

HBL Islamic PLS Account is specially designed to cater the needs of Individuals who are above 18 years of age or Non-individual entities who want to earn Shariah compliant profit on their deposits.

Features

- Opening of Account with as little as PKR.100 (excluding services opted for at the time of account opening)
- Profit Calculation on Monthly Average Balance and payment Bi-annually or as communicated by the bank from time to time

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 35/-/statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR.370/-Flat
Inter Branch Transactions -Cash Withdrawal ⁱ	All Categories	0.125% of the transaction amount with Minimum PKR 600/-
Inter Branch Transactions -Cash Withdrawal ⁱⁱ	All Categories	PKR. 370 Flat
Bank Certificate ⁱⁱⁱ	All Categories	PKR.300/-Flat
Oversees Employment Certificate ^{iv}	All Categories	PKR. 500/-Flat
Bankers Cheque (Through A/c) ^v	All Categories	PKR.250/-Flat
Cheque Book issuance	All Categories	PKR.15/-Flat per leave
Stop Cheque Charges	All Categories	PKR 400/-Flat
Delivery of Cheque Book by Mail	All Categories	PKR.150/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR.500/-Flat
Standing Order Issuance/amendment	All Categories	PKR.200/-Flat
Cancellation of Bankers Cheque	All Categories	PKR.200/Flat ^{vi}
Debit Card Annual fee (Supplementary) /Replacement	Individuals only	Between PKR 300 to PKR 1,000 (Refer to I-SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR.13/-
Debit Card Annual fee	Individuals only	Between PKR. 850 to PKR. 6,000 annually (Refer to I-SOBC)
Online/Local Funds / Transfers ^{vii}	All Categories	PKR.200/-Flat
ATM International Cash Withdrawal	All Categories	3-4% of withdrawn
ATM International Balance Inquiry	All Categories	PKR.300 to 400/-
IBFT (ATM, Phone Banking, Internet Banking & Mobile)	All Categories	PKR. 100/ Flat

Customer Name: _____

CNIC: _____

Date: _____

Customer Sign

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL Islamic PLS Account (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing HBL Islamic PLS Account.

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time.

i Within city or Intercity over PKR 500,000 per day

ii Intercity upto PKR 500,000 per day

iii Courier Charges will be recovered where applicable

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v 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.

vi Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.

vii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above