

HBL					FED/ST Applicable
ADDENDUM TO SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018					
Description		Charges			
INTERNATIONAL BANKING					
Part D	OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS				
4	Clean Inward Foreign Collection Cheque Return Charges (To be charged for sending back cheque to Collecting Bank through DHL).	US\$ 20/- (To be recovered from Collecting Bank)			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
DOMESTIC BANKING					
Part E	REMITTANCES				
1	Issuance of Banker's Cheque				
	Note:- Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs.25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED.				YES
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply			YES
e	Courier Delivery of Banker's Cheque	Rs. 250/-			NO
4	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS				
c	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing	Free		NO
		(ii) Inter city	Free		
5	3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility				
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million					
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
	Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/-	Rs. 20/-	Rs. 220/-
		1:30 PM to 3:00 PM	Rs.300/-	Rs. 30/-	Rs.330/-
		3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-
	Funds In-flow	NIL			
*Note: FED/ST is applicable on HBL's share of charges only.					
6	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility				
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-					
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
	Monday to Friday	First Batch 12:00 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-
		2nd Batch 3:30 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-
	Funds In-flow	NIL			
*Note: FED/ST is applicable on HBL's share of charges only.					
Part F	BILLS				
1	Collection: -				
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC			NO
3	Purchase of Bills, Cheques etc.				
a	Documentary Bills other than those drawn against Letters of Credit	Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.			YES

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Part G	FINANCES / ADVANCES			
A	PROJECT FINANCE			
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-			
	c	Legal documentation fee	On case to case basis as per agreement with the party.	NO
B	WORKING CAPITAL LOANS/ ADVANCES/AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL LENDING			
1	Legal documentation fee in all cases of fund based and non fund based facilities		Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee.	NO
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual	
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual	
		(c) Registration Fee & Charge Search Report.	Actual	
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.		
5	Prime Minister Youth Business Loan - PMYBL			
		Application Processing Fee	Rs. 100/- Flat	YES
E	LEASING FINANCE (Machinery)			
	b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)	NO NO
G	OTHER CHARGES ON ADVANCES			
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.	NO
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.	NO
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers.	Actual Cost.	NO
6	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.	NO
		Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.		
Part H	CONSUMER FINANCES			
2	HBL HomeLoan			
	2.4	Legal Opinion	Rs. 10,000/-	NO
	2.5	Property Appraisal	Rs. 3,500/- per valuation	NO
	2.6	Property Insurance premium	Property Insurance Premium borne by the Bank	NO
	2.7	Late Payment Charges	Rs. 1,000/- per late payment	NO
4	HBL Credit Cards		HBL CreditCard	HBL FuelSaver
	s	Returned Cheque Charges	Rs.1,000/- Flat	Rs.1,000/- Flat
				Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N

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5	HBL Insurance Scheme			
	a	Credit Shelter	0.50% of outstanding balance	YES
	b	Credit Shelter Plus	0.073% of credit limit	YES
	c	Income Continuation Plan- Plan A	Rs.399/- Per Month	YES
	d	Income Continuation Plan- Plan B	Rs.250/- Per Month	YES
	e	Total Assurance - Plan A	Rs.300/- Per Month	YES
	f	Total Assurance - Plan B	Rs.575/- Per Month	YES
	g	Triple Health Cash Plan	Minimum Rs.175/- and Maximum Rs.970/- per month (varies according to plan)	YES
	h	HBL Wallet Plan	Rs.199 Per Month	YES
	i	HBL Family Protect - A	Rs.165 Per Month	YES
	j	HBL Family Project - B	Rs.1,650 Per Year	YES
	k	HBL LifePlus - A	Rs.250 Per Month	YES
	l	HBL LifePlus - B	Rs.325 Per Month	YES
	m	HBL My Health Forever	Rs. 3,000 Per Year	YES
n	Credit Shield Plus	0.79% of Total Outstanding Balance	YES	
7	c	Key Deposit (Will apply at the time of issuance of new locker).		
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.		
		Small	Rs.3,000/- Flat	YES
		Medium	Rs.4,000/- Flat	
		Large/Extra Large	Rs.6,000/- Flat	
	Cubicle Locker	Rs.50,000/- Flat		
Part L MISCELLANEOUS CHARGES				
1	Service Charges on following Accounts where Minimum monthly average balance is less than:- Rs.5,000/-for Current Account Rs.10,000/- for Value Account Rs.20,000/- for Daily Progressive Account & Rs. 20,000/- for Daily Munafa A/c Service charges on following accounts where Minimum daily balance is less than: RS. 25,000/- for HBL Freedom Account		Rs.50/- Flat, to be recovered on monthly basis.	YES
Cheque Book & Cheque Related Charges				
4	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY & HBL HumWatan Accounts. Subsequent cheque book for Money Club, CNY & HBL HumWatan Account will be charged as per SOBC.		Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
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.	Rs.450/- Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
		(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
		Note: HBL Freedom Account holder is exempted from these charges		
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N

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		Account Statement & Certificate	Related Charges		
13		Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement Note: HBL at Work Account is exempted.	YES	
14		Monthly Bank Statement	Rs. 400/- per annum.	YES	
		Account Transaction (s) & Balance	Related Charges		
19		Closure of Account Charges.	Free	NO	
		Utility Companies and Utility Bills	related Charges		
26	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	
			Electricity		
			Sui Gas		
			Telephone		
			Water		
			CDGK Utility		
Part M		HBL DEBIT CARD (ATM)			
2	A-HBL - CASH MEHFOOZ	Annual Premium			
	i Plan - A	Rs. 3,500/-		YES	
	ii Plan - B	Rs. 3,000/-		YES	
	iii Plan - C	Rs.2,000/-		YES	
Part N		HBL ALTERNATE DELIVERY CHANNELS (ADC)			
2		HBL Phone Banking			
	b	Statement Request	Rs.35/-Flat, per statement	YES	
	d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY & HBL HumWatan Accounts. Subsequent cheque book for Money Club, CNY & HBL HumWatan Account will be charged as per SOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	
3		HBL Internet Banking/HBL Mobile			
	d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY & HBL HumWatan Accounts. Subsequent cheque book for Money Club, CNY & HBL HumWatan Account will be charged as per SOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	
5		HBL Branchless Banking Services			
	b	Money Transfer			
	i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 60/-	YES
			Transfer Amount Rs. 1,001 - 2,500	Rs. 120/-	YES
			Transfer Amount Rs. 2,501 - 4,000	Rs.180/-	YES
			Transfer Amount Rs. 4,001 - 6,000	Rs. 240/-	YES
			Transfer Amount Rs. 6,001 - 8,000	Rs. 300/-	YES
			Transfer Amount Rs. 8,001 - 10,000	Rs. 350/-	YES
			Transfer Amount Rs. 10,001 - 13,000	Rs. 400/-	YES
			Transfer Amount Rs. 13,001 - 16,000	Rs. 450/-	YES
			Transfer Amount Rs. 16,001 - 20,000	Rs. 500/-	YES
			Transfer Amount Rs. 20,001 - 25,000	Rs. 550/-	YES
			Transfer Amount Rs. 25,001 - 30,000	Rs. 600/-	YES
			Transfer Amount Rs. 30,001 - 40,000	Rs. 650/-	YES
			Transfer Amount Rs. 40,001 - 50,000	Rs. 695/-	YES
	ii		Deposit to HBL Branch Account at Agent's location - Non Linked Account	Transfer Amount Rs. 1 - 1,000	Rs. 30/-
		Transfer Amount Rs. 1,001 - 2,500		Rs. 50/-	YES
		Transfer Amount Rs. 2,501 - 4,000		Rs.60/-	YES
		Transfer Amount Rs. 4,001 - 6,000		Rs. 80/-	YES
		Transfer Amount Rs. 6,001 - 8,000		Rs. 90/-	YES
		Transfer Amount Rs. 8,001 - 10,000		Rs. 100/-	YES
		Transfer Amount Rs. 10,001 - 13,000		Rs. 120/-	YES
		Transfer Amount Rs. 13,001 - 16,000		Rs. 130/-	YES
		Transfer Amount Rs. 16,001 - 20,000		Rs. 150/-	YES
		Transfer Amount Rs. 20,001 - 25,000		Rs. 170/-	YES
		Transfer Amount Rs. 25,001 - 30,000		Rs. 250/-	YES
		Transfer Amount Rs. 30,001 - 40,000		Rs. 280/-	YES
		Transfer Amount Rs. 40,001 - 50,000		Rs. 300/-	YES
	viii	Other fee & Charges			
		Balance enquiry through SMS	Re. 1	YES	