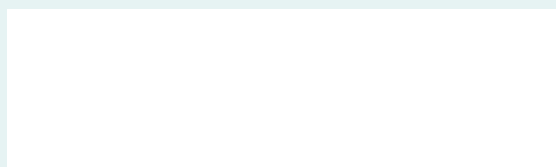


HBL ConventionalCurrentAccount is a secure transactional current account that gives the account holder ease of conducting unlimited transactions, anywhere in Pakistan.

#### Features

- No service charges on maintenance of monthly average balance of PKR 5,000/-<sup>i</sup>
- Unlimited transactions

| Particulars   | Categories       | Charges   |
|---|------------------|---|
| Duplicate Account Statement                                 | All Categories   | PKR 29/- Statement                                      |
| Inter Branch Transactions – Cash Deposit (Intercity)        | All Categories   | PKR 380/- Flat  |
| Inter Branch Transactions – Cash Withdrawal <sup>ii</sup>   | All Categories   | 0.15% of the transaction amount with minimum PKR 600/-  |
| Inter Branch Transactions – Cash Withdrawal <sup>iii</sup>  | All Categories   | PKR 370/- Flat  |
| Inter Branch Transactions – Cash Withdrawal <sup>viii</sup> | All Categories   | 0.125% of the transaction amount with minimum PKR 600/- |
| Bank Certificate <sup>iv</sup>                              | All Categories   | PKR300/- Flat   |
| Banker's Cheque(Through A/c) <sup>v</sup>                   | All Categories   | PKR 330/- Flat  |
| Cheque Book issuance  | All Categories   | PKR 12/- Flat per leaf                                  |
| Stop Cheque Charges   | All Categories   | PKR 450/- Flat  |
| Delivery of Cheque Book by Mail                             | All Categories   | PKR 150/- Flat  |
| Issuance of SBP/NBP Cheques                                 | All Categories   | PKR 500/- Flat  |
| SMS Alerts on OTC Transaction                               | All Categories   | PKR 85/- Flat   |
| Cancellation of Banker's Cheque                             | All Categories   | PKR 240/- Flat <sup>vi</sup>                            |
| DebitCard (Supplementary)                                   | Individuals Only | PKR Nil to PKR 900/- (Refer to SOBC)                    |
| DebitCard (Replacement)                                     | Individuals Only | PKR 250/- to PKR 1000/- (Refer to SOBC)                 |
| Cash Withdrawal at 1 Link & Mnet ATMs                       | All Categories   | PKR 18.75/- Flat  |
| Debit Card  | Individuals Only | PKR 600/- to PKR 10,000/- annually                      |
| Online/Local Funds Transfer <sup>vii</sup>                  | All Categories   | Within City free<br>Intercity free                      |
| Issuance of CDR from Account                                | All Categories   | PKR 200/- Flat  |
| Cancellation of CDR Issued from Account                     | All Categories   | PKR 240/- Flat  |
| Issuance of Duplicate CDR Issued from Account               | All Categories   | PKR 240/- Flat  |
| Overseas Employment Certificate                             | All Categories   | PKR 500/- Flat  |



Customer Signature

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

<sup>i</sup> In case monthly average balance falls below PKR 5000/- then PKR 43 plus FED will be levied

<sup>ii</sup> Within city over PKR 500,000/- per day

<sup>iii</sup> Intercity upto PKR 500,000/- per day

<sup>iv</sup> Courier Charges will be recovered where applicable

<sup>v</sup> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or PKR 25/- per instrument, whichever is less. Charges amount should not exceed PKR 25/- inclusive of FED

<sup>vi</sup> Not applicable if issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/issued in favour of Government Departments as security deposit and refunded to the purchaser on recommendation of the same Government Department/issued in favour of Educational Institutions, HEC/Board etc.

<sup>vii</sup> Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

<sup>viii</sup> Intercity over PKR 500,000/- per day

The key fact sheet of Conventional Current Account is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425.

I/We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL ConventionalCurrentAccount (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me/us as acceptance of the terms and conditions governing HBL ConventionalCurrentAccount.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time. Please refer to SOBC for further details.

All other applicable Government levies on any specified service will be charged in addition to the service charges.