



## INSTRUCTION CIRCULAR

NO. P/INST/2019/19

January 30, 2019

**Re: ADDENDUM - SCHEDULE OF BANK CHARGES (SOBC) FOR THE PERIOD FROM 01.01.2019 TO 30.06.2019**

**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/2018/203 dated November 27, 2018 where SOBC for the period from 01.01.2019 to 30.06.2019 was attached.

In terms of ILink (Pvt.) Limited's Circular No. OPS/GEN/18/10-884 dated October 31, 2018, ILink has revised their schedule of charges for 2019.

**With effect from February 01, 2019 Cash Withdrawal Transactional Charges on 1-Link and Mnet ATMs are revised which are as follows:**

Part N	HBL ALTERNATE DELIVERY CHANNELS (ADC)		FED/ST applicable	Charge Code	Misys Internal Account	
1	ATM Charges					
1.1	Cash Withdrawal					
b	1-Link and Mnet ATMs	Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.				
		FATA/PATA	Rs.16.50 per withdrawal	No	21	910821
		Sindh	Rs.16.59 per withdrawal	Yes	21	910821
		KPK	Rs.16.30 per withdrawal	Yes	21	910821
		Baluchistan	Rs.16.30 per withdrawal	Yes	21	910821
		Punjab	Rs.16.16 per withdrawal	Yes	21	910821
		AJK	Rs.16.16 per withdrawal	Yes	21	910821
		Islamabad	Rs.16.16 per withdrawal	Yes	21	910821
	Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt) Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account & HBL Freedom Account.					

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

**MUNIB SHAH**  
HEAD-BUSINESS POLICIES & PROCEDURES

**NASSIR SALIM**  
HEAD – GLOBAL OPERATIONS