



**INSTRUCTION CIRCULAR**  
(APPLICABLE IN PAKISTAN)

NO. P/INST/2020/2

January 1, 2020

**Re: ADDENDUM - SCHEDULE OF BANK CHARGES (SOBC) FOR THE PERIOD  
FROM 01.01.2020 TO 30.06.2020**

**To: The Managers, All Pakistan Branches.**

**From: Business Policies & Procedures, Global Operations**

We would like to draw the attention of branches to HOK Circular No. P/INST/2019/232 dated November 28, 2019 where SOBC for the period from 01.01.2020 to 30.06.2020 was attached.

In terms of HOK Circular No. P/INST/2019/251 dated December 31, 2019 which was issued as per State Bank of Pakistan (SBP) FD Circular No. 04 of 2019 dated December 27, 2019 regarding Elimination of Transaction Fee on Payment of Government Taxes through Alternate Delivery Channels (ADCs) and Over the Counter (OTC), the following clauses have been deleted from the SOBC for the period from 01.01.2020 to 30.06.2020:

<b>Part L</b>		<b>MISCELLANEOUS CHARGES</b>		<b>FED/ST Applicable</b>
3	h	FBR Collections through Branch Counter (OTC)	Rs.50/-	YES

<b>Part N</b>		<b>HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>			<b>FED/ST Applicable</b>
<b>1</b>		<b>ATM Charges</b>			
	1.4	FBR Tax Collection	Transaction Amount Upto 100,000	Fee Rs. 10 per Transaction	YES
			Transaction Amount 100,000+1,000,000	Fee Rs. 20 per Transaction	
			Transaction Amount above 1,000,000	Fee Rs. 50 per Transaction	
<b>3</b>		<b>HBL Internet Banking/ HBL Mobile</b>			
	c	FBR Tax Collection	Transaction Amount Upto 100,000	Fee Rs. 10 per Transaction	YES
			Transaction Amount 100,000+1,000,000	Fee Rs. 20 per Transaction	
			Transaction Amount above 1,000,000	Fee Rs. 50 per Transaction	

All branches are advised to note the above instructions.