

Circular

To: The Managers, All Pakistan Branches.

Cc: All Members, Management Forum.
Secretary to President/CEO.
Heads-Retail & Consumer/Corporate/Commercial Banking
GMs/DGMs, HOK.
All Regional Chief Executives.
All Regional Operation Chief.
All Regional Audit Executives.
Learning & Development Executives/Computer Centre Executives.
All Remedial Assets Executives.

From: Islamic Banking

Date: June 03, 2016

Regarding ISLAMIC SCHEDULE OF BANK CHARGES (I-SOBC) FOR THE PERIOD FROM 01.07.2016 TO 31.12.2016

Circular No. P/INST-IBD/2016/9

We are enclosing the I-SOBC for the next half year and for the convenience of branches, all revisions / additions have been highlighted. These amendments have been carried out based on the recommendations received from various Business Areas / Operations / Audit and after carrying out a comparison between our charges and those of other prominent banks.

State Bank of Pakistan has issued directives vide CPD Circular No.1 dated 26 Jan. 2015, regarding Guiding Principles on Fairness of Service Charges, in which banks have been advised to do a more scientific analysis with reasons and justifications for any variations in I-SOBC amendments. Banks are also advised to publish/print I-SOBC in Urdu language as well as to facilitate a specific segment of customers who are not literate in the English language. As per SBP guidelines, the revised I-SOBC is being circulated to branches 30 days prior to half-year closing for placing on the Branch's Notice Board in the customer area.

We would like branches to note the following:

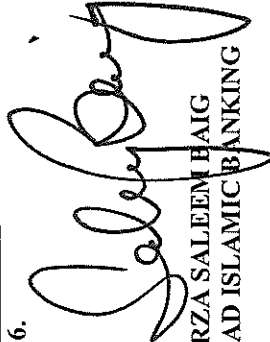
- All charges do not include Sales Tax (ST)/FED but a column has been added to inform branches whether ST/FED is applicable on the particular service. All back-end charges which are recovered through the system at day-end / month-end will include ST/FED. At the same time, charges auto recovered by the system in branches with 'Cashier' terminals already include ST/FED. However, branches with Misy's Green terminals should ensure to add ST/FED when recovering charges from customers for service provided and credit it to the respective income account.
- Wherever charges are negotiated with customers or are as per specific agreement or are on actual basis, branches should calculate ST/FED separately at the rate mentioned against each Province / Area.
- The ST/FED Act promulgated by the Government makes it obligatory on the Bank to pay ST/FED on nearly all its income other than profit income and dispatch / communication charges and no customer including Government Organizations / Institutions are exempted from recovery of ST/FED.
- HOK will continue to pay ST/FED centrally to the Government in respect of the Bank's overall income.
- The One branch located in area which is exempted by the Government from the levy of ST/FED should NOT recover ST from their customers.

- Exemptions from recovery of charges based on balances in CD / Profit Earning Accounts of Individuals and Companies are given in Part 'S'. Branches should note that charge waivers based on the account balances criteria given, should only be granted for categories of charges listed under Part 'S' only and not for charges included under other parts.

All Managers of Branches / Corporate & Commercial Centres / Sub-Centres are advised to carefully study the attached I-SOBC and call a meeting of all their personnel, who are involved in the processing of transactions and go through the complete I-SOBC so that everyone properly understands the changes which have been highlighted and are able to implement them correctly. We would like each Departmental Head to be provided with a copy of that section of the I-SOBC which relates to his / her particular area, so that it is readily available with him / her for reference.

The 'Consolidation' of the Bank's database using Misys software has enabled HOK to monitor the recovery of charges that takes place at branches and in future 'Operations' and 'Audit' will periodically review the data relating to the recovery of charges (inclusive of ST/FED, where applicable) at branches and where it is observed that the NFI does not commensurate with the services being provided by the branch, it will be further investigated. If considered necessary, disciplinary action will be initiated against the staff at these branches if it is found that unauthorized waiver of charges has been allowed to customers.

A copy of I-SOBC should be available at all times on all Branch counters and also placed on the Branch's Notice Board in the customer area, one month before 1st July, 2016. The I-SOBC booklets when received may be provided to customers on request. The revised I-SOBC will also be posted on the Bank's website: www.hbl.com and a notice about the revision of our I-SOBC will appear in prominent newspapers in June 2016.


MIRZA SALEEM HAIG
HEAD ISLAMIC BANKING




TARIQ M. AKBAR
HEAD-GLOBAL OPERATIONS


TABLE OF CONTENTS
Schedule of Bank Charges (Exclusive of FED) Effective From July 01, 2016 to
December 31, 2016

International Banking		
Part		Page No
A	Imports	1-3
B	Exports	3-5
C	Foreign Currency Remittances (Outward / Inward)	5
D	Other Charges on Foreign Exchange Transactions	6
Domestic Banking		
E	Remittances	6-7
F	Bills 1- Collection 2- Inland Letter of Credit 3- Documentary Bills drawn against Inland Letter of Credit	7-9
G	Finances / Advances A. Project Finance B. Working Capital Loans / Advances and Commercial Financing C. Ijarah Finance (Auto& Machinery) D. Other Charges on Advances	9-11
H	HBL Car Ijarah	11
I	Standing Instructions Charges	11
J	Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	11-12
K	Guarantees	12
L	Miscellaneous Charges	13-14
M	HBL Debit Card (ATM Card)	15
N	HBL Alternate Delivery Channels (ADC) 1. ATM Charges 2. HBL Phone Banking 3. HBL Internet Banking 4. HBL Mobile Banking with Ufone	16
O	Dispatch / Communication Charges	16
P	Investment Portfolio Securities (IPS)	17
Q	Investment Banking	17
R	Bank Charges for Govt. Business	17
S	Exemptions	17

J

[Handwritten Signature]

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

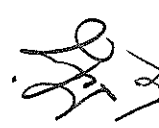
Description		FFD Applicable	Charge Code	MSIS Internal Account
INTERNATIONAL BANKING				
Part A				
IMPORTS				
1	Sight/Letter of Credit Opening Commission.			
	Annual volume during a calendar year	Each sub Qtr or part thereof.	Minimum Amount per LC	
a	Up to Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	
b	Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter	Rs.2,000/- per LC
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	Plus - Swift Charges Rs. 1,500/- Flat Courier Charges Rs. 1,500/- Flat per item			912032 912004
f	Notes- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfillment of requirements mentioned in para # (b) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of T1 Report 2-00A will monitor Import Business against concessional rate and recovery of Commissions if any due to shortfall in the volume of business. (v) Recovery of commissions, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head.			
	Notes- b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.			930249 912010 930249
	Notes- 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.			912010
	Notes- d) Where the Importer deposits 100% Cash Margin at the time of opening of LC, rate of opening commission may be reduced by 0.05%.			912006
	Notes- e) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.			912006
g	L/C opened under "Supplier Credit" / "Pay As You Earn Scheme" L/Cs for period over one year			930106
	Notes- (i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat (ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat	YES YES YES YES	N5 QD N5 QD	930249 912010 930249 912010
h	L/C opened under "Deferred Payment" L/Cs for period over one year			930106
	Notes- (i) 0.40% per quarter or part thereof upto final payment - Minimum Rs.2,000/- At the time of opening of L/C, commission to be charged on full amount of L/C liability or the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/reducing liability, as per Schedule of Charges applicable as at that date. (ii) 0.40% per quarter or part thereof upto final payment - Minimum Rs.3,000/- At the time of opening of L/C, commission 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, commission 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/C undertaking to be issued favoring SBP for providing forward cover exchange risk under Suppliers/Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.			930102
	Notes- L/C commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-	YES	A2	930102
j	Non-Reimbursable Letters of Credit under Barter / Atd & Authorization to Pay.			930110
	Notes- 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			930108
	Notes- (i) Commission to be recovered 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 (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation commission will be charged for one quarter; minimum as in (1) above on full amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating opening bank's counters.	YES	A8	930108

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charges	FED Applicable	Charge Code	Misses Internal Account
3	TRANSFER OF L/C Transfer of LC to New Beneficiary		YES	A9	930109
		Transfer commission at rates applicable in case of opening of fresh LC as in (1) above. Minimum Rs. 1,500/-			
		Note: - In case where expired LC is to be revaluated 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. Loan obtained by borrower in Pakistan from Foreign lenders.	YES	B3	912818
b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange 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 Fee other than 'a' above.				
i	upto Rs.75 Million				
ii	Registered Contract Amendment Commission	0.20% Minimum Rs.2,000/-, irrespective of import volumes Negotiable - (To be approved by Functional Head) minimum Rs.1,500/- Flat Charges Rs. 1,000/-; If amendment involves increase in amount then Commission will be charged @ 0.15% as mentioned 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
			YES	B3	912818
5	LC Amendment Charges				
a	LC Amendment Charges	Rs. 1,200/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	YES	C1	930121
b	Plus: Swift Charges Rs. 600/- Flat Courier Charges Rs. 1,500/- Flat per bill		No	03 27	912352 912304
6	Extortion in maturity of Usance Bills under L/C / Contract	Service charges Rs. 1500/- Flat per bill	YES	C1	930121
a	Mutualia Charges Profit	Profit rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement 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 rate to be applied from the debit to NOSTRO Account or PAD Lodgement 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 thereagainst	Handling Charges Rs.2,000/- per shipment.	YES	D4	930712
7	LC Cancellation Charges LC 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 (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. 1,500/- to be recovered.	YES NO	2A 03	930093 912352
9	FIM				
a	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	@ 0.55% of Bill Amount	YES	C4	912009
iii	Due to Forced Clearance	@ 1.20% of Bill Amount	YES	D5	930135
b	Handling charges of D/A L/C Consignment cleared & kept under Pledge:-				
i	Arranged at the time of opening of D/A L/C	@ 0.35% of Bill Amount	YES	D5	930135

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
 JULY 01, 2016 TO DECEMBER 31, 2016**

		Charges		FED Applicable	Charge Code	MISYS Internal Account
10	ii	One time 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.	for 0.55% of Bill Amount	YES	D5	930135
	iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	@ 1.2H% of Bill Amount	YES	D5	930135
11		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES	D6	912813
		Import Bills returned unpaid	Plus Courier charges Rs. 1,500/- and any other charges from Beneficiary Bank for return of non-paid bills.	NO	27	912304
	a	Documentary Collection	Note: a) If documents received pertains to other banks in Pakistan are sent to them to on the instructions of forwarding Bank.	YES	D6	912813
		Import Collections: Documentary on Sight & Usance basis	Note: b) If forwarding Bank authorize us to delivery documents free of cost	YES	D6	912813
12		Documentary Collection	Sight Rs. 1,000/- Flat	YES	D7	930137
	a	Import Collections: Documentary on Sight & Usance basis	Usance Commission @ 0.10% per month or part thereof (from the date of lodgement until payment) Minimum Rs. 1,000/-			
	b	Consignments	Note: If usance bills lodged and retired on the same day Rs. 1,000/- Flat will be recovered.	YES	B3	912818
	c	Import against Advance payment to suppliers: (Without L/C)	0.1 % Minimum Rs. 1,000/- irrespective of import volume	YES	B7	930617
13		Consignments	(i) Rs. 1,500/- Flat at the time of remittance	YES	B8	930613
	a	Handling charges against payment of import bills from the proceeds of FCP (Foreign Currency Financing) where L/C is established and shipping documents are received at another bank.	(ii) Handling charges Rs. 1,500/-	YES	Q1	912814
		Reimbursement Charges	(iii) Plus Swift Charges Rs. 500/-	NO		912352
		Reimbursement charges (Payable to reimbursing banks)	At Actual	NO		N.A.
1		Other Import Related Charges	At Actual	NO		
	a	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/PAD / Collection / 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
2		Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
		EXPORIS				
	a	L/C Advising	(i) Rs. 2,000/- Flat	YES	C7	912830
		Advising L/C	(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	NO	27	912304
2	b	Export L/C Pre-Advice.	(i) Rs. 1,000/- Flat	YES	C8	930128
		Amendment Advising.	(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	NO	27	912304
		Amendment Advising.	(i) Rs. 1,000/- Flat	YES	C7	912830
		Amendment Advising.	(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	NO	27	912304
		Note : Obtaining clarification from issuing Bank - Swift Charges Rs. 400/- Flat	NO			912352



HBL
ISLAMIC
BANKING

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charges	FED Applicable	Charge Code	Miss Internal Account
3					
	3	Description			
		Negotiation			
	a	Negotiation of Rupee Bills under Export LCs	YES	DI	912088
		at 0.25%, Minimum Rs.1000/-			
	b	Export bill realized through FCY account	YES	QF	912049
		at 0.12%, Minimum Rs.1,500/-			
	c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	YES	QF	912049
		Minimum Rs.3,000/- The charges mentioned at Part-C (b) 1 (e) will not be applicable here.			
	d	Export Development Surcharge	YES	M6	912095
		Rs.80/- Flat per transaction			
	e	Negotiation Charges (FCY LC's)-			
		These charges will be approved on case to case basis by Head Financial Institution Global Trade Service (FT-GTS). Please refer Note.7 (Last Page)			
	1	Clean Documents	YES	D2	930132
		Rs.1,000/- Flat	NO	27	912304
	ii	Discrepant Documents	YES	DP	912305
		Rs.2,000/- Flat	NO	27	912304
		Plus Courier Charges Rs.1,500/-			
		Note: - Negotiable where annual export business volume is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.			
	f	Documents--Returned Unpaid	YES	EK	930148
		Rs.600/- Flat per document plus charges of Correspondent Bank, if any.			
	4	Confirmation			
		Confirmation/Acceptance	YES	D0	912047
		These Charges will be approved on case to case basis by Financial Institutions- Global Trade Service (FT-GTS). Please refer Note No.7 (Last Page)			
	5	Transfer of LCs.	YES	CN	930128
		Rs.1,500/- Flat			
	6	Reimbursement	YES	CN	930128
		Reimbursement payment to other local banks from Non-Resident Rupee A/c.			
		Rs.1,000/- Flat			
	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.	YES	D2	930132
	8	Handling of Duty Draw - Back Claims			
		Rs.1,000/- Flat			
	a	Handling of Duty draw back claim	YES	QA	912051
		0.25% minimum Rs.1,000/- per submission to SBP.			
	b	Handling the processing of 6% R&D support claims to SBP.	YES	D3	912383
		0.25% minimum Rs.1,000/- Flat per submission to SBP.			
	9	NOC Issuance / Documents Transferred			
		Transfer of export proceeds to other Bank.	YES	CN	912088
		Commission at 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-			
	b	IDRF - NOC for Enfilment	YES	BA	912029
		Rs.1,200/- (Flat) per case			
	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.	YES	BA	912029
		Rs.1,500/- Flat			
	d	Preparation of submission case in Islamic export re-finances	YES	64	912029
		Rs.1,500 /- Flat			
	10	Collections			
		Foreign Cheques/ Drafts/ FTCS	YES	S8	912012
		(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/-	NO	27	912304
		(ii) Plus Courier Charges - Rs.150/- Flat			
	b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference)	YES	M0	912013
		at 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-			
	c	FDRC where Bank earns exchange difference.	YES	M0	912013
		Rs.500/- Flat Per Shipment			
	d	Transfer of export bill lodged under collection to other banks.	YES	CN	930128
		Rs.1,200/- Flat			

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

		Charges		FED Applicable	Charge Code	Miss Internal Account
	Description					
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)	0.15% minimum Rs. 1000/-		YES	D3	912383
		(i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 1,500/- 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.		NO	27	912304
11	Advance Payment Charges			YES	D3	912383
	Handling Charges against advance payment received for export	(ii) If more than one document is involved against same advance payment, handling charges should be recovered for each document separately.		YES	D3	912383
FOREIGN CURRENCY REMITTANCES						
Part C						
A. OUTWARD:						
a	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	or 0.25% Minimum Rs. 1000/-		YES	43 (A/C) OR 930742 40 CASH	930643 (A/C) OR 930742 (CASH)
		Plus Swift charges Rs. 500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for IBL at Work (Islamic) Account		NO	03	912352
aa	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	or 0.25% Minimum Rs. 750/-		YES	44 (A/C) OR 41 (CASH)	930706 (A/C) OR 930743 (Cash)
		Plus Swift charges Rs. 500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for IBL at Work (Islamic) Account but SWIFT Charges will apply & should be deducted.		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 (i) above.		YES	44	930706
c						
Local Foreign Funds Transfers (LFFT)						
Free						
	Intercity LFFT	0.10% Minimum - US\$ = 5,- GBP = 3,- Euro = 4,-	Depending on the currency in which transfer is being made	YES	60	930707
		Note: Free Intercity LFFT for IBL at Work (Islamic) Account				
d	Cancellation Charges / Stop Payment per instrument.	Rs. 500/-	Plus drawer bank charges if any	YES	45 (A/C) or 49 (Cash)	912809 (A/C) or 930744 (Cash)
		Plus Swift charges Rs. 500/-		NO	3	912352
f	Issuance of duplicate FDD	Normal Issuance Charges under (i) above.		YES	43 (A/C) OR 40 CASH	930643 (A/C) or 930742 (Cash)
		Plus Swift Charges - Rs. 500/- for additional message.		NO	3	912352
B. INWARD:						
1	Home Remittance Others (Advance Payment) Constant Money Transfer (Previously Traveler)	NIL				
		NIL				
		NIL				
d	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	or Rs. 0.15% Minimum Rs. 500/- Maximum Rs. 4,000/-		YES	A0	930100
		Plus Courier Charges Rs. 150/-		NO	27	912304
e	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Free if the deposit remains with the Bank for 14 days otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs. 300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.		YES	47	912064

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charges	FED Applicable	Charge Code	Misys Internal Account
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	YES	EX	930148
3	Inward collections received (relating to F.C.A.) from abroad or local banks' branches & where payment is demanded in Foreign Currency.	Plus Swift charges Rs. 500/-, if applicable. US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs. 500/-	NO YES NO	3 38 3	912352 912012 912352
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DJIL)	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)	Commission @ 0.15%, Minimum Rs. 250/- Plus Swift charges Rs. 500/-	YES NO	48 3	930448 912352
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs. 500/- Flat per certificate.	YES	50	930650
7	Duplicate Proceeds Realization Certificate.	Rs. 1,000/- Flat per certificate.	YES	50	930650
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	65	912081
DOMESTIC BANKING					
Part E REMITTANCES					
1	Issuance of Banker's Cheque		YES	62	912017
a	Through A/c	Rs. 250/- Flat	YES	62	912017
b	Against Cash	0.50% of the Transaction amount Min. Rs. 500/- Max. Rs. 5,000/-	YES	69	930741
c	For Cash Management customers. Charges as per specific agreement with them.		NO	62(A/C) or 69 (Cash)	912017 (A/C) or 930741 (Cash)
d	Cancellation of Bankers Cheque	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.	YES	52	930745
e	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges	YES	62(A/C) or 69 (Cash)	912017 (A/C) OR 930741 (Cash)
f	Counter Delivery of Banker's Cheque	Rs. 250/-	YES	32	912594
2	Special Pre-primed Drafts for CMD Customers	0.04% - Issuance charges or as per agreement by CMD with the customer.	YES	08	912038
INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS					
Product		Transaction	Charges	Payable By	
a	Deposit (Cash)	(i) Within City (ii) Inter city	Free Flat Rs. 370/-	Depositor	910818
Note: i) Bank's Remittance Application should be obtained from the Depositor for all Inter-city Inter-Branch Cash Deposits					
b	Withdrawals (Cash)	(i) Within City Upto Rs. 500,000/- per day other (ii) Within City Over Rs. 500,000/- per day (iii) Inter-city upto Rs. 500,000/- per day (iv) Inter-City Over Rs. 500,000/-	Free Rs. 500/- Flat Flat Rs. 370/- Rs. 500/- Flat	Account Holder	910818
c	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House (ii) Inter city	Free Flat Rs. 370/-	Account Holder	910818
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account		Flat Rs. 370/-	Beneficiary	910818

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charges		FED Applicable	Charge Code	Msys Internal Account
c	Local Funds Transfers (LFTs)	(i) Within city and within the Catchment area of One Clearing House	Free	YES	60	910818
	Online Funds Transfer / Cross Branch Transfers	(ii) Inter city	Flat Rs. 375/-			
	Note-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jhalharabab					
	Note-2 (a) As per IBOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Msys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.200/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.					
	Note-3 (3) Cash Management as per agreement signed with the customer. Note-4 (4) Cash Management as per Schedule of Charges where no written agreement is available Note-5 (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 (6) charges mentioned at 3 a.b, c & e are also applicable for all Branches Note-7 (7) charges mentioned in part E 3 (a,b,c & d) above are not applicable on HBL Freedom and HBL at Work (Islamic) Account Holders. Note-8 (8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.					
4	HBL RUPPEE TRAVELLERS' CHEQUES :	Issuance of HBL Travellers Cheques	Rs. 10/- per leaf	YES	46	930846
		Refund in lieu of lost Travellers Cheques	Rs. 100/- per leaf	YES	F3	930153
		Issuance of TCs in lieu of lost TCs	Rs. 100/- per leaf	YES	F3	930153
5	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	HBL Share of Charges Per Transaction (PKR) CLC Code- 9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/-	Rs. 230/-		
		1:30 PM to 3:00 PM	Rs. 300/-	Rs. 330/-		
		3:00 PM to 4:00 PM	Rs. 500/-	Rs. 550/-		
	Funds In-flow	NIL				
6	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	HBL Share of Charges Per Transaction (PKR) CLC Code- 9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	First Batch 12:00 PM 2nd Batch 3:30 PM	Rs. 25/- Rs. 25/-	Rs. 50/- Rs. 50/-	NO	AC 9916099 9914049
	Funds In-flow	NIL				
Part F	BILLS					
I	Collection: -					
a	Documentary	(a) 0.40% Minimum Rs. 1000/- (b) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		YES	OG	912057 912304
b	Clean (including cheques/ dividend warrants/ drafts etc)	(a) 0.25% Minimum Rs. 300/- Maximum Rs. 10,000/- (b) 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 branch and vice versa.		YES	57	912001 912304
c	Cheques received for collection directly from other banks	(a) 0.25% Minimum Rs. 500/- Maximum Rs. 10,000/- (b) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		YES	57	912001 912304
d	Charges for US\$ drafts / cheques presented in clearing.	Rs. 300/- per instrument. Flat		YES	DJ	911909
e	Intercity clearing through NIFT	Rs. 300/- per instrument. Flat No charges for transactions between following twin cities- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jhalharabab No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.		YES	57	912003
f	Urgent collection of local cheques for Rs. 500,000 and above	Rs. 500/- per collection.		YES	DH	912003
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat (b) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) Only for OIC		YES	ES	930148 912304

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charges	FED Applicable	Change Code	Mkys Internal Account
2	Inland Letter of Credit Opening Commission	Upto Rs. 25 M Exceeding Rs. 25 M to Rs. 50 M Exceeding Rs. 50 M to Rs. 100 M Above Rs. 100 M	YES	C6	912805
		0.40% per quarter 0.35% per quarter 0.30% per quarter Negotiable Per Quarter			
		Minimum Rs. 2,000/- per LC			
	Plus Swift Charges Rs. 500/- Flat Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) Note: Charges negotiable on case-to-case basis under approval of Functional Head			3 27	912352 912364
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	YES	C1	930121
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	NO	27	912304
g	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES	QX	912802
h	Handling commission on inland import collection bills at opening end	Rs. 600/- Flat per collection.	YES	IS	912804
j	Handling of discrepant documents	Rs. 1,500/- Flat	YES	D9	912804
3	Documentary bills drawn against Inland Letters of Credit.				
3.1	SIGHT BILLS				
a	At Negotiating End				
i	Negotiation Commission	Commission @ 0.55% Minimum Rs. 600/- Plus Profit as per Credit Line or normal Prevailing rate from date of Negotiation till realization.	YES	E6	930146
		Rs. 800/- Flat	NO		932505
ii	Collection charges (Inland LCs)	Rs. 1,000/- Flat	YES	C6	912805
iii	Collection charges for restricted LC (where negotiation is restricted to some other bank and presented to us for forwarding)		YES	C6	912805
b	At opening end (at the time of retirement) rate of Profit				
i	If retired within 3 days from the date of lodgment	Profit as per Credit Line 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.	Profit as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Profit at normal Prevailing rate plus Commission @ 0.25% is to be recovered.	NO		932506
		Note: No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland LCs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents	YES	E6	930146
c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Charge of Rs. 500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	B6	912820

HBL
ISLAMIC
BANKING

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charge Code	Misc Internal Account
Part G	FINANCES / ADVANCES		
A	PROJECT FINANCE		
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	KS	912320
2	Fee and Charges in respect of project financing in addition to interest return on investment:-		
a	Commitment Fee (on un-distributed balance)	EP	912054
b	Project Monitoring fee (on Funded & Non Funded both)	GH	930164
c	Legal documentation fee	GR	912315
d	Trustee-ship fee (to be recovered in case of consortium financing)	GS	912363
e	Consortium Agent Fee	GT	930167
f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferrals.	GG	912320
g	Valuation of Fixed Assets	QH	912328
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.		
B	WORKING CAPITAL FINANCING/ADVANCES AND COMMERCIAL FINANCING		
1	Legal documentation fee in all cases of fund based and non fund based facilities	GR	912315
2	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M CREDIT SANCTION (New facility/Initial)		
a	Interest (any change in the facility security)	L1	912321
b	Enhancement	L1	912321
c	Facilities on Short form for One Off	F9	912321
d	Annual Review Fee (on Renewal) and 3,4th - 9 Months	L1	912321
e	Front end / Arrangement fee	GG	914034
f	Note:- i) Renewal for shorter periods ii) Maximum fee of 1% will be charged in the absence of specific approval of reduced rate by Functional Head iii) Front end / Arrangement fee		
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customer and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.	L1	912321
3	Restructuring & Rescheduling Fee on Ijarah and DM including all types of moratorium/deferrals.	G2 or L1	930162 or 912321
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.		

HBL ISLAMIC BANKING		SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2016 TO DECEMBER 31, 2016			FED Applicable	Charge Code	Missy Internal Account	
Description		Charges						
4	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M) (Funds Based and Non Funds Based)	Facility Amount	Charges	Minimum				
		Up to Rs. 1 M	-	Rs.1,000/-				
		above Rs. 1 M to Rs. 2 M	-	Rs.2,000/-				
		above Rs. 2 M to Rs. 5 M	0.10%	Rs.3,000/-				
		above Rs. 5 M to Rs. 10 M	0.10%	Rs.5,000/-				
		above Rs. 10 M to Rs. 20 M	0.25%	Rs.25,000/-	YES	G1	930077	
		above Rs. 20 M to Rs.40 M	0.20%	Rs.40,000/-				
		Interim Enhancement/Changes/One off / Temporary Extensions	-	Rs.2,000/-				
		Note:- These charges are not applicable to the following categories:-						
		a) Islamic Export Refinance						
b) Finances 100% secured by deposits with our Bank.								
c) All Staff Finances								
5	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	I16	930176	
C	MARRAH FINANCE (Auto & Machinery)	Front end Fee	(or 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).		YES		930163	
				(i) Rs.3,000/- Flat in each case	YES		912315	
				(ii) Actual out of pocket expenses (if First and Second charge is created)	YES		912315	
D	OTHER CHARGES ON ADVANCES	For the issuance of NOC on the request of customers for creating additional / part-pasan charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction		YES	I11	930171	
				Rs.10,000/- Flat per transaction	YES	I11	930171	
2	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.	Request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.		YES	I13	930173	
				Rs.2,500/- Flat per property.	YES	I13	930173	
3	Vacation of Charge/ Release of Charge on Agri. Pass Book	Registration with SECT & 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	I12	930172	
				Actual Cost - Plus Rs.1,200/- per case.	YES	G8	912315	
b	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		
			Actual Cost.	YES	G8	912315		
c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.		YES	G8	912315		
			Actual Cost.	YES	G8	912315		
4	To mark lien on securities issued by other institutions.	Rs.500/- Flat per trip			YES	G8	930169	

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charge Code	FED Applicable	Misses Internal Account
Charges				
5	For IB Facility against pledge/hypothecation.			
a	Godown Rent.		NO	912102
b	Stock Inspection Charges: (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.			
	Actual			
	(i) Actual bill from outside surveyors to be paid directly debiting customer's account.			
	(ii) If inspection carried out by Bank Staff, charges will be as under:-			
	For Advances		YES	912324
		Pledge		
		Rs. 200/- Flat		
		Rs. 1,000/- Flat		
		Rs. 1,500/- Flat		
		Rs. 2,000/- Flat		
		Rs. 2,000/- Flat		
	Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.			
c	In case of Mueccadam (Manager Pledge)			
	Actual bill by Mueccadam to be paid directly debiting customer's account.			
	Note:- These charges are per Customer for each pledge snc.			
d	Other incidental expenses (Insured Premium, Legal charges)		YES	912315
	Actual Cost			
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.			
Part II				
HBL Car Ijarah				
1	Application Processing Fee (Inclusive of documentation charges)		YES	912067
1.1	Rs. 7,500/- Rs. 3,750/- (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 Up to Rs. 150/-			
1.2	Early Settlement Charges		YES	912346
	1. Termination prior to delivery of vehicle: @ 10% of outstanding amount at the time of settlement and the same will be credited to clarity account. 2. Termination after delivery of vehicle: @ 5% of outstanding amount at the time of settlement will be added in to Ijarah asset sale price			
1.3	Partial Payment		YES	912346
	1. Partial payment prior to delivery of vehicle: @ 10% of amount being settled will be credited to clarity account 2. Partial payment delivery of vehicle: @ 5% of amount being settled will added in to Ijarah Asset price			
1.4	Vehicle Appraisal (if applicable)		YES	912346
	Actual			
1.5	Re-Possession Charges		YES	912387
1.6	Legal Notice Fee		YES	912315
1.7	Late Payment Charges		YES	912395
	1000/- per late payment and same will be credited to clarity account.			
Part I				
STANDING INSTRUCTIONS CHARGES:				
	Standing Order/Balance Order		YES	912081
	charges will be recovered in addition to normal remittance charges			
	Rs. 200/- per transaction			
	Amendment of Current Standing Order		YES	912081
	Rs. 200/- flat			
Part J				
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		YES	912055
	Rs. 500/- Flat			
b	Sale / Purchase of shares securities held against banking facilities		YES	912055
	Rs. 500/- Flat per transaction.			
c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities		YES	912055
	Rs. 850/- Flat			
d	Replacement of securities under lien to the Bank.		YES	912055
	Rs. 1,000/- Flat per replacement			
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		YES	912344
	Rs. 5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs. 400/- per quarter.			
b	Envelopes		YES	912344
	Rs. 3/- Flat per 25 square inches or any part thereof with a Minimum of Rs. 400/- per quarter.			



IGLARIO
CORP

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

J	a	Description	Charges		FED Applicable	Charge Code	Mays Internal Account
			From	To			
		Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)					
		Small	Rs 2,500/- Flat per annum.		YES	F4	912310
		Medium	Rs 3,500/- Flat per annum.				
		Large	Rs 5,500/- Flat per annum.				
		Extra Large	Rs 10,000/- Flat per annum.				
		Cubicle Locker	Rs 40,000/- Flat per annum.				
		Key Deposit (Will apply at the time of issuance of new locker)					
		Small	Rs. 3,000/- Flat		NO	F4	910032
		Medium	Rs. 5,000/- Flat				
		Large/Extra Large	Rs. 5,000/- Flat				
		Cubicle Locker	Rs. 50,000/- Flat				
		Breaking Charges			YES	88	912007
		For Small, Medium, Large & Extra Large Locker	Rs. 3500/- per Locker or actual cost whichever is more.				
		Cubicle Locker	Rs. 6000/- per Locker or actual cost whichever is more.		YES	88	912007
		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.					
		Part K					
		GUARANTEEES					
		Guarantee Amount Range	Per Quarter Charges or part thereof	Subsequent quarter or part thereof			
		From	To				
		Amount upon					
		500,000	1,000,000	5,000	2,500		
		1,000,000	2,000,000	8,000	4,000		
		2,000,000	3,000,000	15,000	7,500		
		3,000,000	4,000,000	22,500	11,250		
		4,000,000	5,000,000	30,000	15,000		
		5,000,000	6,000,000	37,500	18,750		
		6,000,000	7,000,000	45,000	22,500		
		7,000,000	8,000,000	52,500	26,250		
		8,000,000	9,000,000	60,000	30,000		
		9,000,000	10,000,000	67,500	33,750		
		10,000,000	12,500,000	75,000	37,500		
		12,500,000	15,000,000	93,750	46,875		
		15,000,000	17,500,000	112,500	56,250		
		17,500,000	20,000,000	140,000	70,000		
		20,000,000	22,500,000	180,000	90,000		
		22,500,000	25,000,000	187,500	93,750		
		25,000,000	27,500,000	206,250	103,125		
		27,500,000	30,000,000	225,000	112,500		
		30,000,000	32,500,000	243,750	121,875		
		32,500,000	35,000,000	280,000	140,000		
		35,000,000	37,500,000	375,000	187,500		
		37,500,000	40,000,000	320,000	160,000		
		40,000,000	42,500,000	318,750	159,375		
		42,500,000	45,000,000	337,500	168,750		
		45,000,000	47,500,000	356,250	178,125		
		47,500,000	50,000,000	375,000	187,500		
		50,000,000	52,500,000	420,000	210,000		
		52,500,000	55,000,000	550,000	275,000		
		55,000,000	57,500,000	400,000	200,000		
		57,500,000	60,000,000	450,000	225,000		
		60,000,000	62,500,000	468,750	234,375		
		62,500,000	65,000,000	487,500	243,750		
		65,000,000	67,500,000	506,250	253,125		
		67,500,000	70,000,000	560,000	280,000		
		70,000,000	72,500,000	725,000	362,500		
		72,500,000	75,000,000	600,000	300,000		
		75,000,000	77,500,000	581,250	290,625		
		77,500,000	80,000,000	600,000	300,000		
		80,000,000	82,500,000	618,750	309,375		
		82,500,000	85,000,000	637,500	318,750		
		85,000,000	87,500,000	700,000	350,000		
		87,500,000	90,000,000	900,000	450,000		
		90,000,000	92,500,000	740,000	370,000		
		92,500,000	95,000,000	712,500	356,250		
		95,000,000	97,500,000	731,250	365,625		
		97,500,000	100,000,000	750,000	375,000		
		Minimum charges for the issuance/ amendment of guarantee is 2.00%					
		All guarantees amount exceeding Rs. 100 Million shall attract additional service charges of Rs. 10.000/- per Rs. 1 Million each per quarter or part thereof (plus Rs. 5.000/- subsequent charges).					
		Rs. 1.700/- (Flat) will be charged per amendment plus service charges as above, if amendment involves increase in amount or extension in period of validity of Guarantee.					
		Rs. 1.000/- (Flat) will be charged for Guarantees issued to Shipping Companies.					
		Charges for guarantees issued on behalf of bank's correspondent local foreigner under their counter guarantees may be negotiated on case to case basis, at the sole discretion of bank.					
		Clean handling charges of Rs. 3.000/Flat					

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
 JULY 01, 2016 TO DECEMBER 31, 2016**

Description		Charge Code	FED Applicable	MSys Internal Account
Charges				
Part I	MISCELLANEOUS CHARGES			
a	Transaction Charges on BBA	BI	YES	912093
b	Transaction charges on Al-Itifa (IDPA) A/c	BI	YES	912093
c	HBL Al-Mukhtar (Islamic Freedom) Account	BI	YES	912093
d	Transaction Charges on HBL Asean Account	BI	YES	912093
2	Issuance of SBP/NBP cheques		YES	912816
3	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.		YES	912816
4	Stop payment of cheque		YES	912360
			YES	912360
5	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with insufficient balances in account or for any other reason. "due to fault of customer"		YES	911910
6	Cheque Book Issuance Charges		NO	912418
7	Charges on Dividend Warrants (to be recovered from dividend declaring companies).		YES	930084
8	Original paid cheques returned to customer after 6 months (at customer request)	91	YES	930091
9	Over the Counter cash cheque returned due to insufficient balance	DIB	YES	912359
10	Photocopy of the paid cheques forwarded to Customers	92	YES	930092

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.

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.

Free Transactional Services on Al-Mukhtar (Islamic Freedom) Account (as listed in the product features). For the month in which actual balance is below Rs. 25,000/- even for a day, all the customer initiated debit transactions will be charged @ Rs. 50/- per transaction in lump sum at month end on all customer initiated Debit transaction during the month and it will be auto recovered by the system.

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 ATMs and system generated debit transaction.

Rs. 500/- Flat per cheque (to be retained by the originating Branch)

Rs. 800/- Flat per annum

(i) Rupee A/c

(ii) F.C. A/C

Rs. 100/- Flat per instruction

US\$ 10/- or equivalent Flat per instruction

Note: (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.

(2) Charges are applicable on Al-Mukhtar (Islamic Freedom) Account & IIBL at Work (Islamic) Account

(i) Rupee A/c

(ii) Flat per cheque

US\$ 5/- or equivalent Flat per cheque

Rs. 15/- Flat per leave at the time of issuance of Cheque Book for PLS- SB Accounts and Rs. 10/- Flat per leave for all other Chequing Accounts.

Note: Al-Mukhtar Account, IIBL at Work (Islamic), are exempted from these charges.

Rs. 0.007% of total Dividend Warrant payment amount - Minimum: Rs. 10,000/-

(Negotiable on case to case basis and to be approved by Functional Head)

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 NIF while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.

Rs. 200/- Flat per cheque.

(1) Rupee Account

Rs. 200/- Flat per cheque

(i) Up to One year

(ii) Above one year up to five years

(iii) Above five years

Rs. 50/- Flat Per cheque

Rs. 200/- Flat Per cheque

Rs. 500/- Flat Per cheque




**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Sl. No.	Description	Charges	FED Applicable	Charge Code	Missys Internal Account
11	a Utility Bills Commission	Electricity	NO	04	912004
		Gas	NO	05	912005
		Water	NO	06	912006
		CDCK Utility	NO	07	912007
12	b Charges on Inter-city transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.	YES	14	910014
		Other Services to BISE / University:-			
		Selling of admission forms / job application forms.	YES	20	912327
		To provide printed challans	YES	20	912327
13	c Safe keeping of question papers & answer copies.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head	YES	20	912327
		Delivery of question papers to examination centres using Bank's transport.	YES	20	912327
14	d Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17.04.2008 whereby as per SUP instructions, all branches are required not to charge Chaffan 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.	Rs.35/- Flat, per statement	NO	RA	912002
		Statement of Account sent on Daily periodical cycle for all types of accounts, on request from customer.	NO	3	912352
15	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month	NO	3	912352
16	Duplicate Statements for all types of accounts, on request from customer	Rs.35/- Flat, per statement Note: HBL at Work (Islamic) Account is exempted	NO	RA	912002
17	Monthly Bank Statements	Rs.400/- per annum	NO	RA	912002
18	Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat	NO	27	912304
19	Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.	YES	17	912325
20	* Following categories of accounts are exempted from recovery of "Salary Disbursement Charges": --Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes --Accounts of Armed Forces Employees / Pensioners --Regular PLS Savings Accounts (Islamic) --Basic Banking Accounts (BBA)				
21	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
22	Confirmation of balances to Auditors.	Rs.500/- Flat	YES	97	930097
23	Duplicate Bank Certificate for the purpose of Visa, Income tax etc.	Rs.300/- Flat per certificate	YES	98	912396
24	Overseas Employment Certificate.	Rs.300/- Flat per certificate	YES	98	912396
25	Visa Fee Collection	Rs.100/- Flat per application	YES		912305
26	Credit Information Report / Opinion.	Rs.500/- Flat	YES	93	930093
27	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	YES	93	930093
28	Note:- Plus Postage / Courier / Fax Charges will be recovered as per Part 'N' as applicable				
29	For any enquiry requested by customer beyond 3 years relating to transactions on this account.	Rs.1,000/- Flat	YES	94	930094
30	Handling Charges on Commodity Operation	Rs.3.75 per 10000/-	YES	6	910902
31	Closure of Account Charges	Free	YES	26	912019
32	Handling of payments / balances from deceased accounts against Succession Certificate	Rs.500/- Flat	Yes	1A	

Handwritten signature

Handwritten mark

**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Part M		Charges			MISYS Internal Account
	Description	FED Applicable	Charge Code		
I	IBL DEBIT CARD (ATM CARD)				
	Card Charges				
		Same charges applicable on Supplementary Cards except where mentioned			
a	Annual fee (Primary)	YES	F5	912097	
		Green Visa - Rs. 700/- Gold Visa - Rs. 800/- Visa Chip - Rs. 800/- Master Card Standard - Rs. 800/- Union Pay - Rs. 700/- Visa USD - US\$ 10/- Master Card Titanium - Rs. 1,250/- Master Card World - Rs. 5,000/- Note - - Free for IIBL at Work (Islamic) Account (charges apply for MasterCard World and Titanium) - IIBL at Work (IBIA Customers) are only exempted from annual fee for the first year only. Charges to apply from subsequent year.			
c	Annual fee (Supplementary)	YES	F5	912097	
		Green Visa - Rs. 300/- Gold Visa - Rs. 400/- Visa Chip - Rs. 400/- Master Card Standard - Rs. 400/- Union Pay - Rs. 300/- Visa USD - N/A Master Card Titanium - Rs. 750/- Master Card World - N/A			
d	Card Replacement fee	YES	F5	912097	
		Green Visa - Rs. 300/- Gold Visa - Rs. 400/- Visa Chip - Rs. 400/- Master Card Standard - Rs. 400/- Union Pay - Rs. 300/- Visa USD - US\$ 4/- Master Card Titanium - Rs. 600/- Master Card World - Rs. 1,000/-			
e	POS Transaction fee per transaction Local	YES	NR	91209K	
		Green Visa - NIL Gold Visa - NIL Visa Chip - NIL Master Card Standard - NIL Union Pay - NIL Visa USD - 1% of Transaction Amount Master Card Titanium - NIL Master Card World - NIL			
f	POS Transaction fee per transaction International	YES	QV	912485	
		Green Visa - 4% of Transaction Amount Gold Visa - 4% of Transaction Amount Visa Chip - 4% of Transaction Amount Master Card Standard - 4% of Transaction Amount Union Pay - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Master Card Titanium - 4% of Transaction Amount Master Card World - 4% of Transaction Amount			
R	ATMs International (Cash withdrawal)	YES	QV	912485	
		Green Visa - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher Gold Visa - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher Visa Chip - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher Master Card Standard - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher Union Pay - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Master Card Titanium - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher Master Card World - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Master Card Titanium - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher Master Card World - 4% of Transaction Amount or Rs. 400/- per Transaction, whichever is higher			
h	ATMs International (Balance Inquiry)	YES	QV	912485	
		Green Visa - Rs. 300/- per Transaction Gold Visa - Rs. 300/- per Transaction Visa Chip - Rs. 300/- per Transaction Master Card Standard - Rs. 300/- per Transaction Union Pay - Rs. 200/- per Transaction Visa USD - US\$ 3/- per Transaction Master Card Titanium - Rs. 400/- per Transaction Master Card World - Rs. 400/- per Transaction			
i	SMS Alert Charges (POS) & all customer initiated transaction	YES	NA	914035	
		NIL			
j	SMS Alert Charges (Banking Transaction)	YES	NA	914035	
		Rs. 100/- per month, Free for IIBL at Work (Islamic) Account, IIBL ID and IIBL Freedom Account			
k	E-commerce activation charges	YES	NA	914035	
		Upto Rs. 200 (per session)			
l	Chip Maintenance Charges	YES		912097	
		Rs. 250/-			
2	MERCHANT ACQUIRING (POS & INTERNET)				
a	Merchant Discount Rate	YES	2K	914169	
b	Set up Charges (Internet Acquiring)	YES	29	914170	
		Upto 5% of Transaction Upto Rs. 100,000/-			
c	Annual Maintenance Charges (Internet Acquiring)	YES	29	914170	
		Upto Rs. 100,000/-			
d	Transaction Charges (Internet Acquiring)	YES	2K	914169	
		Upto Rs. 50/- per Transaction			



**SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JULY 01, 2016 TO DECEMBER 31, 2016**

Part N	Description	Charges	FED Applicable	Charge Code	Miss Internal Account
IBL ALTERNATE DELIVERY CHANNELS (ADC)					
Part N					
1					
ATM Charges					
L1	Cash Withdrawal				
a	IBL ATMs	Nil	YES	21	910821
b	1-Link and Mnet ATMs	Rs.13/- per withdrawal (Green Visa, Gold Visa, Visa Chip, Union Pay) Note: (No switch charges to be deducted on transactions conducted by IDP's through specific BISP Cards issued by IBL to IDP's at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt/Free Cash Withdrawals from other Bank's ATMs for IBL at Work (Islamic) Account.	YES	21	910821
L2					
a	Balance Inquiry	Nil			
b	IBL ATMs	Nil			
c	Mnet ATMs	Rs.5/- Flat per inquiry (Green Visa, Gold Visa, Visa Chip, Union Pay)	YES	RA	912082
L3					
d	IBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay)	YES	94	910894
Funds Transfer					
Inter Branch Fund Transfer					
Inter Bank funds transfer (IBFT)					
Rs.100/- Flat per transfer					
Free Funds Transfer through IBL ATMs for IBL at Work (Islamic) Account					
Nil					
L4					
Utility Bill Payment					
Rs.15/- Per Transaction					
L5					
IBL-ATM Biometric Verification					
Nil					
2					
IBL Phone Banking					
Funds Transfer					
a	Inter Branch Fund Transfer	Nil			
b	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer	YES	14	910818
c	Statement Request	Rs.25/- Flat per Statement	NO	RA	912082
d	Stop payment of Cheques	(i) Rupee Ac. (ii) F.C. A/C Rs.400/- Flat per instruction US\$ 10/- Flat per instruction (or equivalent in other currencies)	YES	25	912360
e	Cheque Book request	Nil	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					
Rs.15/- Flat per leave at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequing Accounts.					
Note: Al Mukhtar Account, IBL at Work (Islamic), are exempted from these charges.					
3					
IBL Internet Banking/IBL Mobile					
a	Subscription	Nil			
b	Funds Transfer				
c	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer	YES	14	910818
d	Inter Branch funds transfer	Free Funds Transfer through Internet Banking for IBL at Work (Islamic) Account			
e	Utility Bill Payment	Nil			
Note:- Electricity					
NO					
Note:- Gas					
NO					
Note:- Telephone					
NO					
Note:- Water					
NO					
4					
IBL Mobile Banking with Ufone (USSD Channel)					
a	Balance Inquiry	Nil			
b	Mini Statement	Nil			
c	Utility Bill Payment	Nil			
d	Mobile Bill Payment	Nil			
e	Fund Transfer	Rs.50/- Flat per transfer	YES	14	910818
Inter Bank funds transfer (IBFT)					
Inter Branch funds transfer					
Note:- Ufone will charge Rs.5/- plus applicable tax from customer's Ufone mobile air time for every utility bill payment transaction executed through IBL Mobile Banking with Ufone.					
Part O					
DISPATCH / COMMUNICATION CHARGES					
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.	NO	E2	912301
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (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. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher. Rs.1,500/- 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 (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat	NO	3	912352
6	Telephone	Rs.100/- Flat per call	NO	3	912352
7	Fax	Rs.100/- Flat per message.	NO	1	912358

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2016 TO DECEMBER 31, 2016

Description		Charges	FED Applicable	Charge Code	Misys Internal Account
Part P INVESTMENT PORTFOLIO SECURITIES (IPS)					
1 IPS Service Charges to be applied on Govt 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	916859 914819
iii	IPS Statement	Quarterly Free On Request Rs.50/- Flat	YES	QS	912380
Part Q INVESTMENT BANKING					
i	a	Advisory Fee	YES	AB	910701
	b	Succession Fee	YES	A7	910709
	c	Renamer Fee	YES	CM	930714
	d	Arrangement Fee	YES	CP	930718
	e	Underwriting Fee	YES	DC	930719
	f	Participation Fee	YES	AB	912086
	g	Monitoring Fee	YES	DK	930720
	h	Commitment Charges	YES	ED	930730
	i	Trustee / Agency Fee	YES	ED	930731
	j	Out of Pocket Expenses	YES	E7	930732
Part R BANK CHARGES FOR GOVT. BUSINESS					
IMPORTS					
i	a	Cash Letter of Credit Less than Rs. 250,000/-	YES	OW	912801
	b	Rs. 250,000/- and above	YES	QW	912801
	c	Amendment without increase in title amount			
	d	(i) Swift Confirmation Charges to be recovered, if the amendment is to add confirmation 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 S EXEMPTIONS					
a	Where individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD 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.				
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in 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.				
1	Exemptions can only be granted for charges included under the following "Parts of SOHC".				
2	Part-C - Foreign Currency Remittances				
3	Part-D - Other Charges on Foreign Exchange Transactions				
4	Part-E - Remittances				
5	Part-F - Bills / Collection				
6	Part-G - Guarantees				
7	Part-L - IIBL Debit Card (ATM Card)				
8	Part-M - IIBL Alternate Delivery Channels (AIX)				
9	Part-N - Dispatch / Communication Charges				
	Part-O - Investment Portfolio Securities (IPS)				
Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr. No.1-9 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 (FI) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)				

Handwritten signature/initials

Handwritten signature/initials

LIST OF BRANCH(S) EXEMPTED FROM FEDERAL EXCISE DUTY LOCATED IN NORTHERN/FATA/PATA AREAS

Sr.No.	Br.Code	Name of Branch	Name of Region	Tehsil	Distt.
1	5030	Batkheela	Mardan	Malakand	Malakand

Handwritten signature/initials

Handwritten signature/initials