

# HBL



## Schedule of Charges

Effective from 1<sup>st</sup> January, 2022



**HBL** CreditCard

The Most Rewarding Experience

<b>Service Charges</b>	<b>Federal Excise Duty (FED) not applicable</b>
Transaction Service Charges	Maximum 40% per annum
Balance Transfer Facility (BTF) Service Charges	24% per annum of outstanding BTF amount
Cash Advance Service Charges	Maximum 40% per annum of outstanding cash advance amount
HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount
<b>Other Fees and Charges</b>	<b>Up to 16% FED applicable*</b>
Annual Fee (Basic)	Rs. 14,000
Annual Fee (Supplementary)	Rs. 7,000
BTF Processing Charges	Rs. 500 or 3% of transferred amount, whichever is higher
Late Payment Fee	Rs. 1,600
Voucher Retrieval Fee	Rs. 1,000
Arbitration Charges for Disputed Transactions	USD 500 or equivalent PKR
Card Replacement Fee	Rs. 700
Cash Advance Issuance Fee	Rs. 900 or 3% of amount withdrawn, whichever is higher
Banker's Cheque Issuance Fee	Rs. 500
Early Payment Charges for Installment Plan	5% of remaining principal amount
Foreign Transaction Charges	3% of the transaction amount
Card Conversion Fee	Rs. 600
Returned Cheque Charges	Rs. 1,000
HBL Installment Plan (HIP) Processing Fee	Rs. 700
Direct Debit Rejection Fee	Rs. 900

\*Subject to change as per applicable law.

**For further information, please contact  
HBL PhoneBanking at 111-111-425  
or visit [www.hbl.com](http://www.hbl.com)**