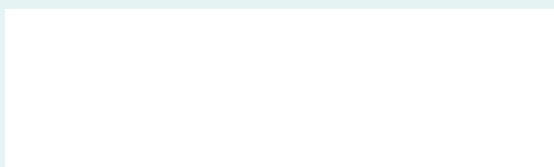


HBL DailyMunafaAccount is specially designed to cater the needs of individuals and institutions with high transactional requirements and want attractive returns on Deposits.

Features

- Profit calculation on daily closing balance and payment monthly
- No minimum balance charges on maintenance of average balance of PKR 20,000/-

Particulars	Categories	Charges
Minimum Balance Charges (monthly) ⁱ	All Categories	PKR 43/- Flat, to be recovered on monthly basis
Duplicate Account Statement	All Categories	PKR 29/- Statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 380/- Flat
Inter Branch Transactions – Cash Withdrawal ⁱⁱ	All Categories	0.15% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal ⁱⁱⁱ	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal ^{viii}	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Bank Certificate ^{iv}	All Categories	PKR 300/- Flat
Banker's Cheque(Through A/c) ^v	All Categories	PKR 330/- Flat
Cheque Book Issuance	All Categories	PKR 15/- 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 Transactions	All Categories	PKR 85/- Flat
Cancellation of Banker's Cheque	All Categories	PKR 240/- Flat ^{vi}
Debit Card (Supplementary)	Individuals Only	PKR Nil to PKR 900/- (Refer to SOBC)
Debit Card (Replacement)	Individuals Only	PKR 250/- to PKR 1000/- (Refer to SOBC)
Cash Withdrawal at 1 Link	All Categories	PKR 18.75/- Flat
Debit Card	Individuals Only	Between PKR 600/- to PKR 10,000/- annually (Refer to SOBC)
Online/Local Funds Transfer ^{vii}	All Categories	Within City free 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: _____

i If monthly average balance falls below PKR 20,000/-

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

iii Intercity up to PKR 500,000/- per day

iv Courier charges will be recovered where applicable

v 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

vi 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.

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

viii Intercity over PKR 500,000/- per day

The key fact sheet of Daily Munafa 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 DailyMunafaAccount (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 DailyMunafaAccount.

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.