

HBL



Schedule of Charges

Effective from 1st January, 2026



HBL CreditCard

The Most Rewarding Experience

Service Charges	Federal Excise Duty (FED) not applicable
Transaction Service Charges	Maximum 42% per annum
Balance Transfer Facility (BTF) Service Charges	24% per annum of outstanding BTF amount
Cash Advance Service Charges	Maximum 42% per annum of outstanding cash advance amount
HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount
Other Fees and Charges	Up to 16% FED applicable*
Annual Fee (Basic)	Rs. 22,000
Annual Fee (Supplementary)	Rs. 11,000
BTF Processing Charges	Rs. 600 or 3% of transferred amount, whichever is higher
Late Payment Fee	Rs. 2,500
Voucher Retrieval Fee	Rs. 1,000
Arbitration Charges for Disputed Transactions	USD 500 or equivalent PKR
Card Replacement Fee	Rs. 1,200
Cash Advance Issuance Fee	Rs. 1,200 or 3% of amount withdrawn, whichever is higher
Banker's Cheque Issuance Fee	Rs. 500
Early Payment Charges for Installment Plan	6% of remaining principal amount
Foreign Transaction Charges	4% of the transaction amount
Card Conversion Fee	Rs. 600
Returned Cheque Charges	Rs. 1,200
Installment Plan Processing Fee	Rs. 1,200

*Subject to change as per applicable law.

For further information, please contact
HBL Contact Centre at **111-111-425**
or visit **www.hbl.com**