

Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2026/02

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.

Effective immediately, the following changes have been made to the Banking services of HBL Islamic Premium under Part U of the I-SOBC:

Part U – HBL Islamic Premium		
Description	Charges	FED/ST Applicable
Banking Services		
Debit Card Annual Fee/ Issuance Fee	100% waiver on issuance charges and annual fee of Master World Debit Card for 1 st year and 50% waiver from 2 nd year onwards, while the replacement is charged	Yes