

Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2026/01

January 2, 2026

Addendum to Islamic Schedule of Bank Charges (I-SOBC) for January to June 2026

To: The Managers, All Islamic Banking Branches and Islamic Banking Windows

From: Retail Banking

This refers to Islamic Schedule of Bank Charges (I-SOBC) for January to June 2026, communicated through Circular No. P/INST-IBD/2025/41 dated November 28, 2025.

Please note that FED will be applicable on the following charges:

Ref.	Charge Description	FED Applicable
Part E – Remittances		
4 (c)	Withdrawal (Cash) (i) Within City (ii) Inter-city up to Rs. 500,000/- per transaction (iii) Inter-city over Rs. 500,000/- per transaction	Yes
Part L – Miscellaneous Charges		
5	Stop Payment of Cheque(s)	Yes
6	Charges on cheques returned in Inward Clearing/ Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason "due to fault of customer" (i) Rupee A/c	ISB-No Sindh-Yes Punjab-Yes Bal-Yes KPK-Yes AJK-No GB-No
7	Over the counter cash cheque returned due to insufficient balance For all accounts (LCY/FCY)	ISB-No Sindh-Yes Punjab-Yes Bal-Yes KPK-Yes AJK-No GB-No
13	Bank Certificate for the purpose of Visa	Yes
26	SMS Alert Charges SMS Alert Charges for over-the counter transactions	Yes
Part N – HBL Alternate Delivery Channels		
2 (c)	Stop Payment of Cheque(s)	Yes