



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2025/65

July 8, 2025

Addendum – Schedule of Bank Charges (SOBC) for the period from 01.07.2025 to 31.12.2025

To: The Managers, All Branches in Pakistan

From: Affluent Segment – Retail Banking

This refers to the Schedule of Bank Charges (SOBC) for the period from 01.07.2025 to 31.12.2025, communicated through Circular No P/INST/2025/49 dated May 30, 2025.

Effective immediately, the following addition has been made to the Eligibility Criteria of HBL Premium under Part U of the SOBC.

Key Changes – Conventional Banking:

- **Savings Accounts:** Reinstated with a revised minimum threshold of PKR 20 Mn.

Part U – HBL Premium		
Premium Eligibility Criteria (average assets under management) for Individual Clients/ Accounts		
Product	Minimum Threshold (Deposits/ Assets Under Management)	Eligibility Criteria Period
Conventional Savings Account	Rs. 20,000,000/- or equivalent Foreign Currency to Rs. 29,999,999/-	Quarterly Averages

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

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