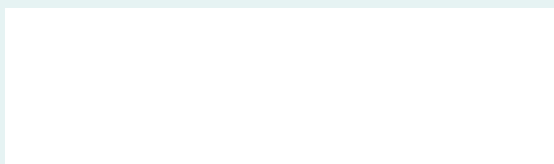


HBL ValueAccount is specially designed to cater the needs of Individuals who are above 18 years of age who want to earn lucrative returns on their deposits. Such as Housewives, Self-employed or small Business Owners.

Free Services

- Two Free Customer Withdrawals transactions through branchⁱ
- Deposit range for best Rates: Rs.10,000 to Rs.1,000,000
- Profit Calculation on Monthly Average Balance and payment quarterly.
- No Minimum Balance charges on maintenance of average balance of Rs.10,000

Particular	Category	Charges
Minimum Balance Charges(monthly) ⁱⁱ	Individual (Singly or Jointly)	PKR 50/-Flat, to be recovered on monthly basis ⁱⁱⁱ
Duplicate Account Statement	All Categories	PKR 35/-statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal ^{iv}	All Categories	0.125% of the transaction amount with Minimum PKR 600/-
Inter Branch Transactions -Cash Withdrawal ^v	All Categories	PKR 370/-Flat
Bank Certificate ^{vi}	All Categories	PKR 300/-Flat
Bankers Cheque(Through A/c) ^{vii}	All Categories	PKR 250/-Flat
Cheque Book issuance	All Categories	PKR 15/-Flat per leave
Stop Cheque Charges/ Cheque Return	All Categories	PKR 450/-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 ^{*viii}
Debit Card (Supplementary) /Replacement	Individuals only	Between 300 to PKR 1,000 (Refer to SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-
Debit Card	Individuals only	Between PKR 850 to PKR 6,000 annually (Refer to SOBC)
Online/local Funds Transfer ^{ix}	All Categories	Rs. 200/-
Issuance of CDR from Account	All Categories	PKR 200/-Flat
Cancellation of CDR issued from Account	All Categories	PKR 200/-Flat
Issuance of Duplicate CDR issued from Account	All Categories	PKR 200/-Flat
IBFT (ATM, Phone Banking & Internet)	All Categories	PKR 100/-Flat
IBFT/ Inter Branch Funds transfer (mobile)	All Categories	PKR 100/-Flat
Overseas Employment Certificate	All Categories	PKR 500/- Flat



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i For more transactions charges as Per SOBC

ii If monthly average balance falls below Rs. 10,000

iii Excluding Armed forces employees/Pensioners opened for salary and pension purposes including widows Children of Deceased employees eligible for family Pension/ Benevolent.

iv Within city or Intercity over Rs. 500,000 per day

v Intercity upto Rs. 500,000 per day

vi Courier Charges will be recovered where applicable

vii 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.

viii 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.

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

The key fact sheet of Value Account is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL ValueAccount (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 ValueAccount.

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

All other applicable Government levies on any specified service will be charged in addition to the Service Charges.