

## FAQS for Agents & Customers

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1. What is an HRA account?
  - The Home Remittance Account is a bank account tagged with your mobile number and can be operated through your phone. It is a special account with features and limits to facilitate customers who receive international remittances.
2. How to open HRA account?
  - Visit nearest HBL Konnect Shop along with original CNIC and other details (as requested by the Konnect Shop) to open HRA account.
3. What are the transactions limits on Konnect Home Remittance Account?
  - Daily cash withdrawal limit: PKR 50,000
  - Monthly cash withdrawal limit: PKR 500,000
  - Maximum HRA Balance: PKR 1500,000
  - Debit from HRA limit: PKR 100,000
4. What are the benefits of using the Konnect Home Remittance Account?
  - You can receive foreign remittance on your mobile wallet and perform financial transactions through the Konnect Mobile App or various Konnect Shop locations. Furthermore, beneficiary of the international remittance will be rewarded with a mobile top-up of Rs.2 against each US Dollar received.
5. How can I locate my nearest Konnect Shop?
  - You can locate your nearest Konnect Shop by:
    - i. Visiting the following link:
      1. [https://www.hblbb.com/agent-locator/agent\\_locator.aspx](https://www.hblbb.com/agent-locator/agent_locator.aspx)
    - ii. Calling Konnect Customer Care at 111-425-111
6. What is my Home Remittance Account number?
  - Your HRA Account Number is your mobile number provided while registering your Konnect Home Remittance Account.
7. What is the minimum initial deposit required for opening a Konnect Home Remittance Account?
  - No minimum initial deposit required to open a Konnect Home Remittance Account.



8. Can I change my mobile number for my Konnect Home Remittance Account?
- No, you cannot change the mobile number registered with Konnect Home Remittance Account.
9. How will I receive an international remittance in my Konnect Home Remittance Account?
- Provide your Registered Konnect Mobile Number to your sender/remitter to receive international remittance in HRA account.
10. Are any other credit transactions permissible on my Konnect Home Remittance Account?
- Credit in HRA can be made through Foreign Remittances and local credits as well.
11. From where can I receive international remittances in my Konnect Home Remittance Account?
- International remittance can be received from following Banking Partners:

Corridors	Banks / Clients
KSA	Al-Bilad ( <i>Enjaz</i> )
	Arab National Bank ( <i>Telemoney</i> )
	National Commercial Bank ( <i>Quickpay</i> )
	Saudi Investment Bank Riyadh KSA ( <i>EasyPay</i> )
	Bank Al Jazeera ( <i>Fawri money Transfer</i> )
Other GCC	Bank Muscat Al-Ahli Omani, Oman
	Doha Bank Ltd, Doha Qatar
	Commercial Bank Of Qatar
	Qatar Islamic Bank
	National Bank Of Ras Al Khaimah UAE
HBL Network	Habib Bank UK
	Habib Bank Dubai
	Habib Bank Bahrain
	Habib Bank Oman



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12. How much mobile top-up will I receive?

- The incentive of mobile airtime is Rs. 2 against each US Dollar received through Konnect Home Remittance Account.

13. Are there any charges for sending remittances to Konnect Home Remittance Accounts from abroad?

- Sender may be charged for transactions under USD \$200 in value depending on the Banking Partners exchange rates.

14. What are the charges for receiving funds?

- No fee is applicable on receiving funds through Konnect Home Remittance Account. However, sender may be charged for transactions under USD \$200 in value depending on the Banking Partners exchange rates.

15. How long will it take to receive money in my mobile wallet account?

- The current process is the straight through process.

16. How much can I receive in my Konnect Home Remittance Account?

- There is no restriction on receiving home remittance on a daily basis. However, you can keep a maximum balance of PKR 1,500,000/ in your Konnect Home Remittance Account.

17. From where I can withdraw my remittance?

- Currently you can withdraw your foreign remittance payment through any HBL Konnect Shop via biometric verification and ATM. Withdrawal charges are applicable. <SOC link>.

18. How much cash can I withdraw from my Konnect Home Remittance Account??

- You can withdraw cash up to PKR 50,000 per day and up to PKR 500,000 in a month. Please refer to Home Remittance Account Limits.

19. How will I know that my mobile wallet account is credited with a foreign remittance?

- You will receive a confirmation SMS from HBL once you receive the funds.