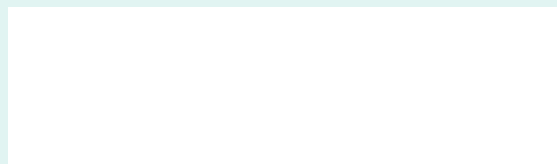


HBL IslamicCurrentAccount is a secure transactional Shariah compliant current account that caters to everyday banking needs. This account is based on the concept of Qard.

Free Services

- Unlimited Transactions

Particular	Category	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 ⁱ	All Categories	0.15% of transaction amount. Min: PKR 600/-
Inter Branch Transactions - Cash Withdrawal ⁱⁱ	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions - Cash Withdrawal ⁱⁱⁱ	All Categories	PKR 370/- Flat
Bank Certificate:	All Categories	PKR 300/- Flat
Overseas employment certificate ⁱ	All Categories	PKR 500/- Flat
Bankers 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
Issuance of SBP/NBP cheques	All Categories	PKR 500/- Flat per Cheque
Standing Order Issuance ^{vi}	All Categories	PKR 290/- Flat per Transaction
Standing order amendment	All Categories	PKR 250/- Flat
Cancellation of Bankers Cheque	All Categories	PKR 240/- Flat ^{vii}
Debit Card Annual fee - Supplementary	Individuals Only	Between NIL to PKR 900/- (Refer to I-SOBC)
Debit Card Replacement fee	Individuals Only	Between PKR 250/- to PKR 1000/- (Refer to I-SOBC)
Cash withdrawal at 1 Link & M-net ATMs	All Categories	PKR 18.75/- Flat per Withdrawal
Debit Card Annual Fee (Primary)	Individuals Only	Between PKR 600/- to PKR 10,000/- annually (Refer to I-SOBC)
Local Funds Transfer (LFTs)/Online Funds Transfer/Cross Branch Transfers (intercity)(ATM, Mobile & Internet) ^{viii}	All Categories	NIL
Interbank Funds Transfer (ATM, Mobile & Internet)	All Categories	NIL
SMS Alert Charges for over the counter transactions ^{ix}	All Categories	PKR 85/- per month



Customer Sign

Customer Name: _____

CNIC No. _____

Date: _____

i Within city over PKR 500,000/- per day.

ii Intercity 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.

vi In addition to Normal Remittance Charges.

vii 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.

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

ix These categories of accounts are exempt: deceased, blocked, inactive, closed, unclaimed, zero balance/overdraft, staff.

The Key Fact Sheet of HBL IslamicCurrentAccount 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 Islamic branches or windows or HBL PhoneBanking at 111-111-425.

I/We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL IslamicCurrentAccount (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 IslamicCurrentAccount. Please refer to I-SOBC for further details.

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time.