

# Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2025/24

July 4, 2025

## Addendum – Islamic Schedule of Bank Charges (ISOBC) for the period from 01.07.2025 to 31.12.2025

To: All Islamic Banking Branches  
All Islamic Banking Windows

From: Retail Banking

This refers to the Islamic Schedule of Bank Charges (ISOBC) for the period from 01.07.2025 to 31.12.2025, communicated through Circular No. P/INST-IBD/2025/16 dated 31.05.2025.

The following sub-sections have been revised, **effective from August 04, 2025**:

Description		Charges
<b>Part O – HBL Alternate Delivery Channels (Charges are inclusive of FED)</b>		
<b>1</b>	<b>ATM Charges</b>	
<b>1.1</b>	<b>Cash Withdrawal</b>	
b	HBL Card on Other Local Bank ATMs	Rs. 35/- per withdrawal
c	Other Local Bank Card on HBL ATM	Rs. 35/- per withdrawal
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs)
		Rs. 4.67/- (HBL Card on Local Banks ATMs and other Local Bank Card on HBL ATM)
<b>1.2</b>	<b>Balance Inquiry</b>	
b	HBL Card on Other Local Bank ATMs	Rs. 4.67/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	Other Local Bank Card on HBL ATM	Rs. 4.67/- per inquiry
d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs)
		Rs. 4.67/- (HBL Card on Local Banks ATMs and other Local Bank Card on HBL ATM)
<b>5</b>	<b>HBL Branchless Banking/ Konnect by HBL</b>	
<b>I</b>	<b>Cash Withdrawal from ATMs - Konnect by HBL Mobile Account</b>	
i)	Cash Withdrawal	Rs. 35/- per transaction Flat (Non-HBL ATM)
ii)	Cash Withdrawal Print Receipt Charges	Rs. 4.67/- per transaction (Non-HBL ATM)
		Rs. 3.13/- (HBL ATMs)

iii)	Balance Inquiry	Rs. 4.67/- per transaction (Non-HBL ATM)
		Rs. 3.13/- (HBL ATMs)
Part X – HBL Islamic Roshan Digital Account (RDA)		
6	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies.	SAR 20/- (equivalent amount in PKR) plus 15% FED.

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All branches are advised to attach the Addendum – ISOBC with the above-referred original circular.

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