

HBL MoneyClub Account is specially designed to cater the needs of children who are under 18 years of age in order to promote early understanding of banking, and to develop their habit of saving in an interesting way.

### Free Services:

- Account can be opened with as little as PKR 1/-
- No minimum balance charges
- Earn bonus profit on your savings every month (by making a minimum deposit of PKR 100/- and no withdrawals throughout the month)
- HBL MoneyClub free first 10 leaf cheque book
- Issuance of HBL MoneyClub Debit Card\*
- Amazing discounts on use of HBL DebitCard at various restaurants and retail outlets
- Receive sticker book on account opening

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	PKR 29/- Statement
Inter Branch Transactions – Intercity Cash Withdrawal up to PKR 500,000/- per day <sup>i</sup>	All Categories	PKR 370/- Flat
Inter Branch Transactions – Within City Cash Withdrawal over PKR 500,000/- per day	All Categories	0.15% of the transaction amount with minimum PKR 600/-
Bank Certificate	All Categories	PKR 300/- Flat
Clearing of cheques returned in inward clearing	All Categories	PKR 550/- Flat
Banker's Cheque(Through A/c) <sup>ii</sup>	All Categories	PKR 330/- Flat
Cheque Book Issuance <sup>iii</sup>	All Categories	PKR 15/- Flat per leaf
Stop Payment of Cheques	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 Alert Charges for over-the-counter transactions	All Categories	PKR 85/- per month
Cancellation of Banker's Cheque through Account <sup>iv</sup>	All Categories	PKR 240/- Flat
Debit Card Fee (Supplementary)	Individuals Only	PKR Nil to PKR 900/- (Refer to SOBC)
Debit Card Fee (Replacement)	Individuals Only	PKR 250/- to PKR 1,000/- (Refer to SOBC)
Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers <sup>v</sup>	All Categories	Within City free Intercity PKR Nil
ATM International Cash Withdrawal	All Categories	3% of Transaction Amount or PKR 300/- per Transaction, whichever is higher
ATM International Balance Inquiry	All Categories	PKR 225/- per Transaction
POS Transaction 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
Debit Card*	All Categories	PKR 600/-to PKR 10,000/-annually

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

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

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

Customer Signature

\*Free for the first year only (for children above 6 years of age only) after which annual charges of PKR 600/-to PKR 10,000/-will be charged depending on the nature of card being issued (excluding FED)

i Up to PKR 500,000/- per day, free for within city

ii 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

iii Cheque book of 10 leaves will be issued

iv Not applicable under issuance 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 Department as security deposit and refunded to the purchaser on the recommendation of the same Government Department

v Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for a Local Fund Transfers above. For inter city PKR Nil - Charges will be updated against MT 103 as per SBP's directives.

The Key fact sheet of HBL MoneyClub 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 and or HBL PhoneBanking at 111-111-425.

I/We hereby acknowledge and confidence: (a) receipt of these key fact sheet governing this HBL MoneyClub (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 MoneyClub.

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.