



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2022/52
December 23, 2022

Addendum – Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.01.2023 to 30.06.2023

To: All Islamic Banking Branches
All Islamic Banking Windows

Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers

From: Product Development – Islamic Banking

We would like to draw attention of branches to HOK Circular No. P/INST-IBD/2022/48 dated November 29, 2022 where Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.01.2023 to 30.06.2023 were attached.

Following sections under Part G – Finances and Merchant Acquiring (POS) under Part P have been removed as per Shariah recommendation:

Part G		FINANCES				
3		HBL ISLAMIC POS FINANCE				
	c	Commitment Fee for utilizing at least 60% of limit.	0.1% of the limit amount on renewal	YES	G0	914034

Part P		MERCHANT ACQUIRING (POS)			
t	Gulak (Konnnect by HBL Islamic Savings Account)				
	Pre-mature Charity	Gulak 1,000	Rs. 69 per transaction	YES	
		Gulak 2,500	Rs. 97.5 per transaction	YES	
		Gulak 4,000	Rs. 126 per transaction	YES	
		Gulak 7,500	Rs. 250 per transaction	YES	
		Gulak 10,000	Rs. 275 per transaction	YES	
		Gulak 12,500	Rs. 300 per transaction	YES	
		Gulak 15,000	Rs. 335 per transaction	YES	
		Gulak 25,000	Rs. 525 per transaction	YES	
		Gulak 40,000	Rs. 840 per transaction	YES	

All Islamic branches are advised to attach the Addendum I – SOBC with the above referred original circular.

Shahzad Babar

Shahzad Babar (Dec 27, 2022 17:55 GMT+5)

Shahzad Babar
Head – Retail Banking,
Islamic Banking

nassir salim

nassir salim (Dec 27, 2022 17:56 GMT+5)

Muhammad Nassir Salim
Head –
Branch Banking

Enclosed: Circular No. P/INST-IBD/2022/48 Dated November 29, 2022, Islamic – Schedule of Bank Charges for the Period January 01, 2023 to June 30, 2023.