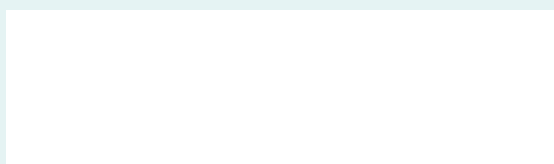


This account provides a range of free unlimited features catering to the banking needs of individuals and business persons, enabling them to fulfill their requirements with a convenient and hassle-free banking experience. On maintaining a minimum balance of PKR 25,000, you can avail the following free services.

#### Free Services:

- Unlimited Cheque Books
- Unlimited Banker's Cheque
- HBL DebitCard - Classic variant (Individuals and Sole Proprietors)
- Duplicate Account Statement
- Inter City Cash Deposit and Withdrawal using HBL Network
- Free Cheque Return charges for Outward Clearing Cheques
- Intercity Funds Transfer through the HBL Freedom Account Using HBL Network
- Intercity Clearing
- Cancellation of Banker's Cheques
- Stop Payment of Cheques
- SMS Alerts Available to Individuals and Sole Proprietors for all transactions
- Free charges on Cheques returned in inward clearing
- Free 1 Link/M.Net services

Particular	Category	Charges
Transaction Charges	Self Employed Individuals & Businesses	For the month in which actual balance is below Rs. 25,000/- even for a day, cumulative transactions Charge @ PKR 60/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions during the month and it will be auto recovered by the system.
Bank Certificate for the purpose of visa, income tax etc. <sup>i</sup>	All Categories	PKR 300/- Flat
Delivery of Cheque Book by Mail	All Categories	PKR 150/- Flat
Issuance of SBP/NBP Cheques	All Categories	PKR 500/- Flat
Standing Order Issuance	Individuals	PKR 290/- Flat
Standing Order Amendment	Individuals	PKR 250/- Flat
Debit Card Fee (Supplementary)	All Categories	PKR Nil - PKR 900/- (Refer to SOBC)
Debit Card Fee (Replacement)	All Categories	PKR 250/- to PKR 1,000/- (Refer to SOBC)
Inter Bank Funds Transfer (IBFT)	All Categories	Nil (will be updated as per SBP's directives) (Refer to SOBC)
ATM International Cash Withdrawal	All Categories	3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
ATM International Balance Inquiry	All Categories	Rs. 225/- per Transaction
POSTransaction fee per transaction (International)	All Categories	3% of transaction amount
Photocopy of the paid cheques forward to customer i) Up to one year ii) Above one year up to five years iii) Above five years	All Categories	PKR 50/- Flat per cheque PKR 200/- Flat per cheque PKR 500/- Flat per cheque
Overseas employment certificate	All Categories	PKR 500/- Flat per certificate
Debit Card (Mastercard Gold)	All Categories	PKR 2,200/- (Refer to SOBC)
Debit Card (Mastercard World)	All Categories	PKR 10,000/- (Refer to SOBC)



Customer Signature

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

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

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

(i) Courier charges will be recovered where applicable

The Key fact sheet of HBL Freedom Account is self-explicit and all the 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 FreedomAccount (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 FreedomAccount.

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.