



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2026/03

January 2, 2026

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

To: The Managers, All Branches in Pakistan

From: Retail Banking

This refers to Schedule of Bank Charges (SOBC) for January to June 2026, communicated through Circular No. P/INST/2025/132 dated November 28, 2025.

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

Part U – HBL 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
