

**ADDENDUM - SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM  
OCTOBER 1, 2018 TO DECEMBER 31, 2018**

Description		Charges	
<b>Part-N</b>	<b>HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>		
5	<b>HBL Branchless Banking / Konnect by HBL</b>		
a	Utility Bill Payment		NIL
b	Money Transfer		
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.120 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.180 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.240 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.300 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.350 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.400 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.450 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.600 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.750 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.850 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.1,000 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.1,150 per transaction		
ii	Money Transfer Receiving		NIL
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC Note-2: Inclusive of Taxes.			
c	Initial Deposit - Konnect by HBL Mobile Account		NIL
d	Cash Deposit - Konnect by HBL Mobile Account		NIL
e	Utility Bill Payment - Konnect by HBL Mobile Account		NIL
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account		
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL
		ii)	Money Transfer Receiving
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts			
g	<b>Money Transfer - Konnect by HBL Mobile Account to CNIC</b>		
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.565 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.600 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.715 per transaction		
ii)	Money Transfer Receiving		NIL
h	<b>Money Transfer - CNIC to Other Bank Accounts (IBFT)</b>		
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.225 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.250 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.300 per transaction		
i	<b>Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account</b>		
i	Fund Transfer	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.35 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.45 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.60 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.70 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.80 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.100 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.120 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.150 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.175 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.200 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.225 per transaction		

<b>k</b>	<b>Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)</b>		
i	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.20 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.35 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.50 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.70 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.80 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.125 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.180 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.230 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.275 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.325 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.375 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.425 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.475 per transaction		
<b>l</b>	<b>Cash Withdrawal at Agent Location - Connect by HBL Mobile Account</b>		
i	Withdrawal Amount *	Transfer Amount Rs. 1 - 200	Rs.7 per transaction
		Transfer Amount Rs. 200 - 500	Rs.12 per transaction
		Transfer Amount Rs. 501 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.90 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.115 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.150 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.175 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs.225 per transaction
		Transfer Amount Rs. 16,001 - 20,000	Rs.275 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.325 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.400 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.450 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.500 per transaction		
* For transactions through HRA Account fee will be 50% of the above mentioned slab.			
<b>m</b>	<b>Cash Withdrawal from ATM - Connect by HBL Mobile Account</b>		
i	Withdrawal Amount **	Transfer Amount Rs. 500	Rs.12 per transaction
		Transfer Amount Rs. 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,500 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 3,000 - 4,000	Rs.50 per transaction
		Transfer Amount Rs. 4,500 - 6,000	Rs.60 per transaction
		Transfer Amount Rs. 6,500 - 8,000	Rs.75 per transaction
		Transfer Amount Rs. 8,500 - 10,000	Rs.90 per transaction
		Transfer Amount Rs. 10,500 - 13,000	Rs.100 per transaction
		Transfer Amount Rs. 13,500 - 16,000	Rs.125 per transaction
		Transfer Amount Rs. 16,500 - 20,000	Rs.150 per transaction
** For transactions through HRA Account from ATM, per transaction fee will be Rs.15.			
<b>n</b>	<b>Cash Withdrawal from HBL Core Banking Account at Agent's location</b>		
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.25 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.35 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.35 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.50 per transaction
<b>o</b>	<b>Cash Deposit into HBL Core Banking Account at Agent's location</b>		
i	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.30 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.40 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.45 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.55 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.60 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.100 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.125 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.150 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.175 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.200 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.225 per transaction		
<b>p</b>	<b>HBL ATM biometric verification</b>		Rs.15 per transaction
<b>q</b>	<b>Balance Inquiry - Connect by HBL Mobile Account</b>		NIL
<b>r</b>	<b>Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account(Linked)</b>		NIL
<b>s</b>	<b>Transfer in - Connect by HBL Mobile Account to HBL Core Banking Account(Linked)</b>		NIL
<b>t</b>	<b>View Mini Statement - Connect by HBL Mobile Account</b>		NIL
<b>u</b>	<b>Air Time Top Up - Connect by HBLs Agent &amp; Mobile Account</b>		NIL
<b>v</b>	<b>Mobile Account Opening</b>		NIL
<b>w</b>	<b>Average Minimum Balance required</b>		NIL
<b>x</b>	<b>Minimum Balance charges</b>		NIL
<b>y</b>	<b>Balance Inquiry through SMS</b>		NIL
<b>z</b>	<b>Upgrade of MW Account</b>		NIL
<b>aa</b>	<b>Corporate Clients</b>		Pricing will be set as mutual agreement between parties involved