

HBL HumWatan Overseas Account is designed to facilitate outgoing workforce. It can be funded through foreign inward remittance only. The account holder can withdraw cash of any amount without paying WHT.

Free Services

- No minimum balance requirement, thereof no service charges
- Free Online cash withdrawal from any HBL Branch across Pakistan
- Free Online Funds Transfer (Tax will be charged to non-filers as per FBR regulations)
- Free first 10 leaves on the cheque book
- Internet Banking/Mobile Banking services will be available

Main Features

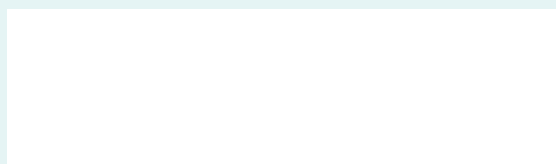
- Current and Savings Account(i)
- Funds remitted into these accounts are non-repatriable
- No withholding tax will be deducted on a cash withdrawal

Limitations

- Account can be funded through an inward remittance only
- No local credits are allowed

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 29/- per Statement
Inter Branch Cash Withdrawal within city upto PKR 500,000/day	All Categories	No Charges Applicable
Overseas Employment Certificate (ii)	All Categories	PKR 500/- Flat
Issuance of Bankers Cheque (Through A/c) (iii)	All Categories	PKR 330/- Flat
Cheque Book Issuance	All Categories	Free first 10 leaves on the cheque book
		PKR12/- flat per leaf charged onwards for any subsequent issuance
Stop Cheque Charges	All Categories	PKR 450/- Flat
Issuance of SBP/NBP cheque	All Categories	PKR 500/- Flat
Standing Order Issuance/Amendment	All Categories	PKR 290/- Flat / PKR 250/- Flat
Cancellation of Banker's Cheque (iv)	All Categories	PKR 240/-
Issuance of CDR	All Categories	PKR 200/- Flat
Cancellation of CDR	All Categories	PKR 240/- Flat
Issuance of Duplicate CDR	All Categories	PKR 240/- Flat
Debit Card Replacement	Individuals only	PKR 250 to PKR 1,000 (Refer to SOBC)
Cash Withdrawal at Non-HBL ATMs	All Categories	PKR 18.75
Debit Card	Individuals only	Free for first year Subsequent year PKR 600/- to PKR 10,000/- (Refer to SOBC)

I hereby confirm that I have understood and agreed to the information mentioned in this Schedule of Charges sheet and have received the copy of the same.



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

- Accounts will be opened for individuals only
- Courier Charges will be recovered where applicable
- If due in Favor of Educational Institution, HEC charges should not exceed 0.50% of fees due or PKR 25/which ever is lower. Charges amount should not exceed PKR 25/- inclusive of FED
- Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/Issued in favor of Educational Institutions, HEC/Board etc.
- Funding through foreign inward remittance only
- No local credits are allowed in these accounts
- Funds remitted into these accounts are non-repatriable

The key fact sheet of HBL HumWatan Overseas 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

Charges are subject to change in line with the schedule of bank charges issued from time to time. Please refer to SOBC for further details.