



INSTRUCTION CIRCULAR
(APPLICABLE IN PAKISTAN)

NO. P/INST/2020/31

March 3, 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 SBP's Branchless Banking Regulations, banks are advised to publish their Schedule of Charges for Branchless Banking activities and services on a quarterly basis for each calendar quarter and make it available at all its branches / agent locations / website.

Branchless Banking has suggested some amendments for the **2nd Quarter 2020 i.e. April – June 2020** in the SOBC for the period from 01.01.2020 to 30.06.2020, which are given below:

Part N	HBL ALTERNATE DELIVERY CHANNELS (ADC)			FED/ST Applicable
4	HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)			
k	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account			
i	Withdrawal Amount*	Transfer Amount Rs. 1 - 200	Rs.7 per transaction	YES
		Transfer Amount Rs. 201 - 500	Rs.10 per transaction	YES
		Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction	YES
	* For transactions through HRA Account fee will be 50% of the above mentioned slab.			

	y	Subscription Bundle			
	i	Subscription Bundle	DR Bundle 1	Rs. 625 per bundle	YES
	ii		Agent Bundle	Rs. 500 per bundle	YES
	iii		Traveler	Rs. 500 per bundle	YES
	iv		Medics	Rs. 1,500 per bundle	YES
	v		DR Bundle 2	Rs. 1,250 per bundle	YES
	vi		Foodie	Rs. 1,000 per bundle	YES
	vii		Debit Card Bundle	Rs. 1,200 per bundle	YES
	viii		DR Bundle 3	Rs. 1,875 per bundle	YES
	ix		Economy	Rs. 3,000 per bundle	YES
	x		Gold	Rs. 6,500 per bundle	YES