

FAQs for HBL CreditCard Issuance

1. Can a Roshan Digital Account Holder apply for an HBL CreditCard ?

- A. No, only Roshan Digital Account Holder's beneficiary residing in Pakistan and maintaining an HBL account can apply and avail a secured HBL CreditCard.

2. How can my beneficiary apply for a secured HBL CreditCard ?

- A. Any Roshan Digital Account Holder can refer his/her beneficiary in Pakistan for a secured HBL CreditCard by contacting the Roshan Digital Account Relationship Manager on ebanc.roshanaccount@hbl.com

3. What limit will be assigned against this secured HBL CreditCard ?

- A. The limit will be determined upon the lien amount and will be 70% of the amount marked as lien.
Example:

Lien Amount	Limit of Card
PKR 1 million	PKR 700,000 (Platinum)
PKR 715,000	PKR 500,000 (Platinum)
PKR 215,000	PKR 150,000 (Gold)
PKR 143,000	PKR 100,000 (Green)

4. Can my beneficiary place the lien on local currency and foreign currency account ?

- A. Lien can be placed on both PKR and foreign currency accounts. In case of foreign currency account, customer will be required to open a PKR account for execution of direct debit payment instructions against HBL CreditCard.

5. What documents are required for the issuance of HBL CreditCard ?

- A. Customer will be required to sign off the Application Form, Key Fact Sheet, Lien marking letter along with clear/valid CNIC

6. What are the fee and charges for this secured HBL CreditCard ?

- A. The applicable fee and charges for HBL CreditCard can be viewed under the credit card section on HBL website on www.hbl.com/HBLCreditCard

7. What is the process to cancel this secured credit card ?

- A. Customer can submit a written request or call HBL PhoneBanking to cancel the card. In case of no outstanding balance against the credit card, the lien amount will be released after 15 days from the credit card cancellation date.