

Schedule of Charges 2023

Fees and Charges are inclusive of VAT (where applicable) and are subject to change as per the guidelines of the Central Bank of UAE.
HBL is under Banking license issued by the Central Bank of UAE.

Habib Bank Limited (HBL), Tax Registration Number (TRN): 100034425700003

1. Personal Banking

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| 1.1 Account Services | |
| Minimum Account Balance Fee | |
| – If monthly minimum balance is AED 2,000 equivalent and above | Free |
| – If monthly minimum balance is less than AED 2,000 | AED 52.50 (per month) |
| <hr/> | |
| Teller Services | |
| – Up to 6 transactions per month | Free |
| – More than 6 transactions per month (Charges applicable from 7 th transaction onwards) | AED 10.50 per transaction |
| <hr/> | |
| Account Closure Fee | |
| – If the account is closed within six months from date of account opening | AED 105 |
| – If the account is closed after six months from the date of account opening | Free |
| – Account Closure Certificate | Free |
| <hr/> | |
| Standing Instructions | |
| – Standing Instruction setup fee | AED 52.50 |
| – Penalty fee for insufficient funds for standing orders | AED 26.25 |
| – Amendment to Standing Instruction | Free |
| – Cancellation of Standing Instruction | Free |
| <hr/> | |
| Other transactions and services related to account | |
| – Account Opening Fee | Free |
| – Dormant account charge | Free |
| – Bulk cash deposit & withdrawal at teller counter | Free |
| – Relationship Fee | Free |
| – Non-receipt of salary | Free |
| – Courier Charges for delivery within UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.) | AED 52.50 |
| – Courier Charges for delivery outside UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.) | As per Recipient Country and City & Package Weight Minimum AED 210 or as per package weight |
| <hr/> | |
| Credit Report inquiry charges for Al Etihad Credit Bureau (AECB) | AED 36.75 |
| <hr/> | |
| Issuance of letters and/or certificates | |
| – Account Balance / Maintenance Letter | AED 52.50 |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| – No Liability Certificate | AED 52.50 |
| – Release Letter | AED 52.50 |
| – Liability Letter Issued to Government Departments/Embassies | AED 63 |
| – Liability Letter Issued to Financial Institutions | AED 63 |
| 1.2 Statement of Account | |
| Electronic Account Statement (e-Statement) | |
| – e-Statement for any of the available cycle frequency | Free |
| – Change of e-Statement cycle frequency | Free |
| – Cancellation of e-Statement | Free |
| Printed Account Statement (Current Account, Savings Account, Term Deposit Account, and/or Fast Transfer) | |
| – On demand Printed Statement for any of the available cycle frequency | AED 52.50 per statement |
| – Change of Printed Statement cycle frequency | Free |
| – Cancellation of Printed Statement | Free |
| 1.3 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order | |
| Cheque Book | |
| – 1st Cheque Book of 10 leaves | Free |
| – Additional cheque book of 25 leaves | AED 26.25 |
| – Additional cheque book of more than 25 leaves | AED 1.3125 per leaf |
| Cheque Photocopy | |
| – Cheque clearing date within 1 year | AED 21 per instrument |
| Issuing of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order | AED 78.75 per instrument |
| Cancellation of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order | AED 78.75 |
| Stop Payment of Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order | AED 52.50 per instrument |
| Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Teller) | AED 105 per instrument |
| Cheque payable at centers where Central Bank clearing facility is not available | Free |
| Returned cheque deposited in own account | Free |
| Cheque for collection within the UAE | Free |
| Cheque for collection outside the UAE | AED 105 per instrument |
| Special Clearing Charges | AED 210 per instrument |
| Cheque received for clearing from other HBL Branch Outside UAE | AED 105 per instrument |
| PDC dated cheques handling charges | AED 21 per instrument |
| Withdrawal of PDC (before due date or before presentment) | Free |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| 1.4 Debit Card | |
| Issuance of 1 st Debit Card – Primary Card | Free |
| Issuance of Debit Card – Supplementary Card | AED 26.25 |
| Replacing lost and/or stolen and/or damaged Debit Card | AED 26.25 |
| Resetting / Reissuance / Replacing PIN code using Printed PIN Mailer | AED 26.25 |
| Resetting / Reissuance / Replacing PIN code using Phone Banking / IVR | Free |
| Processing fee for foreign currency transaction added to the foreign exchange rate | Up to 2% of transaction amount |
| Copy of sales slip | AED 26.25 per slip |
| Courier | |
| – Local Courier (Within UAE) | Free |
| – International Courier (Outside UAE) | AED 315 per courier |
| HBL ATMs / CCDMs in UAE | |
| – Cash Withdrawal | Free |
| – Cash Deposit | Free |
| – Balance Enquiry | Free |
| – Mini statement | Free |
| – Funds Transfer | As per Section 1.5 |
| – Fast Transfer Remittance | As per Section 1.5 |
| Other Banks' ATMs in UAE (UAE Switch) | |
| – Cash Withdrawal | AED 2.10 |
| – Balance Enquiry | AED 1.05 |
| – Decline Transaction | AED 1.05 |
| Other Banks' ATMs in GCC (GCC Net) | |
| – Cash Withdrawal | AED 6.3 |
| – Balance Enquiry | AED 3.15 |
| – Decline Transaction | AED 3.15 |
| Usage fee International ATMs (Outside UAE and GCC Countries) – The charges will be as per host country system or as given below as per Visa International: | |
| – Cash Withdrawal * | AED 20 |
| – Balance Enquiry | AED 3 |
| – Decline Transaction | AED 3 |
| Processing fee for foreign currency transaction added to the foreign exchange * | Up to 2% |

* This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| 1.5 Transfers and Remittances | |
| Transfers received to HBL Accounts in UAE | Free |
| AED Currency Transfers to Other Bank Accounts in UAE (UAE Funds Transfer System - UAEFTS) | |
| – Remitting Bank | AED 5.25 per transaction |
| – From Branch | AED 1.05 per transaction |
| – From Online Banking (Mobile App, Phone Banking, ATMs/CCDMs, etc.) | |
| Foreign Currency Transfers to Other Bank Accounts in UAE (Telegraphic Transfers / SWIFT Transfers) | AED 126 per transaction |
| Transfers to Bank outside UAE (Telegraphic Transfers / SWIFT Transfers) | AED 126 per transaction |
| Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers) | |
| – For the Charge Codes “SHA” and “BEN” | AED 105 per transaction |
| – For the Charge Codes “OUR” | AED 157.50 per transaction |
| Fast Transfer – Remittance to Pakistan | |
| – At Branch | |
| – If remitting amount is less than USD 100 or equivalent | AED 10.50 per transaction |
| – If remitting amount is more than USD 100 or equivalent | Free |
| – At ATMs/CCDMs, Phone Banking, Internet Banking, and Mobile App | |
| – If remitting amount is less than USD 100 or equivalent | AED 10.50 per transaction |
| – If remitting amount is more than USD 100 or equivalent | Free |
| UAE DDS (Direct Debit System) – Paying Bank | |
| – Confirmation of Direct Debit Authority Request | AED 52.50 |
| – Amendment of Direct Debit Authority Request | Free |
| – Cancellation of Direct Debit Authority Request | Free |
| – Stop Payment of Direct Debit Authority Request | Free |
| – Return of Direct Debit Authority Request due to insufficient funds | AED 26.25 |
| 1.6 Term Deposit | |
| Placement of Term Deposit in AED Note: Minimum Term Deposit Amount is AED 10,000 | Free |
| Placement of Term Deposit in Foreign Currency Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies | Free |
| Premature Encashment of Term Deposit | No charges, however prevailing rack rate of |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|---|--|
| | respective TDR currency will apply |
| 1.7 HBL e-Services | |
| e-Statement | Free |
| e-SWIFT Advice | Free |
| SMS Alerts | Free |
| Mobile Banking App, , Phone Banking, and IVR (Fee and Charges for Transfers and Payments, Demand Draft, Cheque Book, Letters, Advices, Certificates, Statement, and Fast Transfer Remittance Services apply as defined in the respective sections) | As per charges stated in respective sections |

2. Safe Deposit Lockers

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> | | |
|-------------------------------------|---|-----------------|-----------------|
| | Small | Medium | Large |
| Locker Size | | | |
| Size in mm (Height x Width x Depth) | 96x205x586 | 79x273x586 | 122x273x586 |
| Annual Rental (In Advance) | AED 420 | AED 525 | AED 1050 |
| Security Deposit ¹ | AED 1,000 | AED 1,000 | AED 1,000 |
| Key Replacement ² | AED 1,050 | AED 1,050 | AED 1,050 |
| Late Payment Fees | 10% of the Rent | 10% of the Rent | 10% of the Rent |

¹ Security Deposit is Refundable upon surrendering the locker in original condition without any due and overdue charges.

² Key Replacement is for every instance a key is lost and/or replaced.

3. Car Loan

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| Processing Fees | 1.05% of Loan Amount Minimum AED 525 Maximum AED 2,625 |
| Early settlement of loan | 1.05% of outstanding loan amount, up to a maximum of AED 10,500 |
| Advance Payment of Installment | 1.05% of Advance Payment |
| NOC to Traffic Department | Free |
| Replacement of existing Post-Dated Cheque(s) with new Post-Dated Cheque(s) | Free |
| Change of Equal Monthly Installment (EMI) due date | AED 105 per request |
| EMI Deferment Charges | AED 105 per EMI |
| Loan Rescheduling Fee | AED 262.50 |
| Late Payment Penal Charges | Minimum AED 262.50 |
| Issuance of Pay Order / Demand Draft / Banker's Cheque / Manager's Cheque for Payment of the Car to the Seller / Car Dealer / Agency | Free |
| Minimum Account Balance Fee for Car Loan Installment Account | Free |
| Loan Cancellation Fee | AED 105 |

4. Business Banking

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| 4.1 Account Services | |
| Minimum Account Balance Fee | |
| – If monthly average balance is AED 10,000 equivalent and above | Free |
| – If monthly average balance is less than AED 10,000 | AED 105 (per month) |
| – Account Service Charges - Current Account | AED 157.50 (bi-annual) |
| – Account Service Charges – Saving Account | AED 78.75 (bi-annual) |
| Account Closure Fee | |
| – If the account is closed within six months from date of account opening | AED 210 |
| – If the account is closed after six months from the date of account opening | Free |
| – Account closure certificate | Free |
| Standing Instructions | |
| – Standing Instruction setup fee | AED 105 |
| – Penalty fee for insufficient funds for standing orders | AED 210 |
| – Amendment to Standing Instruction | AED 78.75 |
| – Cancellation of Standing Instruction | AED 52.50 |
| Issuance of letters and/or certificates | |
| – Balance Certificate | AED 262.50 |
| – Salary confirmation letter to MOL | AED 105 per request |
| – Issuance of Certificate for Trade License | AED 367.50 |
| – No Liability Certificate | AED 52.50 |
| – Release Letter | AED 52.50 |
| – Liability Letter Issued to Government Departments/Embassies | AED 63 |
| – Liability Letter Issued to Financial Institutions | AED 63 |
| Clearing and Collections | |
| – Foreign Cheque for Collection (plus courier charges) | AED 105 per instrument |
| – Special Clearing Charges | AED 210 per instrument |
| – Post-Dated Cheque (PDC) handling Charges | AED 21 per instrument |
| – Withdrawal of PDC (Before due date or before presentment) | AED 21 per instrument |
| 4.2 Term Deposit | |
| Placement of Term Deposit in AED Note: Minimum Term Deposit Amount is AED 10,000 | Free |
| Placement of Term Deposit in Foreign Currency Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies | Free |
| Premature Encashment of Term Deposit | No charges, however prevailing rack rate of respective TDR currency will apply |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|---|--|
| 4.3 Statement of Account | |
| Electronic Account Statement (e-Statement) | |
| – e-Statement for any of the available cycle frequency | Free |
| – Change of e-Statement cycle frequency | Free |
| – Cancellation of e-Statement | Free |
| <hr/> | |
| Printed Account Statement | |
| – Printed Statement for any of the available cycle frequency | AED 52.50 per statement |
| – Change of Printed Statement cycle frequency | Free |
| – Cancellation of Printed Statement | Free |
| – On-demand Printed Statement at Branch | |
| – Up to 6 months | AED 52.50 per statement |
| – More than 6 months | AED 157.50 per statement |
| <hr/> | |
| 4.4 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order | |
| Cheque Book | AED 1.3125 per leaf |
| Photocopy of instrument / cheque | AED 105 per instrument / cheque |
| Issuing of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order | AED 52.50 per instrument / cheque |
| Cancellation of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order | AED 52.50 per instrument / cheque |
| Stop Payment | AED 157.50 per instrument / cheque |
| Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Counter) | AED 210 per instrument / cheque |
| Cheque payable at centers where Central Bank clearing facility is not available | Free |
| Returned cheque deposited in own account | Free |
| Cheque for collection within the UAE | Free |
| Received cheque for clearing from other HBL Branch outside UAE | AED 105 per instrument / cheque |
| Counter Cheque Cash Withdrawal | Free |
| <hr/> | |
| 4.5 Payroll Processing | |
| Salary Processing – Basic Banking Account (BBA) / Wage Protection System (WPS) | As per offer / agreement |
| RFA at the company request | As per offer / agreement |
| DCR at company request | As per offer / agreement |
| WPS account set up charges | As per offer / agreement |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|---|--|
| SIF Charges [per file] | As per offer / agreement |
| RFR at the company request | As per offer / agreement |
| 4.6 Transfers and Remittances | |
| Outward Transfer / Remittance – Local (AED) | AED 78.75 |
| Outward Transfer / Remittance – Local (Foreign Currency) | AED 105 |
| Outward Transfer / Remittance – International | AED 105 |
| Outward Transfer / Remittance related Amendment / Enquiry from Beneficiary Banks / OFAC related queries (other than PKR Remittance) | AED 105 |
| Customer Request for Recall of Funds | AED 52.50 |
| Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers) | |
| – For the Charge Codes “SHA” and “BEN” | AED 105 per transaction |
| – For the Charge Codes “OUR” | AED 157.50 per transaction |
| Transfers to Other Bank Accounts in UAE (UAE Funds Transfer System) | |
| – Remitting Bank | |
| – From Branch | AED 78.75 |
| – From Online Banking | AED 78.75 |
| UAE DDS (Direct Debit System) – Paying Bank | |
| – Confirmation of Direct Debit Authority Request | AED 52.50 |
| – Amendment of Direct Debit Authority Request | AED 52.50 |
| – Cancellation of Direct Debit Authority Request | AED 52.50 |
| – Stop Payment of Direct Debit Authority Request | AED 52.50 |
| – Return of Direct Debit Authority Request due to insufficient funds | AED 105 |
| 4.7 Others | |
| Trade License Expired (more than two months) | AED 262.50 (per month) |
| Note: The charges will be recovered in subsequent months till submission of a valid Trade License. | |
| Credit report inquiry charges for Al Etihad Credit Bureau (AECB) | AED 63 |

5. Trade Finance

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| 5.1 Import | |
| Irrevocable Documentary credit issuance Up to the balances of AED 100,000 or equivalent in other currencies | A commission of 0.1313% of the Credit value per month (minimum of 0.3939% for three months or AED 393.90, whichever is higher). For each additional month or part thereof commission of 0.1313% per month of the Credit value is applicable. |
| Irrevocable Documentary Credit Issuance for the balances in excess of AED 100,000 or equivalent in other currencies | A commission of 0.0656% per month (minimum of 0.1969% covering a validity of three months). For each additional month or part thereof, Commission of 0.0656% per month of the Credit value. |
| Commission on Revolving// Back-to-back /Inland/3rd Country Documentary Credit | Same as above |
| Extension of LC period or increase in amount | Same as above |
| Commission on TRs for open A/c or advance payment | 0.1969% Flat |
| Documentary Credit Cancellation without Settlement | AED 315 |
| Other Documentary Credit amendments | AED 315 |
| Documentary Credit revalidation commission (If the LC is expired and HBL – UAE received the presentation under the same) | 0.105% per month or Minimum AED 393.90 |
| Reimbursement undertaking | AED 1050 |
| Issuance of Delivery order in absence of AWB | AED 315 |
| Settlement of document in whole or part, in the same currency as the relative document | 0.2625% or Minimum USD 105 equivalent |
| 5.2 Acceptance | |
| Commission on Acceptance per month from date of acceptance till maturity | 0.1313% per month or Minimum AED 393.90 |
| Discrepancy Handling Charges | USD 105 or equivalent, per presentation |
| Our own acceptance discounting commission | AED 525 flat |
| 5.3 Inward Documentary Collections | |
| Lodgment (DP/DA) | 0.1313% flat Minimum AED 367.50 (charged upfront) |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|---|--|
| Lodgment of Avalization | AED 525 |
| Extension in maturity of avalized DA bills | AED 525 |
| Settlement of document in whole or part, in the same currency as the relative document | 0.2625% or Minimum USD 105 equivalent |
| Documents returned unpaid to another Bank | USD 105 |
| Transfer of Documents to another Bank | 0.1313% flat or Minimum AED 315 |
| Release of documents on free of payment basis | 0.1313% flat or Minimum AED 315 |
| Overdue commission on DA documents | 0.1313% flat or Minimum AED 315 |
| DA Document acceptance commission | AED 105 flat |
| Accepted DA Bill of Exchange Returned unpaid | 0.1313% flat or Minimum AED 315 |
| 5.4 Export | |
| Documentary Credit Advising - HBL Customer Documentary | AED 262.50 |
| Credit Advising - Non HBL Customer Documentary Credit | AED 367.50 |
| Amendment Advising - HBL Customer Documentary Credit | AED 210 |
| Amendment Advising - Non HBL Customer Documentary Credit | AED 262.50 |
| Confirmation | Subject to prior arrangements |
| Discounting | Subject to prior arrangements |
| Documentary Credit transfer commission | 0.525% or Minimum USD 525 |
| Extension of period or increase in amount on transferred Documentary Credit and Assignment of proceeds) | 0.2625% or Minimum USD 315 |
| Discrepancy handling charges | USD 115.50 equivalent |
| Issuance of assignment of proceed | AED 1,050 flat |
| Other amendments (Under Transferred Documentary credit and Assignment of proceeds) | AED 315 Flat |
| Settlement of proceeds in whole or part, in the same currency as the relative document | 0.2625% or Minimum USD 105 equivalent |
| 5.5 Outward Documentary Collections | |
| Commission | 0.1313% or Minimum AED 315 upfront |
| Settlement of proceeds in whole or part, in the same currency as the relative document | 0.2625% or Minimum USD 105 equivalent |
| Outward Documentary collection released on a free of payment basis | 0.1313% or Minimum AED 315 |
| Amendment to collection instructions | AED 105 flat |
| Documents Returned Unpaid | AED 105 flat |
| 5.6 Structured Trade Finance | |
| Processing Fee | As agreed |
| 5.7 Discounting/Purchasing/Negotiation | |
| Commission | 0.1313% or Minimum AED 315 upfront |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|---|
| Settlement of proceeds in whole or part, in the same currency as the relative document | 0.2625% or Minimum USD 105 equivalent |
| Interest | As agreed |
| Reimbursement | AED 105 per claim |
| CAD/ LAFB Processing | AED 315 Flat |
| 5.8 FBC - Clean | |
| Commission | 0.1575% or Minimum USD 21 |
| Cheque returned / unrealized | 0.1575% or Minimum USD 21 |
| Courier within UAE | AED 52.50 |
| Courier outside UAE | AED 131.25 |
| 5.9 Letter of Guarantee | |
| Guarantee issuance | A commission of 1.575% p.a. of the guarantee amount (minimum one quarter or AED 315 whichever is higher) for each additional month or part thereof commission of 0.1313% per month of the guarantee amount is applicable. |
| Enhancement in amount and validity | As above |
| Other amendments (non-financial) | AED 315 flat (apart from swift charges) |
| Shipping Guarantee | 0.1313% of invoice value or minimum of AED 315 |
| Issuance of Duplicate Guarantee | AED 367.50 flat |
| Re-issuance of LG due to text / Language change | AED 367.50 flat |
| 5.10 Local Bill Discounted | |
| Commission | 0.1313% or Minimum AED 52.5 |
| Discounting Rate | As approved in Credit Proposal |
| LBD Cheque Return | AED 315 |
| 5.11 Credit Proposal Processing | |
| Processing Fee - Annual Review | As per offer / agreement |
| Processing Fee - Fresh Proposal | As per offer / agreement |
| Processing Fee - cash secured product program for OD/LG/LC | 0.105% or minimum of AED 525 |
| 5.12 Communication | |
| Swift for Documentary Credit Charges | AED 315 flat |
| Pre-advice charges | AED 315 flat |
| Other swift charges (follow-up/ reminders/ correspondence) | AED 105 |
| Postage | AED 105 |

| Description | Fee and Charges <i>(Inclusive of VAT, where applicable)</i> |
|--|--|
| Courier | AED 210 Minimum or as per document weight maximum of AED 500/- |
| Fee deductible from proceeds if remittance to be effected upon receipt of import documents | USD 63 |
| Telephonic enquiry (overseas call) | AED 105 |

6a. HBL at Work (HaW) – for the Employer Company

| Description, Features, and Benefits | Classic | Gold | Platinum |
|---|--|--|--|
| Eligibility | Monthly Salary between AED 5,000 to 14,999 | Monthly Salary between AED 15,000 to 24,999 | Monthly Salary of AED 25,000 or more |
| | <i>Note</i> Salary Account will be opened at HBL UAE | <i>Note</i> Salary Account will be opened at HBL UAE | <i>Note</i> Salary Account will be opened at HBL UAE |
| One-time setup Fee and Charges for each employee / account | As per the agreed Fee and Charges with the customer | As per the agreed Fee and Charges with the customer | As per the agreed Fee and Charges with the customer |
| Salary Processing Fee and Charges for each employee / account | As per the agreed Fee and Charges with the customer | As per the agreed Fee and Charges with the customer | As per the agreed Fee and Charges with the customer |

6b. HBL at Work (HaW) – for the Employee and/or the Individual Accountholder

| HBL atWork Accounts | | | | | |
|--|--|--------|--|-----------|---|
| Description, Features, and Benefits | Classic | | Gold | | Platinum |
| Eligibility and Salary Transfer Requirement | Monthly Salary AED 5,000 to 14,999 | | Monthly Salary AED 15,000 to 24,999 | | Monthly Salary of AED 25,000 or more |
| | <i>Note</i> Salary Account will be opened at HBL UAE | | <i>Note</i> Salary Account will be opened at HBL UAE | | <i>Note</i> Salary Account will be opened at HBL UAE |
| Account Type Options | Current or Savings Account | | Current or Savings Account | | Current or Savings Account |
| Monthly Fee, if Salary Transfer Requirement is not fulfilled | Fee | AED 21 | Fee | AED 31.50 | Fee AED 52.50 |
| Cheque Book (For Current Account only) | Free first cheque book of 10 leaves | | Free first cheque book of 25 leaves | | Free first cheque book of 50 leaves. Subsequently, 2 Free cheque books of 50 leaves each Free per year. |
| Demand Draft (Any currency) | "1" Free per month | | "2" Free per month | | "5" Free per month |

| HBL atWork Accounts | | | |
|--|---|---|---|
| Description, Features, and Benefits | Classic | Gold | Platinum |
| Branch Teller Transactions for Cash/Cheque Withdrawal or Deposit | Free | Free | Free |
| SMS Alerts | Free | Free | Free |
| e-Statement of Account (Periodic) | Free , monthly e-Statement | Free , monthly e-Statement | Free , monthly e-Statement |
| Printed Statement of Account (Periodic) | To be charged as per Section 1.2 | To be charged as per Section 1.2 | To be charged as per Section 1.2 |
| Printed Account statement (At Branch) | To be charged as per Section 1.2 | 1 Free per month | 2 Free per month |
| Debit Card | First Free Visa Classic Card | First Free Visa Gold Card | First Free Visa Platinum Card |
| Debit Card Annual Fee | Free | Free | Free |
| Debit Card Visa offers and discounts | Free | Free | Free |
| Debit Card Visa 3D Secure & Checkout | Free | Free | Free |
| HBL Mobile ¹ | Free | Free | Free |
| HBL Internet Banking ¹ | Free | Free | Free |
| HBL Phone Banking ¹ | Free | Free | Free |
| HBL ATMs in UAE ¹ | Free | Free | Free |
| HBL CCDMs in UAE ¹ | Free | Free | Free |
| HBL e-SWIFT | Free | Free | Free |
| ATM Usage for Cash Withdrawal & Deposit on HBL ATMs / CCDMs in UAE | Free | Free | Free |
| ATM Usage for Cash Withdrawal on Other Bank ATMs in UAE | 1 Free per month | 2 Free per month | 5 Free per month |
| ATM Usage for Cash Withdrawal on Bank ATMs outside | To be charged as per Section 1.4 | 1 Free per month if above USD 300 | 2 Free per month if above USD 300 |
| ATM Usage for Other Transactions and Services | To be charged as per Section 1.4 | To be charged as per Section 1.4 | To be charged as per Section 1.4 |
| Funds Transfer within HBL UAE Accounts | Free | Free | Free |
| Funds Transfer to Other Bank Accounts in UAE | From Branch – 1 Free per month (To AED Beneficiary Only) | From Branch – 3 Free per month (To AED Beneficiary Only) | From Branch – 5 Free per month (To AED Beneficiary Only) |

| HBL atWork Accounts | | | |
|---|---|---|---|
| Description, Features, and Benefits | Classic | Gold | Platinum |
| | From Mobile App – 1 Free per month (To AED Beneficiary Only) | From Mobile App – 5 Free per month (To AED Beneficiary Only) | From Mobile App – 5 Free per month (To AED Beneficiary Only) |
| Funds Transfer to Other Bank Accounts Outside UAE - Below USD 100 | From Branch – Charges as per section 1.5 | From Branch – 5 Free per month if below USD 100 | From Branch – 10 Free per month if below USD 100 |
| | From Mobile App – 1 Free per month if below USD 100 | From Mobile App – 5 Free per month if below USD 100 | From Mobile App – 10 Free per month if below USD 100 |
| Funds Transfer to Other Bank Accounts Outside UAE - Above USD 100 | To be charged as per section 1.5 | From Branch – 1 Free per month if above USD 100 | From Branch – 2 Free per month if above USD 100 |
| | | From Mobile App – 1 Free per month if above USD 100 | From Mobile App – 2 Free per month if above USD 100 |
| Fast Transfer Home Remittance to Pakistan | Free – if the remittance amount is above USD 100 or equivalent | Free – if the remittance amount is above USD 100 or equivalent | Free – if the remittance amount is above USD 100 or equivalent |
| | To be charged as per section 1.5 – if below USD 100 or equivalent | To be charged as per section 1.5 – if below USD 100 or equivalent | To be charged as per section 1.5 – if below USD 100 or equivalent |

Note: The features and benefits of HBL at Work (HaW) Accounts may be revised due to any change in internal and/or external policies and/or regulatory guidelines. The Employer Company and/or the Employee(s) and/or the Individual Accountholder may be notified via letter, email, and/or SMS, before the change is in effect. The fee and charges on transactions and services will apply as per HBL's Schedule of Charges (SOC) where the number of instance(s) of any transaction and/or service is more than above listed free number. The fees and charges will be charged upfront, and after each month end, the fee and charges will be reversed for the free number of instance(s). All Duties and Taxes where applicable and as imposed by the Government of the UAE and/or the Central Bank of the UAE will be applied.

¹ (Fee and Charges for Transfers and Payments, Demand Draft, Cheque Book, Letters, Advices, Certificates, Statement, and Fast Transfer Remittance and other Transactions and Services will apply as defined in the respective sections)