

**LIST OF 83 ISLAMIC BANKING/ ISLAMIC WINDOWS BRANCHES EXEMPTED FROM
FEDERAL EXCISE DUTY LOCATED IN NORTHERN/FATA/PATA AREAS**

BRANCH CODE #	PATA/ FATA/ NORTHERN AREAS	PROVINCE NAME
99	PATA	BALUCHISTAN
221	PATA	KHYBER PAKHTOON-KHA
232	FATA	FATA
278	PATA	KHYBER PAKHTOON-KHA
315	FATA	FATA
344	FATA	FATA
349	PATA	KHYBER PAKHTOON-KHA
351	PATA	KHYBER PAKHTOON-KHA
355	PATA	KHYBER PAKHTOON-KHA
357	PATA	KHYBER PAKHTOON-KHA
359	PATA	KHYBER PAKHTOON-KHA
363	PATA	KHYBER PAKHTOON-KHA
382	PATA	KHYBER PAKHTOON-KHA
386	FATA	FATA
440	PATA	KHYBER PAKHTOON-KHA
458	PATA	KHYBER PAKHTOON-KHA
476	NORTHERN AREA	GILGIT - BALTISTAN
480	PATA	KHYBER PAKHTOON-KHA
932	PATA	KHYBER PAKHTOON-KHA
975	PATA	KHYBER PAKHTOON-KHA
977	PATA	KHYBER PAKHTOON-KHA
1097	PATA	KHYBER PAKHTOON-KHA
1104	PATA	KHYBER PAKHTOON-KHA
1139	PATA	KHYBER PAKHTOON-KHA
1150	PATA	KHYBER PAKHTOON-KHA
1192	NORTHERN AREA	KHYBER PAKHTOON-KHA
1225	PATA	KHYBER PAKHTOON-KHA
1328	NORTHERN AREA	GILGIT - BALTISTAN
1419	PATA	KHYBER PAKHTOON-KHA
1456	PATA	BALUCHISTAN
1498	PATA	KHYBER PAKHTOON-KHA
1499	NORTHERN AREA	GILGIT - BALTISTAN
1538	PATA	KHYBER PAKHTOON-KHA
1637	NORTHERN AREA	GILGIT - BALTISTAN
1718	PATA	KHYBER PAKHTOON-KHA


1746	FATA	FATA
1750	FATA	FATA
1806	FATA	FATA
1918	NORTHERN AREA	KHYBER PAKHTOON-KHA
1942	PATA	KHYBER PAKHTOON-KHA
1970	FATA	FATA
2307	NORTHERN AREA	GILGIT - BALTISTAN
2315	NORTHERN AREA	GILGIT - BALTISTAN
2322	PATA	BALUCHISTAN
2335	NORTHERN AREA	GILGIT - BALTISTAN
2463	NORTHERN AREA	GILGIT - BALTISTAN
2516	PATA	BALUCHISTAN

2527	NORTHERN AREA	KHYBER PAKHTOON-KHA
107	NORTHERN AREA	GILGIT - BALTISTAN
358	PATA	KHYBER PAKHTOON-KHA
361	FATA	FATA
383	PATA	KHYBER PAKHTOON-KHA
1009	PATA	KHYBER PAKHTOON-KHA
1080	PATA	KHYBER PAKHTOON-KHA
1096	FATA	FATA
1130	PATA	KHYBER PAKHTOON-KHA
1137	PATA	KHYBER PAKHTOON-KHA
1141	PATA	KHYBER PAKHTOON-KHA
1162	PATA	KHYBER PAKHTOON-KHA
1313	PATA	KHYBER PAKHTOON-KHA
1334	PATA	KHYBER PAKHTOON-KHA
1488	PATA	KHYBER PAKHTOON-KHA
1513	FATA	FATA
1663	FATA	FATA
1691	NORTHERN AREA	GILGIT - BALTISTAN
1695	FATA	FATA
1743	PATA	KHYBER PAKHTOON-KHA
1744	PATA	KHYBER PAKHTOON-KHA
1808	FATA	FATA
1821	PATA	KHYBER PAKHTOON-KHA
1878	PATA	KHYBER PAKHTOON-KHA
1959	PATA	KHYBER PAKHTOON-KHA
1974	NORTHERN AREA	GILGIT - BALTISTAN
2276	PATA	KHYBER PAKHTOON-KHA
2327	PATA	KHYBER PAKHTOON-KHA

2331	PATA	KHYBER PAKHTOON-KHA
2366	NORTHERN AREA	GILGIT - BALTISTAN
2373	PATA	KHYBER PAKHTOON-KHA
5030	PATA	KHYBER PAKHTOON-KHA
5031	FATA	FATA
5054	PATA	KHYBER PAKHTOON-KHA
5312	PATA	KHYBER PAKHTOON-KHA
5313	PATA	KHYBER PAKHTOON-KHA

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EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022


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						FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022									
Description		Charges							
INTERNATIONAL BANKING									
Part A	IMPORTS								
1			Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC			
	a	Sight/DA Letter of Credit Opening charges.	Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC	YES	C5	
	b		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter				
	c		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter				
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter				
e(i)	Plus : Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-						NO	03	912352
e(ii)	Courier Charges Rs.2,000 Flat per item Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-						NO	27	912304
f	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied								
	Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened.	(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat				YES	N5	930249	
		(ii) Charges @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat				YES	QD	912010	
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.				YES	QD	912010	
g	L/C opened under " Supplier Credit" , "Pay As You Earn Scheme" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	A6	930106	
h	L/C opened under "Deferred Payment" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.3,000/- At the time of opening of L/C, to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	A6	930106	
i	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G issuance cost to be recovered as per slabs given under Part M. Minimum Rs.2,000/- . Please refer slab wise fee at mentioned at part L Guaratees section.				NO	A2	930102	
j	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES	B0	930110	
2	REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated	(i) to be applied/charged from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				YES	A8	930108	

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account	
3	TRANSFER OF L/C						
	Transfer of L/C to New Beneficiary	Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs- 2,000/-		YES	A9	930109	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.					
4	Registration of Import Contract						
	a	Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.	Handling charges Rs.6,000/- Flat	YES	B3	912818
	b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of Wa'ad based forward cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M		YES	Q2	912815
	c	Contract Registration charges other than 'a' above.					
	i	upto Rs.75 Million over Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes. Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-		YES	B3	912818
	d	Registered Contract Amendment Charges	Flat Charges Rs.1,200/- If amendment involves increase in amount then charges will be @.0.18% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.		YES	B3	912818
5	L/C Amendment Charges						
	a	L/C Amendment Charges	Rs.1,400/- Flat charges per transaction or under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	YES	C1	930121	
		Plus : Swift Charges Rs. 1,000 Flat		NO	03	912352	
		Plus : Courier cost recovery Rs 2,500/- Flat per item		NO	27	912304	
b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.2,500/- Flat per bill.		YES	C1	930121	
6	LCs under Murabaha/Ijarah/Musharakah						
	a	Profit	Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.		NO		932501
	b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	Handling Charges Rs.3,000/- per shipment.		YES	D4	930712
		(b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case		YES	QD	912010	
c	Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs.		YES	D9	912803	
7	L/C Cancellation Charges						
		(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-		YES NO	C2 03	912808 912352	
8	Credit Report Charges						
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual		NO	-	900121	
		(ii) Plus Swift charges - Rs.500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.2,500/- to be recovered.		NO	03	912352	

		FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022				
Description		Charges		
9	FIM under Murabaha			
	a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-		
	i	Arrangement of Facility	Nil	
	ii	On one time Request.	Profit rate @ 0.55% of Bill Amount	NO C4 912009
	iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	NO D5 930135
	b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-		
	i	Arranged at the time of opening of D.A L/C.	Profit rate @ 0.35% of Bill Amount	NO D5 930135
	ii	One time Murabaha facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	Profit rate @ 0.55% of Bill Amount	NO D5 930135
	iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	Profit rate @ 1.20% of Bill Amount	NO D5 930135
10	Import Bills returned unpaid.			
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees. Plus Courier charges Rs 2,500/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.	YES D6 912813 NO 27 912304
		Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/-	YES D6 912813
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES D6 912813
11	Charges for Bills Collection			
	a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs Rs.1,500/- Flat Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,500/- Note: If Usance Bills lodged and retired on the same day Rs.1,500/- Flat will be recovered.	YES D7 930137
	b	Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume	YES B3 912818
	c	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES B7 930117
	d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-	YES Q1 912814 NO 912352 3
12	Recovery of Actual Reimbursement Charges			
		Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO N.A.

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges	FED Applicable	Charge Code	Misys Internal Account	
13	Other Import Related Services Charges					
	a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES	Q2	912815
	b	Service charges against import transactions i.e. Import Bills/Murabaha profit on PAD / Collection Charges/ Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-	YES	B8	912382
	c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES	Q3	912817
	d	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
	e	EIF lodgment Charges on Open Account	Rs 500/-	YES	CR	914289
	f	Transfer of EIF	Rs 500/-	YES	CQ	914290
Note a):- Calculation of sale price would not be charged during the intermediary period of negotiation and retirement, if 100%						
Part B EXPORTS						
1	L/C Advising					
	a	Advising L/C	(i) Rs.2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers	YES	C7	912030
			(iii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-	NO	27	912304
	b	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO	C8 27	930128 912304
	2	Amendment Advising				
	Amendment Advising.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO	C7 27	912030 912304	
3	Negotiation					
	a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES	D1	912008
	b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
	c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.1,500/-	YES	QF	912049
	d	Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
	e	Negotiation Charges (FCY L/C's):-				
	i	Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.2,500/-	YES NO	E5 27	930711 912304
	ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.2,500/-	YES NO	D9 27	912803 912304
	Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the financing agreement/FAL will be applicable. (2) Negotiable where annual expected export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head.					
	f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148
4	Confirmation					
	Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions- Global	YES	D0	912047	
5	Transfer of L/Cs.					
	Transfer of Export L/Cs.	Rs 2,000/- Flat	YES	C8	930128	
6	Reimbursement					
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES	C8	930128	

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges	FED Applicable	Charge Code	Misys Internal Account
7	Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES	D2	930132
8	Handling of Duty Draw - Back Claims				
a	Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per case to SBP.	YES	QA	912051
b	Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per case to SBP.	YES	D3	912383
9	NOC Issuance / Documents Transferred				
a	Transfer of export proceeds to other Bank.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	912008
b	IERS – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES	BA	912029
c	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat	YES	BA	912029
d	Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES	64	930713
10	Charges for Collections				
a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-	YES NO	58 27	912012 912304
b	Foreign Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES	M0	912013
c	Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES	M0	912013
d	Transfer of export bill lodged under collection to other banks and Transfer of Financial Instrument before lodgement of shipping documents or cancellation of Financial Instrument	Rs.1,200/- Flat	YES	C8	930128
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs 1,500/- (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- 2,500/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	YES NO	D3 27	912383 912304
f	Service Charges against Export of Software and Export of Sample	0.13% minimum Rs.1,500/-			
g	Export follow up-swift for payment/acceptance	PKR 600/- per case			
h	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-			
i	Handling Commission on Invoice	PKR 1,500/- per case			
j	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES		
11	Charges for Advance Payment				
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable

Charge Code


Misys Internal Account


Description

Charges

Part C		Charges for FOREIGN CURRENCY REMITTANCES				
A	OUTWARD:					
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/- Plus Swift charges Rs.500/- Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. Hajj and Umrah remittances allowed to NGOs/HGOs @ USD 30/- per transaction plus applicable Swift charges	YES	43 (A/C) OR 40 CASH	930043 (A/C) OR 930742 (CASH)
				NO	03	912352
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/- Plus Swift charges Rs.500/-	YES	44 (A/C) OR 41 (CASH)	930706 (A/C) OR 930743 (Cash)
				NO	3	912352
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES	44	930706
	c	Charges for Local Foreign Funds Transfers (LFFT)				
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free			
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	YES	60	930707
	d	Charges FFT/FDD				
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any Plus Swift charges Rs.500/-	YES	45(A/C) or 49 (Cash)	912809 (A/C) or 930744 (Cash)
				NO	3	912352
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.	YES	43 (A/C) OR 40 CASH	930043 (A/C) or 930742 (Cash)
				NO	3	912352
B	Charges for INWARD:					
1	a	Home Remittance	NIL			
	b	FCY Commercial / Home Remittances	NIL			
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	Nil Nil Note: Transaction charges will be updated as per SBP directives.	- - -	- - -	- - -
	d	Remittances, Outward TT Through	Free if the deposit remains in the FC Account for 14 days,			
	Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS			
1		Correspondents' charges, if any, will be recovered.	At actual	NO		N.A.
2		Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.	YES	E8	930148
				NO	3	912352

			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022					
Description		Charges			
3	Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/-	YES	58	912012
		Plus Swift charges Rs.500/-	NO	3	912352
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL)	US\$20/- (To be recovered from collecting Bank)	YES	DI	911910
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Charges @ 0.15% Minimum Rs.250/-	YES	48	930048
		Plus Swift charges Rs.500/-	NO	3	912352
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	YES	50	930050
7	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES	50	930050
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	65	912081
9	Debit Authority Issuance Charges				
	Currency	Current Refund Charges			
	SAR	50.00	NO	NO	912630
	CAD	20.00	NO	NO	912630
	EUR	20.00	NO	NO	912630
	DKK	110.00	NO	NO	912630
	USD	20.00	NO	NO	912630
	GBP	15.00	NO	NO	912630
	AED	75.00	NO	NO	912630
	SGD	20.00	NO	NO	912630
	AUD	20.00	NO	NO	912630
	NOK	150.00	NO	NO	912630
	SEK	150.00	NO	NO	912630
	CHF	20.00	NO	NO	912630
DOMESTIC BANKING					
Part E	CHARGES FOR REMITTANCES				
1	Issuance of Banker's Cheque				
a	Through A/c	Rs.400/- Flat	YES	62	912017
	Note:- 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 Rs.25/- per instrument, whichever is less. * Charges amount should not exceed Rs 25/- inclusive of FED.		YES	62	912017
b	For Cash Management customers, Charges as per specific agreement with them in line with Functional Head Approval.		YES	AH	914271
c	Cancellation of Bankers Cheque	Rs.400/- Flat	YES	52	930052 930745
		Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc.			
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	YES	62	912017
e	Courier Delivery of Banker's Cheque	Rs. 250/-	YES	27	912304
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038

				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022						
Description		Charges				
3	Call Deposit Receipt (CDR)					
a	Issuance from Account	Rs. 200/-		YES	11	914199
b	Cancellation of CDR issued from Account	Rs. 240/-		YES	11	914199
c	Issuance of Duplicate CDR issued from account	Rs. 240/-		YES	11	914199
4	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS					
	Product	Transaction	Charges	Payable By		
a	Deposit (Cash)	(i) Within City	Free	Depositor	YES	13 910818
		ii) Inter city	Flat Rs.400/=			
b	Withdrawals (Cash)	ii) Within City Upto Rs.500,000/- per day	Free	Account Holder	YES	13 910818
		(ii) Within City Over Rs.500,000/= per day	0.15% of the transaction amount with Minimum Rs.600/-			
		(iii) Inter-city upto Rs.500,000/- per day	Flat Rs 370/-			
		(iv) Inter-City Over Rs.500,000/= per day	0.125% of the transaction amount with Minimum Rs.600/-			
c	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	13 910818
		(ii) Inter city	Free			
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account		Flat Rs. 400/=	Beneficiary	YES	13 910818
e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	60 930707
		(ii) Inter city	*NIL			
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.					
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges.					
	Note:-(2) (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT.			YES	57	912001
	(b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.			YES	57	912001
	Note:-(3) Cash Management as per agreement signed with the customer alongwith Functional Head approval.			YES	AH	914271
	Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.			YES	AH	914271
	Note:-(5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.					
	Note:-(6) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar (Freedom) and HBL at Work (Islamic) Premium Account Holders.					
	Note:-(7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.					
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.					

					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022							
Description			Charges				
5	Inter Bank Funds Transfer (IBFT) through Branch						
	Inter Bank Funds Transfer (IBFT)			Free			910818
				Yes	13		
6	3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility						
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million						
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES	AC
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL		
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL		
	Funds In-flow	NIL					
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.						
7	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility						
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000						
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL	YES	AC
		2nd Batch 3:30 PM	*NIL	*NIL	*NIL		
	Funds In-flow	NIL					
	*Note: NIL Charges will be recovered against MT 102 till further instruction from SBP.						
Part F BILLS							
1	Collection: -						
	a	Bills	@ 0.40% Minimum Rs.1000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	QG
						NO	27
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No Charges on LBC i.e proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP brach and vice versa.			YES	57
						NO	27
	c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57
						NO	27
	d	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat			YES	DJ
	e	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			YES	57
	f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.			YES	DH
	g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	E8
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC			NO	27

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable

Charge Code


Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account
2	Inland Letter of Credit					
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	YES	C6	912005
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter			
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter			
		Above Rs.100 M	Negotiable Per Quarter			
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		NO NO	03 27	912352 912304
		Note: Charges negotiable on case-to-case basis under approval of Functional Head				
b	Amendments charges without increase in amount.	Rs.1,500/- Flat		YES	C1	930121
c	Involving increase in amount and / or extension in period of shipment.	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.		YES	C1	930121
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill		YES	C1	930121
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES	C2	912808
f	Advising / Amendment Charges.	Rs.1,500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		YES NO	C1 27	930121 912304
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).		YES	QX	912802
h	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.		YES	B5	912804
i	Handling charges of discrepant documents	Rs.1500/- Flat		YES	D9	912803
3	Bills drawn against Inland Letters of Credit.					
3.1	SIGHT BILLS					
a	At Negotiating End					
i	Negotiation Charges	@ 0.55% or Minimum Rs.600/- Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing		YES YES	E6 E6	930146 930146
ii	Collection charges (Inland L/Cs)	Rs.1,000/- Flat		YES	C6	912005
iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat		YES	C6	912005
b	At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based L.Cs					
i	If retired within 3 days from the date of lodgment.	Profit as per Financing facility from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date of negotiation.		NO		932506
ii	If retired after 3 days of lodgment.			NO NO		932506 930146
		Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents.				
c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.		YES	B6	912820
Part G	FINANCES					
A	PROJECT FINANCE					
I	Project Evaluation Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.		YES	K8	930726

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account	
2	Services Fee and Charges in respect of project financing in addition to return on investment:-						
	a Structuring and Advisory fee	On case to case basis as per agreement with the party.		YES	E9	912054	
	b Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.		YES	G4	930164	
	c Legal documentation fee	On case to case basis as per agreement with the party.		YES	G8	912315	
	d Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.		YES	G5	912363	
	e Consortium Agency Fee	On case to case basis as per agreement with the party.		YES	G7	930167	
	f Advisory fee for Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.		YES	G6	912320	
	g Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.		YES	QB	912328	
Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.							
B WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING							
1	Legal and other documentation charges in all cases of fund based and non fund based facilities	legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/-		YES	G8	912315	
		(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual				
		(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual				
		(c) Registration Fee & Charge Search Report.	Actual				
Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.							
2	Feasibility study charges before sanctioning facility						
	a Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.		YES	L1	912321	
	b Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat or As approved by Business Functional Head.		YES	L1	912321	
	c Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.		YES	F9	930702	
	d Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-		YES	L1	912321	
	e Feasibility study charges before renewal of facility	@ 0.1% to 1.0%. Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.		YES	G0	914034	
	Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.						
	f Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion		YES	L1	912321	
g Charity as undertaken by the customer in financing agreement, in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP.	4% over & above the normal rate agreed. For IERF (Charity Rate will be 6MK + 4%)		YES	L1	912321		
Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.							
3	Restructuring charges on Ijarah and DM including all types of moratorium/ deferments.	@0.20% of restructured facility (No Charges upto Rs 0.50 m)		YES	G2 or L1	930162 or 912321	
	Negotiation (Clean) without recourse	2% of Negotiated Value		YES	E5	930711	
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.						
4	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat		YES	H6	930176	

			FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022						
Description		Charges				
C	HBL POS FINANCE					
	a	Application Processing Fee	0.10% of the facility amount, min. PKR 10,000/- (Non-refundable, payable up-front)	YES	L1	912321
	b	Annual Renewal Fee	0.05% of the facility amount, min. PKR 5,000/- (Non-refundable, payable up-front)	YES	G0	914034
	c	Commitment Fee for utilizing atleast	0.1% of the limit amount on renewal	YES	G0	914034
D	IJARAH FINANCE (Machinery)					
	a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).	YES		930163
	b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)	YES YES		912315 912315
E	OTHER CHARGES					
1	a	For processing the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction	YES	H1	930171
	b	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction	YES	H1	930171
2	a	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.	YES	H3	930173
	b	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES	H2	930172
3	a	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.	YES	G8	912315
	b	Processing of Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.	YES	G8	912315
	c	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES	G8	912315
4		Processing to mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES	G8	930169
5	For IB Facility against pledge/ hypothecation.					
	a	Godown Rent.	Actual	-	-	-
	b	Stock Inspection Charges	Rs. 3,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-
	c	In case of Muccadam (Managed Pledge)	Rs. 24,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-
	d	Other incidental expenses (Legal charges etc)	Actual Cost.	-	-	-
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.					

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description			Charges				
6	For Finances against Mortgage / Hypothecation of Fixed Assets			-	-	-	
	a	Valuation	(i) Schedule of Valuation charges (for Industrial Properties only):				
				Value of Assets	Land & Building	Land,	
				Upto 10 M.	5000	10000	
				Above 10 to 25 M.	10000	15000	
				Above 25 to 50 M.	15000	25000	
				Above 50 to 100 M.	20000	35000	
				Above 100 to 200 M.	25000	45000	
				Above 200 M. to 500 M.	35000	65000	
				Above 500 M. to 1000 M.	50000	90000	
				Above 1000 M. & above	@ 0.005% or Negotiable	@ 0.008% or Negotiable	
				Desktop Valuation	5,000/- Per Valuation		
				*in case valuation site is 50 KM away from Valuator Office Or RHQ Office, Rs.2,000/- is to be paid as Travelling Expenses to the Valuator			
				(ii) Schedule of Fixed Valuation Charges (for Open Plot / Agriculture land/Residential/Commercial Buildings.)			
				Value of Assets	Fixed Valuation charges Per		
				- Open Plot/Agriculture Land	Rs.5,000/-		
					Rs.10,000/-		
				- Residential House (Ground plus one story)	(Rs.5,000/- for each additional story)		
				- Commercial Building	Rs.5,000/- for each floor		
				*in case valuation site is 50 KM away from Valuator Office Or RHQ Office, Rs.2,000/- is to be paid as Travelling Expenses to the Valuator			
		(iii) Schedule of Valuation Charges for Islamic Home Finance					
		Particulars	Valuation charges Per Valuation				
		Islamic Home Finance (Mortgages)	Rs.3,500/-				
		Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes					
H	RURAL FINANCING						
1		Application Processing Charges for New to Bank/Additional Product to existing customer.			L6	912070	
	a	Per Tractor Application	Rs. 3000/- flat	YES	L6	912070	
	b	Charity due to Late Payment	1% of unpaid Rental Amount.	NO		927068	
	a	Verification of data / documents	Rs.500/- per verification Flat				
	b	Fard issuance	Rs.500/- per document Flat	YES	L6	912070	
	c	Entry of Mutation (Arr-Rahen)	Rs.1,000/- per mutation Flat				
Part H HBL Islamic Home Finance							
1	1.1	Application Processing Fee	Rs 10,000/- Inclusive of verification & Credit Report	YES	L5	912069	
	1.2	Profit on All Unit Purchase (Early Settlement)	5% on all units purchased.	YES	L0	912349	
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase.	YES	P4	912391	
	1.4	Legal Opinion	Actual to be borne by the Customer.	NO	G8	912315	
	1.5	Property Appraisal	Actual to be borne by the Customer.	NO	G8	912315	
	1.6	Property Takaful	Property Takaful Cost to be borne by the Bank.	NO	G8	912315	
	1.7	Charity due to Late Payment	Rs. 1,000/- per late rental.	NO	N3	927068	
	1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.	YES	L5	912069	
2	Mera Pakistan, Mera Ghar Housing Scheme (MPMGHS) – Low Cost Housing / Profit Subsidy						
	2.1	Application Processing Fee	Rs 5,000/- Inclusive of verification & Credit Report	YES	L5	912069	
	2.2	Profit on All Unit Purchase (Early Settlement)	0% profit on all units purchased. Outstanding principal/ units will be sold at face value i.e. No additional charges	YES	L0	912349	
	2.3	Profit on Additional Unit Purchase (Partial Payment)	0% profit on additional unit purchase. Units will be sold by the bank on face value i.e. No additional charges.	YES	P4	912391	
	2.4	Legal Opinion	Actual to be borne by the Customer.	NO	G8	912315	
	2.5	Property Appraisal	Actual to be borne by the Customer.	NO	G8	912315	
	2.6	Property Takaful	Property Takaful Cost to be borne by the Bank.	NO	G8	912315	
	2.7	Charity due to Late Payment	Rs. 1,000/- per late rental.	NO	N3	927068	
	2.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.	YES	L5	912069	

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable

Charge Code

Misys Internal Account

Description		Charges	FED Applicable	Charge Code	Misys Internal Account
Part I HBL Islamic Car Finance					
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs. 9,500/- Rs. 4,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	YES	L3 912067
	1.2	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding amount at the time of settlement.	YES	K3 912346
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase	YES	K3 912346
	1.4	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower	YES	O2 912387
	1.5	Legal Notice Fee	Actual Cost	YES	G8 912315
	1.6	Charity due to Late Payment	Rs.1,300/- per late payment	NO	N3 927068
Part J HBL Car Ijarah					
1	1.1	Re-Possession Charges	Actual Cost	YES	O2 912387
	1.2	Legal Notice Fee	Actual Cost	YES	G8 912315
	1.3	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.	NO	K4 912395
Part K STANDING INSTRUCTIONS CHARGES:					
	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.290/- per transaction except deduction of financing installments	YES	65 912081
	b	Amendment of Current Standing Order	Rs.250/- flat	YES	65 912081
Part L Charges for SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS					
1		Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-			
	a	Individual shares with verified Transfer Deed attached.	Rs.500/- Flat	YES	P7 912055
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES	FA 912055
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES	FA 912055
	d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES	FA 912055
2		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).			
	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG 912344
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG 912344
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)			
		Small	Rs.4,250/- Flat per annum.	YES	F4 912310
		Medium	Rs.5,750/- Flat per annum.		
		Large	Rs.7,750/- Flat per annum.		
		Extra Large	Rs.10,000/- Flat per annum.		
		Cubicle Locker	Rs.40,000/- Flat per annum.		
	b	Key Deposit (Will apply at the time of issuance of new locker). Note: Current Rate for the respective locker size will be applicable in case of customer status change.			
		Small	Rs.3,500/- Flat	NO	F4 912310
		Medium	Rs.4,000/- Flat		
		Large/Extra Large	Rs.6,500/- Flat		
		Cubicle Locker	Rs.50,000/- Flat		
	c	Breaking Charges			
		For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.	YES	88 912807
		Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.	YES	88 912807
	d	Addition of New Locker Operator	Rs. 300/-	YES	F4 912310
		Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.			


**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2022 TO DEC 31, 2022**


FED Applicable


Charge Code

Misys
Internal
Account

Description		Charges					
Part M	GUARANTEES						
	Guarantee Amount Range		Per Quarter recovery of Cost or	Subsequent quarter or part thereof			
	From	To					
	Amount upto	500,000	5,000	2,500	NO		
	500,001	1,000,000	8,000	4,000	NO		
	1,000,001	2,000,000	15,000	7,500	NO		
	2,000,001	3,000,000	22,500	11,250	NO		
	3,000,001	4,000,000	30,000	15,000	NO		
	4,000,001	5,000,000	37,500	18,750	NO		
	5,000,001	6,000,000	48,000	24,000	NO		
	6,000,001	7,000,000	70,000	35,000	NO		
	7,000,001	8,000,000	64,000	32,000	NO		
	8,000,001	9,000,000	67,500	33,750	NO		
	9,000,001	10,000,000	75,000	37,500	NO		
	10,000,001	12,500,000	93,750	46,875	NO		
	12,500,001	15,000,000	112,500	56,250	NO		
	15,000,001	17,500,000	140,000	70,000	NO		
	17,500,001	20,000,000	200,000	100,000	NO		
	20,000,001	22,500,000	180,000	90,000	NO		
	22,500,001	25,000,000	187,500	93,750	NO		
	25,000,001	27,500,000	206,250	103,125	NO		
	27,500,001	30,000,000	225,000	112,500	NO		
	30,000,001	32,500,000	243,750	121,875	NO		
	32,500,001	35,000,000	280,000	140,000	NO		
	35,000,001	37,500,000	375,000	187,500	NO		
	37,500,001	40,000,000	320,000	160,000	NO		
	40,000,001	42,500,000	318,750	159,375	NO		
	42,500,001	45,000,000	337,500	168,750	NO		
	45,000,001	47,500,000	356,250	178,125	NO		
	47,500,001	50,000,000	375,000	187,500	NO		
	50,000,001	52,500,000	420,000	210,000	NO		
	52,500,001	55,000,000	550,000	275,000	NO		
	55,000,001	57,500,000	460,000	230,000	NO		
	57,500,001	60,000,000	450,000	225,000	NO		
	60,000,001	62,500,000	468,750	234,375	NO		
	62,500,001	65,000,000	487,500	243,750	NO		
	65,000,001	67,500,000	506,250	253,125	NO		
	67,500,001	70,000,000	560,000	280,000	NO		
	70,000,001	72,500,000	725,000	362,500	NO		
	72,500,001	75,000,000	600,000	300,000	NO		
	75,000,001	77,500,000	581,250	290,625	NO		
	77,500,001	80,000,000	600,000	300,000	NO		
	80,000,001	82,500,000	618,750	309,375	NO		
	82,500,001	85,000,000	637,500	318,750	NO		
	85,000,001	87,500,000	700,000	350,000	NO		
	87,500,001	90,000,000	900,000	450,000	NO		
	90,000,001	92,500,000	740,000	370,000	NO		
	92,500,001	95,000,000	712,500	356,250	NO		
	95,000,001	97,500,000	731,250	365,625	NO		
	97,500,001	100,000,000	750,000	375,000	NO		
	- Minimum charges for the amendment of guarantee is 1,400/-				NO		
	- All guarantees amount exceeding Rs. 100 Million shall attract additional cost recovery of Rs. 10,000/- per Rs. 1 Million each (per quarter or part thereof) plus Rs. 5,000/- subsequent charges.				NO		
	- Rs. 1,700/- (flat) will be charged per amendment plus cost recovery as above, if amendment involves increase in amount or extension in period of validity of Guarantee.				NO		
	- Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.				NO		
	- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.				NO		
	- Claim handling charges of Rs. 1,500 (flat).				NO		

				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022							
Description		Charges					
Part N	MISCELLANEOUS CHARGES						
1	a	Transaction Charges on HBL Islamic Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.	YES	B1	912093	
	b	Transaction charges on Al-Irtifa (IDPA) Account	Charge of Rs.50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.	YES	B1	912093	
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free transactional services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system, This charge can be waived if the customer maintains average balance equal or above PKR 25000/- for all days during the month. For the month in which average monthly balance is below Rs.25,000/-, cumulative transactions Charge @ Rs.60/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.	YES	B1	912093	
	d	Transaction Charges on HBL Asaan Account	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction. For the month in which average	YES	B1	912093	
	h	FBR Collections through Branch Counter (OTC)	NIL	YES	03	912319	
	Following categories of Accounts are exempt from recovery of "Transaction Charges"						
	1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.						
	2) Accounts of Mustehiqeen of Zakat						
	3) Accounts of Students						
	4) Accounts of Deceased						
5) Accounts in Inactive and Unclaimed categories							
6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.							
7) Nominated accounts against all types of Term Deposits.							
8) Regular Saving Accounts							
9) Special Non-Chequeing Accounts of Exporter							
2		Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book :- Rs. 15/- Flat per leaf. Note: HBL Al-Mukhtar , HBL Islamic at Work, and Islamic Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Uraan (Minor), HBL Islamic Rutba, and HBL NISA Tawfir. Subsequent cheque book for HBL Uraan, HBL Islamic Rutba, and HBL NISA Tawfir will be charged as per I-SOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318	
	3	Stop payment of cheque	(i) Rupee A/c Rs.500/- Flat per instruction (ii) F.C. A/C US\$ 12/- or equivalent Flat per instruction	YES YES	25 25	912360 912360	
(1) Stop payment charges are to be levied one time for stop payment per day per Account whether it is for one or more cheques.							
(2) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.							
(3) Charges are applicable on HBL at Work (Islamic) Account							
4	Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c.	Rs.550/- Flat per cheque	YES	DB	912359	
		(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES	D1	911910	
5	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	YES	DB	912359	
6	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES	92	930092	
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque				
		(iii) Above five years	Rs.500/- Flat Per cheque				
7	Delivery of Cheque Book by Registered Mail/ Courier	Rs.185/- Flat		NO	27	912304	
8	Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)		YES		912397	

				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022							
Description			Charges				
Account Statement & Certificate Related Charges							
9		Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/= Flat per month	NO	3	912352	
10		Duplicate Statements for all types of accounts, on request from customer.	Rs.29/-Flat, per statement Note: HBL at Work (Islamic) Premium Account and HBL Al-Mukhtar Account (Islamic Freedom Account) is exempted.	YES	RA	912082	
11	a	Monthly Bank Statement	Rs.400/- per annum. Note: HAW Accounts are exempted from Bank Statement Charges	YES	RA	912082	
	b	Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free	NO			
12		Bank Certificate for the purpose of Visa.	Rs.300/- Flat per certificate Note: HAW Accounts are exempted from Bank Statement Charges	YES	98	912396	
13		Overseas Employment Certificate.	Rs.500/- Flat per certificate	YES	98	912396	
14	Credit Information Report /						
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	YES	93	930093	
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'Q' as applicable.							
Account Transaction (s) & Balance Related Charges							
15		For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat	YES	94	930094	
16		Closure of Account Charges	Free	YES	26	930026	
17		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	Yes	IA	914059	
18		Confirmation of balances to Auditors.	Rs.500/- Flat	YES	97	930097	
Dividend Related Charges							
19	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	As per Agreement with client along with Functional Head approval	YES	84	930084	
	Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.						
20	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Electricity	Isb-N	04	912004
				Sui Gas	Sindh-Y	05	912026
				Telephone	Punjab-Y	06	912027
				Water	Bal-Y	07	912028
		CDGK Utility	KPK-Y	OA	914024		
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.	YES	14	910818	
Other Services to BISE / University:-							
21	a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.	YES	20	912327	
	b	To provide printed challans.		YES	20	912327	
	c	Safe keeping of question papers & answer copies.		YES	20	912327	
	d	Delivery of question papers to examination centres using Bank's transport.		YES	20	912327	
Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.							

		FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022					
Description		Charges			
Salary / Pension Disbursement & Visa Collection Fee related Charges					
22	Salary Disbursement Charges.*	Manual salary processing (PKR 15 per transaction) flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.	YES	17	912325
<p>*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges".</p> <p>→Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes.</p> <p>→Accounts of Armed Forces Employees / Pensioners.</p> <p>→Regular PLS Savings Accounts. (Islamic)</p> <p>→Basic Banking Accounts (BBA).</p> <p>Note: With reference to Principle 2 of Guiding principles on Fairness if Service Charges, HBL-IB will provide basic banking service to vulnerable person (pensioners, senior citizens or physically handicapped) free or levy the charges on more liberal/concessional terms on case to case basis .</p>					
23	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)	YES	18	912362
24	Visa Fee Collection	Rs.100/- Flat per application	YES	-	912105
Misc. Charges					
25	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum	YES		912816
26	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-	YES	6	910902
27	SMS Alert Charges				
	SMS Alert Charges for over-the-counter transactions	Monthly Subscription of PKR 85/- per month	YES	P6	914279
Following categories of Accounts are exempt from recovery of "SMS Alert Charges"					
	1) Deceased				
	2) Blocked				
	3) Inactive				
	4) Closed				
	5) Unclaimed				
	6) Zero Balance/ Overdraft				
	7) Staff				
	8) HBL at Work Islamic Premium Account				
	9) HBL Al-Mukhtar Account				
Part O HBL DEBIT CARD (ATM CARD) *					
	a Card Charges	Same charges applicable on Supplementary Cards except where mentioned			
1	b Annual fee (Primary)	PayPak Chip - Rs. 1,200/- Visa Chip - Rs.1,900/- MasterCard Standard - Rs.1,900/- MasterCard Gold - Rs. 2,700/- HBL Dolmen Debit Card - Rs. 1,000/- UnionPay Chip - Rs. 1,700/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 2,500/- MasterCard World - Rs.12,000/-	YES	F5	912097
	c Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs.550/- MasterCard Gold - N/A HBL Dolmen Debit Card - Nil UnionPay Chip - Rs.550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A	YES	F5	912097
	d Card Replacement fee	PayPak Chip - Rs. 375/- Visa Chip - Rs. 500/- MasterCard Standard - Rs.500/- MasterCard Gold - Rs. 750/- HBL Dolmen Debit Card - Rs. 500/- Union Pay Chip - Rs.500/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,250/-	YES	F5	912097

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
 JULY 01, 2022 TO DEC 31, 2022**

FED Applicable Charge Code Misys Internal Account

Description		Charges	FED Applicable	Charge Code	Misys Internal Account
e	POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES	N8	912098
f	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Visa Chip USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount	YES	QV	912485
g	ATMs International (Cash withdrawal)	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/-per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Visa Chip USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES	QV	912485
h	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs.225/- per Transaction MasterCard Gold - Rs.225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.225/- per Transaction MasterCard World - Rs.225/- per Transaction	YES	QV	912485
i	SMS Alert Charges	Free	NA	NA	914035
*Note: (i) Account based propositions: As per account terms & conditions					
2	MERCHANT ACQUIRING (POS)				
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	28	914169

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account
Part P	HBL ALTERNATE DELIVERY CHANNELS (ADC)					
1	ATM Charges					
1.1	Cash Withdrawal					
a	HBL Card on HBL ATMs	Nil		YES	21	910821
b	HBL Card on Non-HBL ATMs	Rs. 18.75 Flat per withdrawal. Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.		YES	21	910821
	Note: (No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.)					
c	Cash Withdrawal Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs) Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay. Free Cash Withdrawals from other Bank's ATMs for HBL at Work (Islamic) Premium Account.		YES	22	914288
1.2	Balance Inquiry					
a	HBL Card on HBL ATMs	Nil				
b	HBL Card on Non-HBL ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)		YES	21	914217
c	HBL Card on HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)		YES	94	930094
d	Balance Inquiry Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs)		YES	22	914288
1.3	Funds Transfer (HBL to HBL)					
	Funds Transfer (HBL to Other Bank)	Transfer Amount		Charges		
		Rs. 1 - 25,000		Free		
		Rs. 25,001 and above		0.1% or Rs. 200		
		Note: an accumulated monthly limit of Rs. 25,000 is Free. Any amount exceeding the limit will be charged at 0.1% or Rs.200 whichever is lower. All charges are inclusive of FED. * Al-Mukhtar & Islamic HAW accounts are exempted from IBFT Charges.				
1.4	Utility Bill Payment					
1.5	HBL-ATM Biometric Transactions (On-Net)		Rs. 15/- Flat per transaction	YES	21	914190
2	HBL Phone Banking					
a	Funds Transfer Inter Branch Fund Transfer	Nil		YES	14	910818
b	Statement Request					
c	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.500/- Flat per instruction	YES	25	912360
		(ii) F.C. A/C	US\$ 12/- Flat per instruction (or equivalent in other currencies)	YES	25	912360
		Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.				
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- Rs.15/- Flat per leaf. Note: HBL Al-Mukhtar , HBL Islamic at Work, and Islamic Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Uraan (Minor), HBL Islamic Rutba, and HBL NISA Tawfir. Subsequent cheque book for HBL Uraan, HBL Islamic Rutba, and HBL NISA Tawfir will be charged as per I-SOBC.		Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318
3	HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)					
a	Subscription					
b	Funds Transfer Inter Branch Fund Transfer	Nil		YES	14	910818
c	Inter Bank Funds Transfer (IBFT) *	Transfer Amount		Charges		
		Rs. 1 - 25,000		Free		
		Rs. 25,001 and above		0.1% or Rs. 200		
		Note: an accumulated monthly limit of Rs. 25,000 is Free. Any amount exceeding the limit will be charged at 0.1% or Rs.200 whichever is lower. All charges are inclusive of FED. * Al-Mukhtar & HBL Islamic HAW accounts are exempted from IBFT Charges.				
d	Utility Bill Payment	NIL		Electricity	NO	4
				Sui Gas	NO	5
				Telephone	NO	6
				Water	NO	7

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable

Charge Code

Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- Rs.15/- Flat per leaf. Note: HBL Al-Mukhtar , HBL Islamic at Work, and Islamic Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Uraan (Minor), HBL Islamic Rutba, and HBL NISA Tawfir. Subsequent cheque book for HBL Uraan, HBL Islamic Rutba, and HBL NISA Tawfir will be charged as per I-SOBC.		Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318
* will be updated as per SBP's directives						
4	HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)					
a	Utility Bill Payment	Nil				
b	Money Transfer	As per SBP regulation, free IBFT service till Rs. 25,000 monthly limit. After that HBL-Islamic will charge Rs 200 or 0.1% whichever is lower as per mentioned charges in I-SOBC.				
i	Money Transfer Sending Note: Applicability will be as per SBP directives	Transfer Amount Rs. 1 - 1,000	Rs.60 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.120 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.180 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.240 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.300 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.350 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.400 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.450 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.600 per transaction	YES	K1	9914151
ii	Money Transfer Receiving	NIL				
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC						
c	Initial Deposit - Konnect by HBL Mobile Account	NIL				
d	Cash Deposit - Konnect by HBL Mobile Account	NIL				
e	Utility Bill Payment - Konnect by HBL Mobile Account	NIL				
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account					
j)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0	NIL			
ii)	Money Transfer Receiving	NIL				
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/-						
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
i)	Desposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction	YES	K1	9914151
Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction	YES	K1	9914151		
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account					
i	Fund Transfer	*NIL		YES	32	9914162
* will be updated as per SBP's directives						

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
	Transfer Amount Rs. 1 - 26,000		Rs. 0 per transaction	YES	32	9914162
	Transfer Amount Rs. 26,001 - 27,000		Rs. 1 per transaction	YES	32	9914162
	Transfer Amount Rs. 27,001 - 28,000		Rs. 2 per transaction	YES	32	9914162
	Transfer Amount Rs. 28,001 - 29,000		Rs. 3 per transaction	YES	32	9914162
	Transfer Amount Rs. 29,001 - 30,000		Rs. 4 per transaction	YES	32	9914162
	Transfer Amount Rs. 30,001 - 31,000		Rs. 5 per transaction	YES	32	9914162
	Transfer Amount Rs. 31,001 - 32,000		Rs. 6 per transaction	YES	32	9914162
	Transfer Amount Rs. 32,001 - 33,000		Rs. 7 per transaction	YES	32	9914162
	Transfer Amount Rs. 33,001 - 34,000		Rs. 8 per transaction	YES	32	9914162
	Transfer Amount Rs. 34,001 - 35,000		Rs. 9 per transaction	YES	32	9914162
	Transfer Amount Rs. 35,001 - 36,000		Rs. 10 per transaction	YES	32	9914162
	Transfer Amount Rs. 36,001 - 37,000		Rs. 11 per transaction	YES	32	9914162
i	Inter Bank Fund Transfer (IBFT)					
	Transfer Amount Rs. 37,001 - 38,000		Rs. 12 per transaction	YES	32	9914162
	Transfer Amount Rs. 38,001 - 39,000		Rs. 13 per transaction	YES	32	9914162
	Transfer Amount Rs. 39,001 - 40,000		Rs. 14 per transaction	YES	32	9914162
	Transfer Amount Rs. 40,001 - 41,000		Rs. 15 per transaction	YES	32	9914162
	Transfer Amount Rs. 41,001 - 42,000		Rs. 16 per transaction	YES	32	9914162
	Transfer Amount Rs. 42,001 - 43,000		Rs. 17 per transaction	YES	32	9914162
	Transfer Amount Rs. 43,001 - 44,000		Rs. 18 per transaction	YES	32	9914162
	Transfer Amount Rs. 44,001 - 45,000		Rs. 19 per transaction	YES	32	9914162
	Transfer Amount Rs. 45,001 - 46,000		Rs. 20 per transaction	YES	32	9914162
	Transfer Amount Rs. 46,001 - 47,000		Rs. 21 per transaction	YES	32	9914162
	Transfer Amount Rs. 47,001 - 48,000		Rs. 22 per transaction	YES	32	9914162
	Transfer Amount Rs. 48,001 - 49,001		Rs. 23 per transaction	YES	32	9914162
	Transfer Amount Rs. 49,001 - 50,000		Rs. 24 per transaction	YES	32	9914162
* will be updated as per SBP's directives						
j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
	Transfer Amount Rs. 1 - 200		Rs.7 per transaction	YES	35	9914165
	Transfer Amount Rs. 200 - 500		Rs.10 per transaction	YES	35	9914165
	Transfer Amount Rs. 501 - 1,000		Rs.18 per transaction	YES	35	9914165
	Transfer Amount Rs. 1,001 - 2,500		Rs.40 per transaction	YES	35	9914165
	Transfer Amount Rs. 2,501 - 4,000		Rs.70 per transaction	YES	35	9914165
	Transfer Amount Rs. 4,001 - 6,000		Rs.100 per transaction	YES	35	9914165
	Transfer Amount Rs. 6,001 - 8,000		Rs.130 per transaction	YES	35	9914165
i	Withdrawal Amount*					
	Transfer Amount Rs. 8,001 - 10,000		Rs.175 per transaction	YES	35	9914165
	Transfer Amount Rs. 10,001 - 13,000		Rs.225 per transaction	YES	35	9914165
	Transfer Amount Rs. 13,001 - 16,000		Rs.275 per transaction	YES	35	9914165
	Transfer Amount Rs. 16,001 - 20,000		Rs.325 per transaction	YES	35	9914165
	Transfer Amount Rs. 20,001 - 25,000		Rs.375 per transaction	YES	35	9914165
	Transfer Amount Rs. 25,001 - 30,000		Rs.470 per transaction	YES	35	9914165
	Transfer Amount Rs. 30,001 - 40,000		Rs.555 per transaction	YES	35	9914165
	Transfer Amount Rs. 40,001 - 50,000		Rs.680 per transaction	YES	35	9914165
* For Transaction through HRA account fee will be 50% of the above mentioned slab.						
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
	Withdrawal Amount					
	Transfer Amount Rs. 1- 500		Rs.12 per transaction	YES	35	9914165
	Transfer Amount Rs. 501 -1000		Rs.25 per transaction	YES	35	9914165
	Transfer Amount Rs. 1,001 - 2,500		Rs.40 per transaction	YES	35	9914165
	Transfer Amount Rs. 2501 - 4000		Rs.50 per transaction	YES	35	9914165
	Transfer Amount Rs. 4,001 - 6,000		Rs.60 per transaction	YES	35	9914165
	Transfer Amount Rs. 6,001 - 8,000		Rs.75 per transaction	YES	35	9914165
	Transfer Amount Rs. 8,001 - 10,000		Rs.90 per transaction	YES	35	9914165
i						
	Transfer Amount Rs. 10,001 - 13,000		Rs.100 per transaction	YES	35	9914165
	Transfer Amount Rs. 13,001 - 16,000		Rs.125 per transaction	YES	35	9914165
	Transfer Amount Rs. 16,001 - 20,000		Rs.150 per transaction	YES	35	9914165
*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:						
Card Annual Fee		Free ONUS ATM Cash Withdrawal Limit/Month				
500		Rs. 30,000				
1,000		Rs. 200,000				
500 (for Konnect Agents)%		No Limit				
l	Cash Withdrawal - HBL Core Banking Account at Agents Location					
	Withdrawal Amount					
	Transfer Amount Rs. 1 - 1,000		Rs.25.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 1,001 - 2,500		Rs.25.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 2,501 - 4,000		Rs.25.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 4,001 - 6,000		Rs.35.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 6,001 - 8,000		Rs.35.00 per transaction	YES	K1	9914151
	Transfer Amount Rs. 8,001 - 10,000		Rs.50.00 per transaction	YES	K1	9914151

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable

Charge Code


Misys Internal Account


Description		Charges				
m	Cash Deposit into HBL Core Banking Account at Agent's location					
i	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.30.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.40.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.45.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.55.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.60.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.100.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.125.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs.150.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 25,001 - 30,000	Rs.175 per transaction	YES	K1	9914151
Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transaction	YES	K1	9914151		
Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction	YES	K1	9914151		
n	HBL ATM biometric verification		Rs.15 per transaction			
o	Balance Inquiry - Konnect by HBL Mobile Account		NIL			
p	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking		NIL			
q	Transfer in - Konnect by HBL Account to HBL Core Banking Account (Linked)		NIL			
r	View Mini Statement - Konnect by HBL Mobile Account		NIL			
s	Air Time Top Up - Konnect by HBL Agent & Mobile Account		NIL			
t	Mobile Account Opening		NIL			
u	Fund Transfer To RAAST ID		NIL			
q	Average Minimum Balance required		NIL			
r	Balance Inquiry through SMS		NIL			
p	Upgrade of MW Account		NIL			
q	Corporate Clients		Pricing is decided as per mutual agreement between parties involved			
r	Subscription Packages					
i	Subscription Packages	Agent Bundle	Rs. 500 per bundle	YES	1L	9914272
ii		Traveler	Rs. 500 per bundle	YES	1L	9914272
iii		Medics	Rs. 999 per bundle	YES	1L	9914272
iv		Foodie	Rs. 1,000 per bundle	YES	1L	9914272
v		Konnect Debit Card 1000	Rs. 1,000 per bundle	YES	1L	9914272
vi		Konnect Debit Card 500	Rs. 500 per bundle	YES	1L	9914272
vii		Kisaan Card Bundle	Rs. 500 per bundle	YES	1L	9914272
viii		Economy Pro	Rs. 3,100 per bundle	YES	1L	9914272
ix		Economy Plus	Rs. 4,000 per bundle	YES	1L	9914272
x		Sasta (1 Month)	Rs. 200 per bundle	YES	1L	9914272
xi		Hangama (1 Month)	Rs. 450 per bundle	YES	1L	9914272
xii		Pension Package (1 Year)	Rs.600 per bundle	YES	1L	9914272
xiii		Pension Package 2 (1 Year)	Rs.1 per bundle	YES	1L	9914272
Part Q	DISPATCH / COMMUNICATION CHARGES					
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.		NO	E2	912301
		(ii) Inland (Inter City) - Rs.50/- Flat per item.		NO	E2	912301
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.		NO	E2	912301
		(ii) Inland (Inter City) - Rs.70/- Flat per item.		NO	E2	912301
		(iii) Foreign Rs.200/- Flat per item.		NO	E2	912301
		(iv) For Foreign Import LC Rs.1,200/- Flat per item.		NO	E2	912301
		(v) For Inland LC Rs.200/- Flat per item.		NO	E2	912301
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher.		NO	27	912304
		(ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		NO	27	912304
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.		NO	27	912304
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat		NO	3	912352
		(ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat		NO	3	912352
		(iii) All other Swift Messages Rs.500/- Flat		NO	3	912352
6	Fax	Rs.100/- Flat per message.		NO	1	912358
Part R	INVESTMENT PORTFOLIO SECURITIES (IPS)					
1	IPS Service Charges to be applied on GoP SUKUK at Coupon payment once per annum					
	IPS Services Charges					
i	IPS Custody Service Charges	Nil				
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines		NO	AC	916059 914049
iii	IPS Statement	Quarterly Free				
		On Request - Nil		NO	QS	912380


ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022

FED Applicable Charge Code Misys Internal Account

Description		Charges		FED Applicable	Charge Code	Misys Internal Account
Part S INVESTMENT BANKING						
1	a	Advisory Fee	Negotiable on case to case basis.	YES	AB	930704
	b	Succession Fee		YES	A7	930709
	c	Retainer Fee		YES	CM	930714
	d	Arrangement Fee		YES	CP	930718
	e	Underwriting Fee		YES	DC	930719
	f	Participation Fee		YES	AB	912056
	g	Monitoring Fee		YES	DK	930720
	h	Commitment Charges		YES	ED	930730
	i	Trustee / Agency Fee		YES	E0	930731
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.	-	E7
Part T BANK CHARGES FOR GOVT. BUSINESS						
1	IMPORTS					
	Cash Letter of Credit					
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES	QW	912801
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES	QW	912801
	c	Amendment without increase in the amount.	(i) Swift Charges to be recovered at actual (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation			
d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES	QW	912801	
Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.						
Part U EXEMPTIONS						
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him/her.					
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Exemptions can only be granted for charges included under the following "Parts of SOBC".					
1	Part-C - Foreign Currency Remittances					
2	Part-D - Other Charges on Foreign Exchange Transactions					
3	Part-E - Remittances					
4	Part-F - Bills / Collection					
5	Part-G - Finances					
6	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits					
7	Part-N - Miscellaneous Charges					
8	Part-O - HBL Debit Card (ATM Card)					
9	Part-P - HBL Alternate Delivery Channels (ADC)					
10	Part-Q - Dispatch / Communication Charges					
Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.						
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.					
Note-2:-	The applicability of FED is based on understanding of the relevant laws.					
Note-3:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.					
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.					
Note-5:-	All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.					
Note-6:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.					
Note-7:-	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)					
Note-8:-	HBL-IB will not collect charges for tax payers using digital channels for payment of duties and taxes of federal and provincial governments.					

			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022					
Description			Charges		
Part V	HBL Islamic Prestige				
	Individual clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following free/discounted service:				
	Prestige Eligibility Criteria (Average assets under management)				
	Product	Asset Under Management	Eligibility Criterion Period		
	Islamic Current Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances		
	Islamic Saving Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances		
	Please note the initial cheque deposit requirement for Prestige Account Opening is as per above mentioned criteria (or equivalent foreign currency amount).				
	Islamic TD	20,000,000.00 or equivalent Foreign Currency	Quarterly average balance		
	Islamic RDA	\$50,000.00 or equivalent	Funded or invested in NPCs		
	Islamic Mutual Funds	15000000	Quarterly average, active holding,		
	Regular Premium Bancassurance	1000000	Throughout active life of the		
	House Finance	15000000	As long as the loan product		
	Auto Finance (commercial)	5000000	As long as the loan product		
	Account Maintenance Charges				
	Membership Fee *	PKR 8000/- per quarter		YES	RB 930763
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above.)				
a	Banking Services				
	a	Instant Starter Cheque Book	Free		
	b	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free		
	c	E-Statements	Free		
	d	Issuance of Banker's Cheque	Free		
	e	Cancellation of Bankers Cheque	Free		
	f	Issuance of Replacement, in case of lost Banker's Cheque	Free		
	g	Courier Delivery of Banker's Cheque	Free		
	h	Cash Deposit (i) Within City (ii) Inter City	Free		
	i	Cash Withdrawal (i) Within City (ii) Inter City	Free		
	j	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free		
	k	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	Free		
	l	Cheque Book Issuance Charges	Free		
	m	Stop payment of Cheque	Free		
	n	Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer"	Free		
	o	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free		
	p	Photocopy of the paid Cheque forwarded to Customers.	Free		
	q	Interbank Funds Transfer (IBFT)	Free		
	r	Statement of Account sent on Daily basis through Swift Message MT-940	Free		
	s	Duplicate Statements for all types of accounts, on request from customer	Free		
	t	Monthly Bank Statement	Free		
	u	Same Day Clearing via NIFT	Free		
	v	Local Fund Transfers (RTGS)	Free		
	w	Issuance of Account Maintenance Certificate	Free		
	x	issuance of Balance Confirmation Certificate	Free		

				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022						
Description		Charges				
y	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Free				
z	Account Closure Charges	Free				
aa	Handling of payments/ balances from deceased accounts against Succession Certificate	Free				
ab	Confirmation of balances to Auditors.	Free				
ac	SMS Alert Charges	Free				
ad	Issuance of Proceed Realization Certificate (PRC) –HBL	Free				
ae	Issuance of Zakat Deduction Certificate	Free				
af	Standing Instructions	Free				
ag	Inward Telegraphic Transfers	Free				
ah	Issuance of FCY Demand Draft	Free				
ai	Cancellation of FCY Demand Draft	Free				
aj	International ATM Withdrawals through HBL ATMs*	Free				
ak	Collection of Cheques (Local Currency/ Foreign Currency**)	Free				
al	Inward Telegraphic Transfers***	Free				
am	Outward Telegraphic Transfers***	Free				
an	Safe Deposit Lockers Fee	Free		-	-	-
* This only applies to ATM Access Fees, FX conversions are done on market rates. ** Excluding Cheques issued in USD. *** Excluding Intermediary Bank Charges where applicable.						
b	Debit Card					
<i>HBL Islamic Prestige clients will receive the HBL Islamic Prestige World Elite Debit Card with the following benefits:</i>						
	Annual Fee/ Issuance Fee	Free				
	Replacement Fee	Free				
c	Mortgages					
1	100% waiver on Processing Fee	Free				
d	Autos					
1	50% waiver on Processing Fees			YES	L3	912067
6	Safe Deposit Lockers *					
<i>(to be recovered in advance and at the commencement date yearly)</i>						
a	Locker Size	Digital	Digital Robotic			
		Rent Per Annum	Key Deposit **	Rent Per Annum	Key Deposit **	
i	Small	N/A	N/A	Rs. 30,000/-	Rs. 60,000/-	
ii	Medium	Rs. 15,000/-	Rs. 35,000/-	Rs. 35,000/-	Rs. 70,000/-	
iii	Large	Rs. 20,000/-	Rs. 50,000/-	Rs. 40,000/-	Rs. 100,000/-	
b	Locker Breaking Charges ***	Rs. 10,000/-				
c	In case of delay in payment of advance locker fee, the additional amount would be charged ***	10% of the applicable annual locker rent with grace period of 30 days from the due date.				
* The Locker Rent fee / ** Key Deposit & *** Locker Breaking charges & Delay payment will be waived off for the Prestige customers who meet the qualification criteria mentioned above.						

			FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2022 TO DEC 31, 2022						
Description		Charges				
Part W		HBL Islamic Roshan Digital Account				
1	a	Cheque Book Issuance Charges	Free	-	-	-
	b	Cheque Return Charges	Free	-	-	-
	c	Cash Withdrawal (Intercity)	Free	-	-	-
	d	Issuance of Duplicate Bank Statement	Free	-	-	-
	e	Outward Remittance	Free	-	-	-
	f	Inter Bank Fund Transfer (IBFT)	Free	-	-	-
	g	Islamic RDA Online Funds Transfer	Free			
Part X		Islamic Roshan Apni Car				
1	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 9,500/- Rs. 4,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	YES	L3	912067
	1.2	Profit on All Unit Purchase (Early Settlement)	10% profit on all units purchased after delivery of vehicle.	YES	K3	912346
	1.3	Partial Payment	Partial Payment after delivery of vehicle, @ 9% of amount being settled.	YES	K3	912346
	1.4	Vehicle Appraisal (if applicable)	Actual	YES	K3	912346
	1.5	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.	YES	O2	912387
	1.6	Legal Notice Fee	Actual Cost.	YES	G8	912315
	1.7	Charity due to late payment (As per undertaking of the customer)	Rs.1,300/- flat	YES	K4	912395