,300/-.	YES
			(iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate, Minimum Rs.1,300/- annually.	
			(iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable or as per approval of competent authority.	YES
4		Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees of Financial Institutions.	(i) 0.45% per quarter or part thereof, Minimum US\$ 100/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs as per decision of Head of Financial Institutions Division (FID) HOK on case to case basis.	YES
	a	Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.		
5		Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY	YES
6		Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	
	a	Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the L/G including claim's period or till such time the bank is released from its liability under the Guarantee, whichever is later.		
	b	In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.		NO

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
Description		Charges		
c	Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis (ii) In case of 100% cash margin, no Administrative Fee will be recovered. (iii) Administrative Fee may be waived on very exceptional basis with the approval of Group Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.	YES	
d	Amendment	Rs.1,000/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES	
e	The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.			
Part L MISCELLANEOUS CHARGES				
1	a	Service Charges on CD, PLS- SB, RMP SA, VA, SSB, DMPDA, DPA, CRSD, and BCRSD, where Minimum monthly average balance is less than Rs.20,000/- except for CD A/cs where minimum monthly average balance is less than Rs.5,000/- & Value A/cs where minimum monthly average balance is less than 10,000/-.	Rs.50/- Flat, to be recovered on monthly basis.	NO
		Following categories of Accounts are exempt from recovery of "Service 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) Basic Banking Accounts (BBA) of Customers.		
		6) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans).		
		7) Accounts in Inactive and Unclaimed categories.		
		8) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt, Govt. of Sindh.		
		9) Nominated accounts against all types of Term Deposits.		
	b	Service Charges on Business Value Accounts - Rs.50/- Flat, to be recovered from all account holders on monthly basis.	NO	
2		Service Charges on FC Savings & FC Current A/cs, where Minimum monthly average balance is less than:-		
	i	US\$ 1,000/-	US\$ equivalent of Rs.50/- Flat, to be recovered on monthly basis.	NO
	ii	€ 800/-	€ equivalent of Rs.50/- Flat, to be recovered on monthly basis.	
	iii	¥ 120,000/-	¥ equivalent of Rs.50/- Flat, to be recovered on monthly basis.	
	iv	£ 700/-	£ equivalent of Rs.50/- Flat, to be recovered on monthly basis.	
3	a	Transaction Charges for PLS-SB, Value Accounts, 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
	b	Transaction charges for DPA 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

HBL				FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011					
Description		Charges			
	c	Transaction Charges for RMP SA	Rs.25/- per transaction for each debit transaction over and above the permitted three transactions (except ATM withdrawals).	YES	
	d	HBL 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	
4		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	YES	
5		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.1,000/- Flat per annum	YES	
6		Stop payment of cheque	(i) Rupee A/c	Rs.250/- Flat per instruction	YES
			(ii) F.C. A/C	US\$ 5/- Flat per instruction	YES
		Note:- Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.			
7		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
			(ii) FC A/c.	US\$ 5/- Flat per cheque	YES
8		Cheque Book Issuance Charges	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.	NO	
9	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 Group Head)	YES	
	b	Charges for Non-Standard Dividend Warrants	Rs.10/- Flat per Dividend Warrant which do not meet NIFT's specifications.	YES	
		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.			
10		Share Floatation/TFCs issue charges	(i) Commission @ 0.5% of aggregate successful subscription amount received through our branches or Negotiable - to be approved by the Group Head (to be paid by the company to Share Floatation Department).	YES	
			(ii) Out of pocket expenses Rs.25,000/-	YES	
			(iii) Handling charges Rs.15/-per share certificate(Paid by the company to Shares Floatation Department for dispatch of shares certificate through us)	YES	
11		Issuance of Right Shares.	(i) Commission @ 0.5% (subject to negotiation of rate based on volume of business to be approved by Group Head).	YES	
			(ii) Out of pocket expenses Minimum Rs.25,000/-	YES	
12		Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.	YES	
13		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES
			(ii) Above one year up to five years	Rs.200/- Flat Per cheque	
			(iii) Above five years	Rs.500/- Flat Per cheque	

HBL				FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011					
Description		Charges			
14	a	Utility Bills Commission	Rs.8/- per bill.	Electricity	NO
				Sui Gas	NO
				Telephone	NO
				Water	NO
				CDGK Utility	NO
b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.		YES	
15	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 Group Head		YES	
b	To provide printed challans.			YES	
c	Safe keeping of question papers & answer copies.			YES	
d	Delivery of question papers to examination centres using Bank's transport.			YES	
	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.				
16	Statement of Account outside agreed periodical cycle for all types of accounts, on request from customer.	Rs.35/- Flat, per statement		NO	
17	Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement		NO	
18	Delivery of Cheque Book by Registered Mail/ Courier	Rs.100/- Flat		NO	
19	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	
	*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. →Basic Banking Accounts (BBA).				
20	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	
21	Confirmation of balances to Auditors.	Rs.400/- Flat		YES	
22	Bank Certificate for the purpose of Visa, Income tax etc.	Rs.100/- Flat per certificate		YES	
23	Overseas Employment Certificate.	Rs.100/- Flat per certificate		YES	
24	Visa Fee Collection	Rs.50/- Flat per application		YES	
25	Credit Information Report / Opinion.				
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES	
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.					

HBL				FED Applicable
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
<i>Description</i>			<i>Charges</i>	
26		For any enquiry requested by customer beyond 3 years.	Rs.1,000/- Flat	YES
27		Handling Charges on Commodity Operation	Rs.3.75 per 1000/-	YES
28		Issuance of DSC/SSC/NIT on behalf of Government of Pakistan.	As prescribed by Govt.	YES
29		Closure of Account Charges	Rs.200/- Flat (Note: No Charges are to be recovered in case of Transfer of Account to another branch of HBL).	YES
Part M 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.300/- Flat	YES
	c	Annual fee (Supplementary) Green Card	Rs.150/- Flat	YES
	d	Card Replacement fee	Rs.150/- Flat	YES
	e	POS Transaction fee per transaction Local.	Nil	YES
	f	POS Transaction fee per transaction International	@ 2% of transaction amount Minimum Rs.300/- Maximum Rs.1,200/-	YES
	g	Visa ATMs International (Cash withdrawal)	@ 3% of transaction amount or Rs.400/- whichever is higher per withdrawal.	YES
	h	Visa ATMs International (Balance Inquiry)	Rs.300/- Flat per inquiry	YES
	i	SMS Alert Charges (POS) (where service subscribed by client)	Rs.25/- Flat per month	YES
Part N HBL ALTERNATE DELIVERY CHANNELS (ADC)				
1		ATM Charges		
	1.1	Cash Withdrawal		
	a	HBL ATMs	Nil	
	b	1-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
	1.2	Balance Inquiry		
	a	HBL ATMs	Nil	
	b	1Link ATMs	Nil	
	c	Mnet ATMs	Rs.5/- Flat per inquiry	YES
	d	HBL ATMs Mini Statement	Rs.5/- Flat	YES
	1.3	Funds Transfer		
		Inter Bank funds transfer (IBFT)	Rs.50/- Flat per transfer	YES
		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
		Inter Branch funds transfer		
	b	Utility Bill Payment	NIL	
			Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO

HBL				FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011					
Description		Charges			
	c	Statement Request	Rs.35/-Flat, per statement	NO	
	d	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.250/- Flat per instruction	YES
			(ii) F.C. A/C	US\$ 5/- Flat per instruction	YES
			Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.		
	e	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.	NO	
	f	Mobile Phone Prepaid Vouchers	Rs.5/- Flat per transaction	YES	
3	HBL Internet Banking				
	a	Subscription	Nil		
	b	Funds Transfer Inter Bank funds transfer (IBFT) Inter Branch funds transfer	Rs.50/- Flat per transfer	YES	
	c	Utility Bill Payment	NIL	Electricity	NO
			Sui Gas	NO	
			Telephone	NO	
			Water	NO	
	d	Cheque Book request	Rs.6/- Flat per leaf to be recovered at the time of issuance of cheque book.	NO	
	e	Mobile Phone Prepaid Vouchers	Rs.5/- Flat per transaction	YES	
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 O		DISPATCH / COMMUNICATION CHARGES			
1		Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.	NO	
2		Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (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.	NO	
3		Courier	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.100/- Flat per item.	NO	
4		Foreign Courier	Rs.1,300/- Flat per item.	NO	
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	
6		Telephone	Rs.100/- Flat per call.	NO	
7		Fax	Rs.100/- Flat per message.	NO	
Part P		INVESTMENT PORTFOLIO SECURITIES (IPS)			
1		To be charged on month end balance as per following :-			
	a	Balance up to Rs.1 Million per issue	Nil		
	b	Balance above Rs.1 Million per issue	@ 0.05% p.a Minimum Rs.5,000/- Maximum Rs.100,000/- per issue.	YES	
	c	Security Movement against IPS Accounts	Rs.300/- Flat per transaction.	YES	
	d	IPS Statement	Quarterly Free but on request Rs.100/- Flat	YES	

HBL			FED Applicable	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2011 TO JUNE 30, 2011				
<i>Description</i>		<i>Charges</i>		
Part Q INVESTMENT BANKING				
1	a	Advisory Fee	Negotiable on case to case basis.	YES
	b	Succession Fee		YES
	c	Retainer Fee		YES
	d	Arrangement Fee		YES
	e	Underwriting Fee		YES
	f	Participation Fee		YES
	g	Monitoring Fee		YES
	h	Commitment Charges		YES
	i	Trustee / Agency Fee		YES
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.
Part R 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
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES
	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
	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 S 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 Group Head Approval or as per any authority with limit delegated by him.		
	b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits / Accounts. Note: - Exemption in any income/commission shall require Group 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 (Excluding Documentary)			
5	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits			
6	Part-L - Miscellaneous Charges			
7	Part-M - HBL Debit Card (ATM Card)			
8	Part-N - HBL Alternate Delivery Channels (ADC)			
9	Part-O - Dispatch / Communication 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 Group Head or any authorized official to whom this authority is delegated with limits.			
Note-6:-	All projected annual volumes to be approved by Group 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.			