

Fair Treatment to Customers (FTC) Policy

Fair Treatment to Customers (FTC) is a policy mandated by the State Bank of Pakistan (SBP). This policy has been put into place to prevent practices harmful towards customers and ensures that all HBL customers enjoy fair access to the learning, earning, saving, investing and protection of one's assets and rights as a customer. HBL strives to create awareness about customer rights while using the Bank's products and services through FTC policy.

FTC policy enables customers to obtain clear and accurate information of all products and services, enabling them to make better informed financial decisions, ultimately leading to higher levels of customer satisfaction.

Through the HBL FTC Policy, the Bank aims to ensure:

- All customers are treated fairly and in an unbiased manner
- Special assistance is provided to senior citizens, and persons with disabilities
- Products and services are designed keeping in view customer needs and their banking requirements
- Products and services are fairly priced and competitive with the market
- Regular training is provided to HBL staff to deal with customers fairly
- Providing information to customers about products and services in a clear and simple manner
- Customer grievances are resolved in a timely manner through an accessible, transparent, and efficient complaint resolution mechanism
- Maintain customer confidentiality and secrecy of financial information

The Schedule of Charges contains the list of all applicable charges, available in branches and on the website.

KFS and SOBC can be downloaded here: <https://www.hbl.com/resources/downloads>

Use the branch locator to visit the nearest branch <https://www.hbl.com/branch-locator> or
Call HBL Phone Banking any time on **111-111-425**