



INSTRUCTION CIRCULAR
(APPLICABLE IN PAKISTAN)

NO. P/INST/2020/101

May 29, 2020

Re: ADDENDUM - SCHEDULE OF BANK CHARGES (SOBC) FOR THE PERIOD FROM 01.07.2020 TO 31.12.2020

To: The Managers, All Pakistan Branches.

From: Branch Operations, Global Operations

We would like to draw the attention of branches to HOK Circular No. P P/INST/2020/98 dated May 21, 2020 where SOBC for the period from 01.07.2020 to 31.12.2020 is attached.

Only one change in Part H – Consumer Finance is made which is as follows:


As per P/INST/2020/98 dated May 21, 2020		Revised	FED/ST Applicable
Ready Cash [3.5 - c] - Late Payment Charges	Rs. 1,200/- per late payment	Rs. 1,000/- per late payment	Yes

In addition to the above, following section is made visible which was hidden due to formatting issue.

4	HBL Credit Cards	HBL Credit Card	HBL Fuel Saver	FED/ST Applicable	Charge Code	Misys Internal Account
b	BTF Service Charges	24% per annum of outstanding BTF amount.	24% per annum of outstanding BTF amount.	No	-	932531
d	Cash Advance Service Charges	40% per annum of outstanding cash advance amount.	40% per annum of outstanding cash advance amount.	No	-	932531
e	Annual Fee	Rs.12,000/- for HBL Platinum Card		Yes	QQ	912317

All branches are advised to attach the Addendum-SOBC with the above referred original Circular.


MIRAN FAROOQUI
HEAD - BRANCH OPERATIONS


MUHAMMAD NASSIR SALIM
HEAD – GLOBAL OPERATIONS