HBL حبيب بنك المحدود HABIB BANK LIMITED

Schedule of Charges 2021

Fees and Charges are revised and are inclusive of VAT (where applicable) and are subject to change as per the guidelines of the Central Bank of UAE.

Habib Bank Limited (HBL), Tax Registration Number (TRN): 100034425700003

600 522 228 | www.hbl.com/uae | help.uae@hbl.com

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HBL حبيب بنك المحدود HABIB BANK LIMITED

1. Personal Banking

Description	Fee and Charges *(Inclusive of VAT, where applicable)*
1.1 Account Services	
Minimum Account Balance Fee	
– If monthly minimum balance is AED 2,000 equivalent and above	Free
– If monthly minimum balance is less than AED 2,000	AED 52.50 (per month)
Teller Services	
– Up to 6 transactions per month	Free
– More than 6 transactions per month (Charges applicable from 7th transaction onwards)	AED 10.50 per transaction
Account Closure Fee	
– If the account is closed within one year from date of account opening	AED 105
– If the account is closed after one year from the date of account opening	AED 105
Standing Instructions	
– Standing Instruction setup fee	AED 52.50
– Penalty fee for insufficient funds for standing orders	AED 26.25
– Amendment to Standing Instruction	Free
– Cancellation of Standing Instruction	Free
Other transactions and services related to account	
– Account Opening Fee	Free
– Dormant account charge	Free
– Bulk cash deposit & withdrawal at teller counter	Free
– Relationship Fee	Free
– Non-receipt of salary	Free
– Courier Charges for delivery within UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.)	AED 52.50
– Courier Charges for delivery outside UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.)	As per Recipient Country and City & Package Weight Minimum AED 157.50 Maximum AED 315
Credit Report inquiry charges for Al Etihad Credit Bureau (AECB)	AED 36.75
Issuance of letters and/or certificates	
– Account Balance / Maintenance Letter	AED 52.50
– No Liability Certificate	AED 52.50

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
– Release Letter	AED 52.50
– Liability Letter Issued to Government Departments/Embassies	AED 63
– Liability Letter Issued to Financial Institutions	AED 63

1.2 Statement of Account

Electronic Account Statement (e-Statement)	
– e-Statement for any of the available cycle frequency	Free
– Change of e-Statement cycle frequency	Free
– Cancellation of e-Statement	Free
Printed Account Statement (Current Account, Savings Account, Term Deposit Account, and/or FastTransfer)	
– On demand Printed Statement for any of the available cycle frequency	AED 52.50 per statement
– Change of Printed Statement cycle frequency	Free
– Cancellation of Printed Statement	Free

1.3 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

Cheque Book	
– 1st Cheque Book of 25 leaves	Free
– Additional cheque book of 25 leaves	AED 26.25
– Additional cheque book of more than 25 leaves	AED 1.3125 per leaf
Cheque Photocopy	
– Cheque clearing date within 1 year	AED 21 per instrument
– Cheque clearing date over 1 year	AED 21 per instrument
Issuing of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 78.75 per instrument
Cancellation of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 78.75
Stop Payment of Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 52.50 per instrument
Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Teller)	AED 105 per instrument
Cheque payable at centers where Central Bank clearing facility is not available	Free
Returned cheque deposited in own account	Free
Cheque for collection within the UAE	Free
Cheque for collection outside the UAE	AED 105 per instrument
Cheque Cash Withdrawal at Teller	Free
Special Clearing Charges	AED 210 per instrument

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
1.4 Debit Card	
Issuance of 1st Debit Card – Primary Card	Free
Issuance of Debit Card – Supplementary Card	AED 26.25
Replacing lost and/or stolen and/or damaged Debit Card	AED 26.25
Resetting / Reissuance / Replacing PIN code using Printed PIN Mailer	AED 26.25
Resetting / Reissuance / Replacing PIN code using Phone Banking / IVR	Free
Processing fee for foreign currency transaction added to the foreign exchange rate	Up to 2% of transaction amount
Copy of sales slip	AED 26.25 per slip
Courier	
– Local Courier (Within UAE)	Free
– International Courier (Outside UAE)	AED 315 per courier
HBL ATMs / CCDMs in UAE	
– Cash Withdrawal	Free
– Cash Deposit	Free
– Balance Enquiry	Free
– Mini-statement	Free
– Funds Transfer	As per Section 1.5
– FastTransfer Remittance	As per Section 1.5
Other Banks' ATMs in UAE (UAE Switch)	
– Cash Withdrawal	AED 2.10
– Balance Enquiry	AED 1.05
– Decline Transaction	AED 1.05
Other Banks' ATMs in GCC (GCC Net)	
– Cash Withdrawal	AED 6.3
– Balance Enquiry	AED 3.15
– Decline Transaction	AED 3.15
Usage fee International ATMs (Outside UAE and GCC Countries) – The charges will be as per host country system or as given below as per Visa International:	
– Cash Withdrawal *	AED 20
– Balance Enquiry	AED 3
– Decline Transaction	AED 3
Processing fee for foreign currency transaction added to the foreign exchange *	Up to 2%
* This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.	

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
1.5 Transfers and Remittances	
Transfers received to HBL Accounts in UAE	Free

AED Currency Transfers to Other Bank Accounts in UAE
(UAE Funds Transfer System - UAEFTS)
– Remitting Bank
  – From Branch
  – From Online Banking (Mobile App, Internet Banking, Phone Banking, ATMs/CCDMs, etc.)
	
	AED 5.25 per transaction
	AED 1.05 per transaction

Foreign Currency Transfers to Other Bank Accounts in UAE (Telegraphic Transfers / SWIFT Transfers)	AED 126 per transaction
Transfers to Bank outside UAE (Telegraphic Transfers / SWIFT Transfers)	AED 126 per transaction
Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers) – For the Charge Codes "SHA" and "BEN" – For the Charge Codes "OUR"	 AED 105 per transaction AED 157.50 per transaction

FastTransfer – Remittance to Pakistan
– At Branch
  – If remitting amount is less than USD 100 or equivalent
  – If remitting amount is more than USD 100 or equivalent
– At ATMs/CCDMs, Phone Banking, Internet Banking, and Mobile App
  – If remitting amount is less than USD 100 or equivalent
  – If remitting amount is more than USD 100 or equivalent
	
	AED 10.50 per transaction
	Free
	
	AED 10.50 per transaction
	Free

UAE DDS (Direct Debit System) – Paying Bank – Confirmation of Direct Debit Authority Request – Amendment of Direct Debit Authority Request – Cancellation of Direct Debit Authority Request – Stop Payment of Direct Debit Authority Request – Return of Direct Debit Authority Request due to insufficient funds	 AED 52.50 Free Free Free AED 26.25
1.6 Term Deposit	
Placement of Term Deposit in AED Note: Minimum Term Deposit Amount is AED 10,000	Free
Placement of Term Deposit in Foreign Currency Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies	Free

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
Premature Encashment of Term Deposit	Up to 2%
1.7 HBL e-Services	
e-Statement	Free
e-SWIFT Advice	Free
SMS Alerts	Free
Mobile Banking App, Internet Banking, Phone Banking, and IVR (Fee and Charges for Transfers and Payments, Demand Draft, Cheque Book, Letters, Advices, Certificates, Statement, and FastTransfer Remittance Services apply as defined in the respective sections)	Free

2. Safe Deposit Lockers

Description	Fee and Charges *(Inclusive of VAT, where applicable)*		
Locker Size	Small	Medium	Large
Size in mm (Height x Width x Depth)	96x205x586	79x273x586	122x273x586
Annual Rental (In Advance)	AED 420	AED 525	AED 1050
Security Deposit [1]	AED 1,000	AED 1,000	AED 1,000
Key Replacement [2]	AED 1,050	AED 1,050	AED 1,050

[1] Security Deposit is Refundable upon surrendering the locker in original condition without any due and overdue charges.
[2] Key Replacement is for every instance a key is lost and/or replaced.

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3. Car Loan

Description	Fee and Charges *(Inclusive of VAT, where applicable)*
Processing Fees	1.05% of Loan Amount Minimum AED 525 Maximum AED 2,625
Early settlement of loan	1.05% of outstanding loan amount, up to a maximum of AED 10,500
Advance Payment of Installment	1.05% of Advance Payment
NOC to Traffic Department	Free
Replacement of existing Post-Dated Cheque(s) with new Post-Dated Cheque(s)	Free
Change of Equal Monthly Installment (EMI) due date	AED 105 per request
EMI Deferment Charges	AED 105 per EMI
Loan Rescheduling Fee	AED 262.50
Late Payment Penal Charges	Minimum AED 262.50 Maximum AED 525
Issuance of Pay Order / Demand Draft / Banker's Cheque / Manager's Cheque for Payment of the Car to the Seller / Car Dealer / Agency	Free
Minimum Account Balance Fee for Car Loan Installment Account	Free
Loan Cancellation Fee	AED 105

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4. Business Banking

Description	Fee and Charges *(Inclusive of VAT, where applicable)*
4.1 Account Services	
Minimum Account Balance Fee	
– If monthly average balance is AED 10,000 equivalent and above	Free
– If monthly average balance is less than AED 10,000 equivalent	AED 105 (per month)
Account Service Charges - Current Account	AED 157.50 (bi-annual)
Account Closure Fee	
– If the account is closed within one year from date of account opening	AED 210
– If the account is closed after one year from the date of account opening	AED 210
Standing Instructions	
– Standing Instruction setup fee	AED 105
– Penalty fee for insufficient funds for standing orders	AED 210
– Amendment to Standing Instruction	AED 78.75
– Cancellation of Standing Instruction	AED 52.50
Issuance of letters and/or certificates	
– Balance Certificate	AED 262.50
– Salary confirmation letter to MOL	AED 105 per request
– Issuance of Certificate for Trade License	AED 367.50
– No Liability Certificate	AED 52.50
– Release Letter	AED 52.50
– Liability Letter Issued to Government Departments/Embassies	AED 63
– Liability Letter Issued to Financial Institutions	AED 63
Clearing and Collections	
– Foreign Cheque for Collection (plus courier charges)	AED 105 per instrument
– Special Clearing Charges	AED 210 per instrument
– Post-Dated Cheque (PDC) handling Charges	AED 21 per instrument
– Withdrawal of PDC (Before due date or before presentment)	AED 21 per instrument
4.2 Term Deposit	
Placement of Term Deposit in AED Note: Minimum Term Deposit Amount is AED 10,000	Free
Placement of Term Deposit in Foreign Currency Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies	Free
Premature Encashment of Term Deposit	Up to 2%
4.3 Statement of Account	
Electronic Account Statement (e-Statement)	

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
– e-Statement for any of the available cycle frequency	Free
– Change of e-Statement cycle frequency	Free
– Cancellation of e-Statement	Free
Printed Account Statement	
– Printed Statement for any of the available cycle frequency	AED 52.50 per statement
– Change of Printed Statement cycle frequency	Free
– Cancellation of Printed Statement	Free
– On-demand Printed Statement at Branch	
– Up to 6 months	AED 52.50 per statement
– More than 6 months	AED 157.50 per statement
4.4 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order	
Cheque Book	AED 1.3125 per leaf
Photocopy of instrument / cheque	AED 105 per instrument / cheque
Issuing of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 52.50 per instrument / cheque
Cancellation of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 52.50 per instrument / cheque
Stop Payment	AED 157.50 per instrument / cheque
Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Counter)	AED 210 per instrument / cheque
Cheque payable at centers where Central Bank clearing facility is not available	Free
Returned cheque deposited in own account	Free
Cheque for collection within the UAE	Free
Cheque for collection outside the UAE	AED 105 per instrument / cheque
Counter Cheque Cash Withdrawal	Free
4.5 Payroll Processing	
Salary Processing – Basic Banking Account (BBA) / Wage Protection System (WPS)	As per offer / agreement
RFA at the company request	As per offer / agreement
DCR at company request	As per offer / agreement
WPS account set up charges	As per offer / agreement
SIF Charges [per file]	As per offer / agreement
RFR at the company request	As per offer / agreement

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
4.6 Transfers and Remittances	
Outward Transfer / Remittance – Local (AED)	AED 78.75
Outward Transfer / Remittance – Local (Foreign Currency)	AED 105
Outward Transfer / Remittance – International	AED 105
Outward Transfer / Remittance related Amendment / Enquiry from Beneficiary Banks / OFAC related queries (other than PKR Remittance)	AED 105
Customer Request for Recall of Funds	AED 52.50
Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers)	
– For the Charge Codes "SHA" and "BEN"	AED 105 per transaction
– For the Charge Codes "OUR"	AED 157.50 per transaction
Transfers to Other Bank Accounts in UAE (UAE Funds Transfer System)	
– Remitting Bank	
– From Branch	AED 78.75
– From Online Banking	AED 78.75
UAE DDS (Direct Debit System) – Paying Bank	
– Confirmation of Direct Debit Authority Request	AED 52.50
– Amendment of Direct Debit Authority Request	AED 52.50
– Cancellation of Direct Debit Authority Request	AED 52.50
– Stop Payment of Direct Debit Authority Request	AED 52.50
– Return of Direct Debit Authority Request due to insufficient funds	AED 105
4.7 Others	
Trade License Expired (more than two months) Note: The charges will be recovered in subsequent months till submission of a valid Trade License.	AED 262.50 (per month)
Credit report inquiry charges for Al Etihad Credit Bureau (AECB)	AED 63

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5. Trade Finance

Description	Fee and Charges *(Inclusive of VAT, where applicable)*
5.1 Import	
Documentary credit issuance (Minimum one quarter)	(First AED 100,000 at 0.131% per month. First AED 100,000 onwards at 0.0656% per month) or (AED 367.50), whichever is higher.
Commission on Revolving/Inland/3rd Country Documentary Credit	Same as above
Extension of LC period or increase in amount	Same as above
Commission on TRs for open A/c or advance payment	0.1969% Flat
Documentary Credit Cancellation without Settlement	AED 315
Other Documentary Credit amendments	AED 262.50
Documentary Credit revalidation commission	0.105% per month or Minimum AED 367.50
Reimbursement undertaking	AED 1050
Issuance of Delivery order in absence of AWB	AED 210
5.2 Acceptance	
Commission on Acceptance per month from date of acceptance till maturity	0.1313% per month or Minimum AED 367.50
Discrepancy Handling Charges	USD 105 or equivalent, per presentation
Our own acceptance discounting commission	AED 367.50
5.3 Inward Documentary Collections	
Lodgment (DP/DA)	0.1313% flat Minimum AED 367.50 (charged upfront)
Lodgment of Availization	AED 525
Extension in maturity of availized DA bills	AED 525
Proceeds to be remitted from Foreign Currency Account	0.2625% or Minimum USD 105 equivalent
Documents returned unpaid to other Bank	USD 105
Transfer of Documents to other Bank	AED 210
Overdue commission on DA documents	0.1313% flat or Minimum AED 315
Accepted DA Bill of Exchange Returned unpaid	AED 210
5.4 Export	
Documentary Credit Advising - HBL Customer Documentary	AED 262.50
Credit Advising - Non HBL Customer Documentary Credit	AED 367.50
Amendment Advising - HBL Customer Documentary Credit	AED 210
Amendment Advising - Non HBL Customer Documentary Credit	AED 262.50

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
Confirmation	Subject to prior arrangements
Discounting	Subject to prior arrangements
Documentary Credit transfer commission	0.525% or Minimum USD 525
Extension of period or increase in amount	0.2625% or Minimum USD 315 Flat
Discrepancy handling charges	USD 115.50 equivalent
Issuance of assignment of proceed	AED 1,050
Other amendments	AED 315 Flat
5.5 Outward Documentary Collections	
Commission	0.1313% or Minimum AED 315 upfront
Proceeds to be credited in Foreign Currency Account	0.2625% or Minimum USD 105
Follow-up / Reminder	AED 105
Documents Returned Unpaid	AED 105
5.6 Structured Trade Finance	
Processing Fee	As agreed
5.7 Discounting/Purchasing/Negotiation	
Commission	0.1313% or Minimum AED 315 upfront
Proceeds to be credited in Foreign Currency Account	0.2625% or Minimum USD 105
Interest	As agreed
Reimbursement	AED 105 per claim
CAD/ LAFB Processing	AED 315 Flat
5.8 FBC - Clean	
Commission	0.1575% or Minimum USD 21
Cheque returned / unrealized	0.1575% or Minimum USD 21
Courier within UAE	AED 52.50
Courier outside UAE	AED 131.25
5.9 Letter of Guarantee	
Guarantee issuance	1.575% p.a. pro-rata basis for minimum one quarter or minimum AED 315
Shipping Guarantee	0.1313% of invoice value or minimum of AED 210
Enhancement in amount and validity	1.05% p.a. pro-rata basis for minimum one quarter or minimum AED 315
Issuance of Duplicate Guarantee	AED 367.50
Re-issuance of LG due to text / Language change	AED 367.50

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Description	Fee and Charges *(Inclusive of VAT, where applicable)*
5.10 Local Bill Discounted	
Commission	0.1313% or Minimum AED 52.5
Discounting Rate	As approved in Credit Proposal
LBD Cheque Return	AED 315
5.11 Credit Proposal Processing	
Processing Fee - Annual Review	As per offer / agreement
Processing Fee - Fresh Proposal	As per offer / agreement
Processing Fee - cash secured product program for OD/LG/LC	0.105% or minimum of AED 525
5.12 Communication	
Swift for Documentary Credit Charges	AED 210
Pre-advice charges	AED 315
Other swift charges	AED 105
Postage	AED 105
Courier	AED 210
Fee deductible from proceeds if remittance to be effected upon receipt of import documents	USD 63
Telephonic enquiry (overseas call)	AED 105

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6a. HBL atWork (HaW) – for the Employer Company

	HBL atWork Accounts		
Description, Features, and Benefits	Classic	Gold	Platinum
Eligibility	Monthly Salary between AED 5,000 to 14,999	Monthly Salary between AED 15,000 to 24,999	Monthly Salary of AED 25,000 or more
Note	*Salary Account will be opened at HBL UAE*	*Salary Account will be opened at HBL UAE*	*Salary Account will be opened at HBL UAE*
One-time setup Fee and Charges for each employee / account	As per the agreed Fee and Charges	As per the agreed Fee and Charges	As per the agreed Fee and Charges
Salary Processing Fee and Charges for each employee / account	As per the agreed Fee and Charges	As per the agreed Fee and Charges	As per the agreed Fee and Charges

6b. HBL atWork (HaW) – for the Employee and/or the Individual Accountholder

	HBL atWork Accounts		
Description, Features, and Benefits	Classic	Gold	Platinum
Eligibility and Salary Transfer Requirement	Monthly Salary AED 5,000 to 14,999	Monthly Salary AED 15,000 to 24,999	Monthly Salary of AED 25,000 or more
Note	*Salary Account will be opened at HBL UAE*	*Salary Account will be opened at HBL UAE*	*Salary Account will be opened at HBL UAE*
Account Type Options	Current or Savings Account	Current or Savings Account	Current or Savings Account
Monthly Fee, if Salary Transfer Requirement is not fulfilled	Fee AED 21	Fee AED 31.50	Fee AED 52.50
Cheque Book (For Current Account only)	Free first cheque book of 10 leaves	Free first cheque book of 25 leaves	Free first cheque book of 50 leaves. Subsequently, 2 Free cheque books of 50 leaves each Free per year.
Demand Draft (Any currency)	"1" Free per month	"2" Free per month	"5" Free per month
Branch Teller Transactions for Cash/Cheque Withdrawal or Deposit	Free	Free	Free
SMS Alerts	Free	Free	Free
e-Statement of Account (Periodic)	Free, monthly e-Statement	Free, monthly e-Statement	Free, monthly e-Statement

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HBL حبيب بنك المحدود HABIB BANK LIMITED

	HBL atWork Accounts		
Description, Features, and Benefits	Classic	Gold	Platinum
Printed Statement of Account (Periodic)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)
Printed Account statement (At Branch)	To be charged as per Schedule of Charges (SOC)	1 Free per month	2 Free per month
Debit Card	First Free Visa Classic Card	First Free Visa Gold Card	First Free Visa Platinum Card
Debit Card Annual Fee	Free	Free	Free
Debit Card Visa offers and discounts	Free	Free	Free
Debit Card Visa 3D Secure & Checkout	Free	Free	Free
HBL Mobile [1]	Free	Free	Free
HBL InternetBanking [1]	Free	Free	Free
HBL PhoneBanking [1]	Free	Free	Free
HBL ATMs in UAE [1]	Free	Free	Free
HBL CCDMs in UAE [1]	Free	Free	Free
HBL e-SWIFT	Free	Free	Free
ATM Usage for Cash Withdrawal & Deposit on HBL ATMs / CCDMs in UAE	Free	Free	Free
ATM Usage for Cash Withdrawal on Other Bank ATMs in UAE	1 Free per month	2 Free per month	5 Free per month
ATM Usage for Cash Withdrawal on Bank ATMs outside	To be charged as per Schedule of Charges (SOC)	1 Free per month if above USD 300	2 Free per month if above USD 300
ATM Usage for Other Transactions and Services	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)	To be charged as per Schedule of Charges (SOC)
Funds Transfer within HBL UAE Accounts	Free	Free	Free
Funds Transfer to Other Bank Accounts in UAE	From Branch – 1 Free per month (To AED Beneficiary Only) From Internet Banking – 1 Free per month (To AED Beneficiary Only) From Mobile App – 1 Free per month (To AED Beneficiary Only)	From Branch – 3 Free per month (To AED Beneficiary Only) From Internet Banking – 5 Free per month (To AED Beneficiary Only) From Mobile App – 5 Free per month (To AED Beneficiary Only)	From Branch – 5 Free per month (To AED Beneficiary Only) From Internet Banking – 5 Free per month (To AED Beneficiary Only) From Mobile App – 5 Free per month (To AED Beneficiary Only)

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	HBL atWork Accounts		
Description, Features, and Benefits	Classic	Gold	Platinum
Funds Transfer to Other Bank Accounts Outside UAE - Below USD 200	From Branch – Charged as per SOC From Internet Banking – 1 Free per month if below USD 200 From Mobile App – 1 Free per month if below USD 200	From Branch – 5 Free per month if below USD 200 From Internet Banking – 5 Free per month if below USD 200 From Mobile App – 5 Free per month if below USD 200	From Branch – 10 Free per month if below USD 200 From Internet Banking – 10 Free per month if below USD 200 From Mobile App – 10 Free per month if below USD 200
Funds Transfer to Other Bank Accounts Outside UAE - Above USD 200	To be charged as per Schedule of Charges (SOC)	From Branch – 1 Free per month if above USD 200 From Internet Banking – 1 Free per month if above USD 200 From Mobile App – 1 Free per month if above USD 200	From Branch – 2 Free per month if above USD 200 From Internet Banking – 2 Free per month if above USD 200 From Mobile App – 2 Free per month if above USD 200
FastTransfer Home Remittance to Pakistan	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 200 or equivalent	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 200 or equivalent	Free – if the remittance amount is above USD 200 or equivalent To be charged as per Schedule of Charges (SOC) – if below USD 200 or equivalent

Note: The aforementioned features and benefits of HBL atWork (HaW) Accounts may be revised due to any change in internal and/or external policies and/or regulatory guidelines. The Employer Company and/or the Employee(s) and/or the Individual Accountholder may be notified via letter, email, and/or SMS, before the change is in effect. The fee and charges on transactions and services will apply as per HBL's Schedule of Charges (SOC) where the number of instance(s) of any transaction and/or service is more than above listed free number. The fees and charges will be charged upfront, and after each month end, the fee and charges will be reversed for the free number of instance(s). All Duties and Taxes where applicable and as imposed by the Government of the UAE and/or the Central Bank of the UAE will be applied.

[1] (Fee and Charges for Transfers and Payments, Demand Draft, Cheque Book, Letters, Advices, Certificates, Statement, and FastTransfer Remittance and other Transactions and Services will apply as defined in the respective sections)

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