



INSTRUCTION CIRCULAR

NO. P/INST/2019/147

July 10, 2019

Re: ADDENDUM - SCHEDULE OF BANK CHARGES (SOBC) FOR THE PERIOD FROM 01.07.2019 TO 31.12.2019

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/2019/105 dated May 24, 2019 where SOBC for the period from 01.07.2019 to 31.12.2019 was attached. Certain changes in the charges / narration have been incorporated, which are highlighted below:

In terms of Sindh Revenue Board, Government of Sindh Notification No. SRB/3-4/19/2019 dated 27.06.2019, Cheque Book Issuance Charge is taxable @ of 13% with effect from 1st July, 2019.

Part L	MISCELLANEOUS CHARGES		FED/ST Applicable	Charge Code	Misys Internal Account
4	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 12/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent Cheque book for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318

Part N	HBL ALTERNATE DELIVERY CHANNELS (ADC)		FED/ST Applicable	Charge Code	Misys Internal Account
2	HBL Phone Banking				
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 12/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent Cheque book for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318

	HBL Internet Banking/ HBL Mobile		FED/ST Applicable	Charge Code	Misys Internal Account
3	HBL Internet Banking/ HBL Mobile				
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 12/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent Cheque book for HBL MoneyClub, HBL Rutba, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318

In terms of 1Link (Pvt.) Limited's Memorandum No. OPS/GEN/13/06-991 dated June 13, 2019, 1Link has advised amendment in 1Link Fee Narration in Bank's Schedule of Charges which has been amended as highlighted below:

Part-N	HBL ALTERNATE DELIVERY CHANNELS (ADC)		FED/ST Applicable	Charge Code	Misys Internal Account	
1	ATM Charges					
1.1	Cash Withdrawal					
b	Non-HBL ATMs	Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.	YES	21	910821	
		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
1.2	Balance Inquiry					
b	Non-HBL ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	910821	

As per ILink (Pvt.) Limited's Memorandum No. OPS/GEN/19/03-950 dated March 22, 2019, ILink has advised discontinuation of Inter-Switch Reporting (Mnet). Please delete highlighted Sub-Clause (c) as highlighted below:

Part-N	HBL ALTERNATE DELIVERY CHANNELS (ADC)		FED/ST Applicable	Charge Code	Misys Internal Account
1	ATM Charges				
1.2	Balance Inquiry				
c	Mnet ATMs	Rs.5/- Flat per inquiry (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	RA	912082

Debit Authority Issuance Charges are as follows:

Part D	OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		FED/ST Applicable	Charge Code	Misys Internal Account
9	Debit Authority Issuance Charges				
	Currency	Current Refund Charges			
	SAR	50.00	No	No	912630
	CAD	20.00	No	No	912630
	EUR	20.00	No	No	912630
	DKK	110.00	No	No	912630
	USD	20.00	No	No	912630
	GBP	15.00	No	No	912630
	AED	75.00	No	No	912630
	SGD	20.00	No	No	912630
	AUD	20.00	No	No	912630
	NOK	150.00	No	No	912630
	SEK	150.00	No	No	912630
	CHF	20.00	No	No	912630

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



MUNIB SHAH
HEAD-BUSINESS POLICIES & PROCEDURES



MUHAMMAD NASSIR SALIM 15.07.
HEAD - GLOBAL OPERATIONS