



Schedule of Charges

Effective from 1st July, 2026



HBL CreditCard

The Most Rewarding Experience

 021-111-111-425 |  www.hbl.com |  HBL Mobile



| Service Charges | Federal Excise Duty (FED) not applicable |
|---|--|
| Transaction Service Charges | Maximum 42% per annum |
| Balance Transfer Facility (BTF) Service Charges | 24% per annum of outstanding BTF amount |
| Cash Advance Service Charges | Maximum 42% per annum of outstanding cash advance amount |
| HBL Installment Plan (HIP) Service Charges | 24% per annum of outstanding HIP amount |
| Other Fees and Charges | Up to 16% FED applicable* |
| Annual Fee (Basic) | Rs. 22,000 |
| Annual Fee (Supplementary) | Rs. 11,000 |
| BTF Processing Charges | Rs. 600 or 3% of transferred amount, whichever is higher |
| Late Payment Fee | Rs. 2,500 |
| Voucher Retrieval Fee | Rs. 1,000 |
| Arbitration Charges for Disputed Transactions | USD 500 or equivalent PKR |
| Card Replacement Fee | Rs. 1,200 |
| Cash Advance Issuance Fee | Rs. 1,200 or 3% of amount withdrawn, whichever is higher |
| Banker's Cheque Issuance Fee | Rs. 500 |
| Early Payment Charges for Installment Plan | 6% of remaining principal amount |
| Foreign Transaction Charges | 4% of the transaction amount |
| Card Conversion Fee | Rs. 600 |
| Returned Cheque Charges | Rs. 1,200 |
| Installment Plan Processing Fee | Rs. 1,200 |

*Subject to change as per applicable law.

**For further information, please contact
HBL Contact Centre at 111-111-425
or visit www.hbl.com**