

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018						FED Applicable	
Description		Charges					
INTERNATIONAL BANKING							
Part A IMPORTS							
1	Sight/DA Letter of Credit Opening charges.	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC		
	a	Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC	YES	
	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	Plus : Swift Charges Rs. 1,500/- Flat Courier Charges Rs. 1,500/- Flat per item					NO
	f	Note:- a) (i) If concessional service charges rate are approved by the Functional Head, these are applicable subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full service charges rate shall be applied. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Undertaking letter to be obtained from the customer while opening LCs to settle in the last month "Difference" (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional service charges rate and settlement for the same in case of any shortfall volume of Business. (v) Any waiver will be approved by respective Functional Head.					
		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 YES
			(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 YES
		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
	Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.					YES	
	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.2,000/- 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	
	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	
	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 @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-.			YES	
	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	
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	

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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.1,500/-		YES
		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
	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
	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
	d	Registered Contract Amendment Charges	Flat Charges Rs.1,000/- If amendment involves increase in amount then charges will be @.0.15% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above.	YES
5	L/C Amendment Charges			
	a	L/C Amendment Charges	Rs.1,200/- 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
		Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs.1,500/- Flat per item		No
b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.	YES	
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
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
7	Recovery of costs arising out of L/C Cancellation			
	L/C Cancellation Charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-		YES NO
8	Credit Report Charges			
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/-		NO NO
		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.		
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	YES
iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	YES	

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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	YES
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	YES
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	YES
10	Import Bills returned unpaid.		
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES
		Plus Courier charges Rs.1,500/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.	NO
		Note: a) If documents received pertains to other banks in Pakistan are sent to them to on the instructions of forwarding Bank.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/=
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.
11	Charges for Bills Collection		
a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs Rs.1,000/- Flat Usance LCs @ 0.10% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,000/- Note: If Usance Bills lodged and retired on the same day Rs.1,000/- Flat will be recovered.	YES
b	Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume	YES
c	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES
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 NO
12	Recovery of Actual Reimbursement Charges		
	Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
13	Other Import Related Services Charges		
a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES
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
c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES
d	Expenses recovery protest / Legal charges	At Actual	NO
Part B	EXPORTS		
1	L/C Advising		
a	Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO

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Description		Charges	
	b Export L/C Pre-Advice.	(i) Rs.1,000/- Flat	YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO
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
3	Negotiation		
	a Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES
	b Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES
	c Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.	YES
	d Export Development Surcharge	Rs.80/- Flat per transaction	YES
	e Negotiation Charges (FCY L/C's):-		
	i Clean Documents	Rs.1,000/- Flat	YES
		Plus Courier Charges Rs.1,500/-	NO
	ii Discrepant Documents	Rs.2,000/- Flat	YES
		Plus Courier Charges Rs.1,500/-	NO
Note: - Negotiable where annual export business volume on Group Basis 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 under consent with the customer will be applicable and recoveries made in December while executing different export LCs.			
f Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	
4	Confirmation		
	Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions-Gloabal Trade Service (FI-GTS). Please refer Note No.7 (Last Page)	YES
5	Transfer of L/Cs.		
	Transfer of Export L/Cs.	Rs.1,500/- Flat	YES
6	Reimbursement		
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES
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
8	Handling of Duty Draw - Back Claims		
	a Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.	YES
	b Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.	YES
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
	b IERS – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES
	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
	d Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES
10	Charges for Collections		
	a Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/-	YES

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		(ii) Plus Courier Charges - Rs.150/- Flat	NO
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
c	Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES
d	Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES
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.1000/- (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.	YES NO
11	Charges for Advance Payment		
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES
Part C Charges for FOREIGN CURRENCY REMITTANCES			
A	OUTWARD:		
I	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. - Free issuance of FDD for HBL at Work (Islamic) Account
	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/-
			Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Such Charges are to be waived for HBL at Work (Islamic) Account but SWIFT Charges will apply & should be deducted.
	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.
	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
			Depending on the currency in which transfer is being made
			Note: Free intercity LEFT for HBL at Work (Islamic) Account
	d	Charges FFT/FDD	
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any
			Plus Swift charges Rs.500/-

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Description		Charges	
f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES
		Plus Swift Charges - Rs.500/- for additional message.	NO
B	Charges for INWARD:		
1	a	Home Remittance	NIL
	b	Others (Advance Payment)	NIL
	c	Coinstar Money Transfer (Previously Travelex)	NIL
	d	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-
		Plus Courier Charges Rs. 150/-	NO
	e	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Minimum Rs.300/- if the deposit remains with the Bank for 14 days, otherwise @ 0.25% (in FCY or Pak Rupees). 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
Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS	
1		Correspondents' charges, if any, will be recovered.	At actual
			NO
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
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/- Plus Swift charges Rs.500/-
			YES
			NO
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
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/- Plus Swift charges Rs.500/-
			YES
			NO
6		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.
			YES
7		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.
			YES
8		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.
			YES

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DOMESTIC BANKING				
Part E	CHARGES FOR REMITTANCES			
1	Issuance of Banker's Cheque			
	a	Through A/c	Rs.250/- Flat	YES
		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.		NO
	b	For Cash Management customers, Charges as per specific agreement with them.		
	c	Cancellation of Bankers Cheque	Rs.200/- Flat	YES
		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
	e	Courier Delivery of Banker's Cheque	Rs. 250/-	YES
2	Charges for Call Deposit Receipt (CDR)			
	a	Issuance from Account	Rs. 200/-	YES
	b	Cancellation of CDR issued from Account	Rs. 200/-	YES
	c	Issuance of Duplicate CDR issued from account	Rs. 200/-	YES
3		Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES
4	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS			
		Product	Transaction	Charges
	a	Deposit (Cash)	(i) Within City (ii) Inter city	Free Flat Rs.370/=
		Note:- i) Al-Mukhtar Freedom accounts are exempted from the recovery of Within City & Intercity charges.		
	b	Withdrawals (Cash)	ii) 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 0.125% of the transaction amount with Minimum Rs.600/- Flat Rs 370/- 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 (ii) Inter city	Free Free
	d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=	
	e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House (ii) Inter city	Free Flat Rs.200/-
		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. (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 & Jauharabad		

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	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. (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
	Note:-(3) Cash Management as per agreement signed with the customer.				YES
	Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.				YES
	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 at 4 a,b, c, d & e are also applicable for all Branches				
	Note:-(7) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work (Islamic) Account Holders.				
	Note:-(8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.				
5	HBL RUPEE TRAVELLERS' CHEQUES :				
	a Issuance of HBL Travelers Cheques	Rs. 10/- per leaf			YES
	b Refund in lieu of lost Travelers Cheques	Rs.100/- per leaf			YES
	c Issuance of TCs in lieu of lost TCs	Rs. 100/- per leaf			YES
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	Rs. 200/=	Rs. 20/-	Rs. 220/=
		1:30 PM to 3:00 PM	Rs.300/=	Rs. 30/-	Rs.330/=
		3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-
	Funds In-flow	NIL			
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	Rs. 25/-	Rs. 25/-	Rs. 50/-
		2nd Batch 3:30 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-
	Funds In-flow	NIL			
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 NO
	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 NO
	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 NO
	d Charges for USS drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat			YES
	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

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f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.		YES
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC		YES NO
2	Inland Letter of Credit			
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC YES
		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)		
		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
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
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill		YES
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES
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
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).		YES
h	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.		YES
i	Handling charges of discrepant documents	Rs.1500/- Flat		YES
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 profit rate from date of Negotiation till realization.		YES NO
ii	Collection charges (Inland L/Cs)	Rs.800/- Flat		YES
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
b	At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based			
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
ii	If retired after 3 days of lodgment.	Profit as per Financing facility plus profit @ 0.25%. In case of One Off Approval, Profit at normal Prevailing rate plus @ 0.25% is to be applied.		NO YES
		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-imburement 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

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018			FED Applicable
<i>Description</i>		<i>Charges</i>	
Part G	FINANCES		
A	PROJECT FINANCE		
1	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
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
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES
c	Legal documentation fee	On case to case basis as per agreement with the party.	YES
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
e	Consortium Agency Fee	On case to case basis as per agreement with the party.	YES
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
g	Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES
	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
		(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	a Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs	YES
	b Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat	YES
	c Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES
	d Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-	YES
	e Feasibility study charges before renewal of facility	@ 0.1% to 1.0%	YES
	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
	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.		

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018			FED Applicable
Description		Charges	
3	Restructuring charges on Ijarah and DM including all types of moratorium/ deferments.	@0.20% of restructured facility	YES
	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
C 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
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
D 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
	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
2	a Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.	Rs.2,500/- Flat per property.	YES
	b Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES
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
	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
	c Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES
4	Processing to mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES
5	For IB Facility against pledge/ hypothecation.		
	a Godown Rent.	Actual	NO
	b Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per financing approval and/or as per credit policy.	(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 financing facility amount	Pledge
		Up to Rs.1.000 M	Rs.200/- Flat
		Up to Rs.5.000 M	Rs.1,200/- Flat
		Up to Rs.10.000 M	Rs.1,800/- Flat
		Above Rs.10.000 M	Rs.2,200/- Flat
		Hypothecation	Nil
			Rs.1,200/- Flat
			Rs.1,800/- Flat
			Rs.2,200/- Flat

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018			FED Applicable	
Description		Charges		
		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 Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.		
	Note: - These charges are per Customer for each pledge site.			
d	Other incidental expenses (Legal charges etc)	Actual Cost.	YES	
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.			
Part H HBL Car Ijarah				
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	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 Upto Rs. 150/-	YES
	1.2	Profit on Early Settlement	@ 9% of outstanding amount at the time of settlement.	YES
	1.3	Re-Possession Charges	Actual Cost	YES
	1.4	Legal Notice Fee	Actual Cost	YES
	1.5	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.	YES
Part I STANDING INSTRUCTIONS CHARGES:				
	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.200/- per transaction	YES
	b	Amendment of Current Standing Order	Rs.200/- flat	YES
	c	Cancellation of Standing Order	Rs.100/- flat	YES
Part J 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
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES
	d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES
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
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)		
		Small	Rs.3,000/- Flat per annum.	YES
		Medium	Rs.4,500/- Flat per annum.	
		Large	Rs.6,000/- 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).		

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018					FED Applicable
<i>Description</i>		<i>Charges</i>			
Note: Current Rate for the respective locker size will be applicable in case of customer status change.					
	Small	Rs.3,000/- Flat			NO
	Medium	Rs.4,000/- Flat			
	Large/Extra Large	Rs.6,000/- 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
	Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.			YES
e	Addition of New Locker Operator	Rs. 300/-			YES
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	GUARANTEES				
	Guarantee Amount Range		Per Quarter recovery of Cost or part	Subsequent quarter or part thereof	
	From	To			
	Amount upto	500,000	5,000	2,500	
	500,001	1,000,000	8,000	4,000	
	1,000,001	2,000,000	15,000	7,500	
	2,000,001	3,000,000	22,500	11,250	
	3,000,001	4,000,000	30,000	15,000	
	4,000,001	5,000,000	37,500	18,750	
	5,000,001	6,000,000	48,000	24,000	
	6,000,001	7,000,000	70,000	35,000	
	7,000,001	8,000,000	64,000	32,000	
	8,000,001	9,000,000	67,500	33,750	
	9,000,001	10,000,000	75,000	37,500	
	10,000,001	12,500,000	93,750	46,875	
	12,500,001	15,000,000	112,500	56,250	
	15,000,001	17,500,000	140,000	70,000	
	17,500,001	20,000,000	200,000	100,000	
	20,000,001	22,500,000	180,000	90,000	
	22,500,001	25,000,000	187,500	93,750	
	25,000,001	27,500,000	206,250	103,125	
	27,500,001	30,000,000	225,000	112,500	
	30,000,001	32,500,000	243,750	121,875	
	32,500,001	35,000,000	280,000	140,000	
	35,000,001	37,500,000	375,000	187,500	
	37,500,001	40,000,000	320,000	160,000	
	40,000,001	42,500,000	318,750	159,375	
	42,500,001	45,000,000	337,500	168,750	
	45,000,001	47,500,000	356,250	178,125	
	47,500,001	50,000,000	375,000	187,500	
	50,000,001	52,500,000	420,000	210,000	
	52,500,001	55,000,000	550,000	275,000	
	55,000,001	57,500,000	460,000	230,000	
	57,500,001	60,000,000	450,000	225,000	
	60,000,001	62,500,000	468,750	234,375	
	62,500,001	65,000,000	487,500	243,750	
	65,000,001	67,500,000	506,250	253,125	
	67,500,001	70,000,000	560,000	280,000	
	70,000,001	72,500,000	725,000	362,500	
	72,500,001	75,000,000	600,000	300,000	
	75,000,001	77,500,000	581,250	290,625	
	77,500,001	80,000,000	600,000	300,000	
	80,000,001	82,500,000	618,750	309,375	
	82,500,001	85,000,000	637,500	318,750	
	85,000,001	87,500,000	700,000	350,000	
	87,500,001	90,000,000	900,000	450,000	
	90,000,001	92,500,000	740,000	370,000	
	92,500,001	95,000,000	712,500	356,250	
	95,000,001	97,500,000	731,250	365,625	
	97,500,001	100,000,000	750,000	375,000	

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018				FED Applicable
Description		Charges		
- Minimum charges for the issuance/amendment of guarantee is 2,000/=				
- 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 (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.				
- Claim handling charges of Rs. 3,000 (flat).				
Part L MISCELLANEOUS CHARGES				
1	a	Transaction Charges on BBA	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
	b	Transaction charges on Al-Irtifa (IDPA) A/c	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
	c	HBL Al-Mukhtar (Islamic Freedom) Account	There is charge of PKR 50/- per debit transaction. However, 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 transactions during the month and it will be auto recovered by the system by withdrawing concession and to charge PKR 50/- per debit transaction.	YES
		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.	YES
2		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	YES
3		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum	YES
4		Stop payment of cheque	(i) Rupee A/c Rs.400/- Flat per instruction (ii) F.C. A/C US\$ 10/- or equivalent Flat per instruction	YES YES
		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 HBL at Work (Islamic)Account		
5		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c. Rs.450/- Flat per cheque	YES
			(ii) FC A/c. US\$ 5/- or equivalent Flat per cheque	YES
6	a	Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts	Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N
	b	Cheque Book Issuance Charges	Rs.10/- Flat per leave for all other Chequeing Accounts.	Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018				FED Applicable	
Description		Charges			
6	i	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Rs.450/- Flat per cheque	YES
			(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES
7	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)		YES
		Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in			
8		Original paid cheques returned to	Rs.200/- Flat per cheque.		YES
9		Over the counter cash cheque	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per	YES
10		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES
			(ii) Above one year up to five years	Rs.200/- Flat Per cheque	
			(iii) Above five years	Rs.500/- Flat Per cheque	
11	a	Utility Bills Charges	Rs.8/- per bill.	Electricity	NO
			Note: These Charges are included in the net amount of bill	Sui Gas	NO
				Telephone	NO
				Water	NO
				CDGK Utility	NO
b	Charges on Intercity transfer of	As per agreement with Utility Companies.		YES	
12	Other Services to BISE / University:-				
	a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head		YES
	b	To provide printed challans.			YES
	c	Safe keeping of question papers & answer copies.			YES
	d	Delivery of question papers to examination centres using Bank's transport.			YES
		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.			
13		Statement of Account outside agreed periodical cycle for all types of accounts, on request from customer.	Rs.35/- Flat, per statement		NO
14		Statement of Account sent on Daily basis through Swift Message MT-	Rs. 1,000/= Flat per month		NO
15		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
16		Monthly Bank Statements	Rs.400/- per annum		NO
17		Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat		NO
18		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
		*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.			
19		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
20		Confirmation of balances to	Rs.500/- Flat		YES
21		Bank Certificate for the purpose of Visa, Income tax etc.	Rs.300/- Flat per certificate		YES
22		Overseas Employment Certificate.	Rs.500/- Flat per certificate		YES
23		Visa Fee Collection	Rs.100/- Flat per application		YES
24		Credit Information Report / Opinion.			
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018			FED Applicable	
Description		Charges		
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.				
25	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat	YES	
26	Handling Charges on Commodity	Rs.3.75 per 1000/-	YES	
27	Closure of Account Charges	Free	YES	
28	Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	Yes	
Part M HBL DEBIT CARD (ATM CARD) *				
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned	
	b	Annual fee (Primary)	PayPak Rs. 500/- Green Visa - Rs. 850/- Visa Chip - Rs.1,000/- MasterCard Standard - Rs.1,000/- UnionPay Mag - Rs.850/- UnionPay Chip - Rs. 1,000/- Visa USD - US\$ 10/- MasterCard Titanium - Rs. 1,500/= MasterCard World - Rs.6,000/-	YES
	c	Annual fee (Supplementary)	PayPak - Nil Green Visa - Rs. 350/- Visa Chip - Rs. 450/- MasterCard Standard - Rs.450/- UnionPay Mag - Rs. 350/- UnionPay Chip - Rs.450/- Visa USD - N/A MasterCard Titanium - Rs. 750/- MasterCard World - N/A	YES
	d	Card Replacement fee	PayPak - Rs.250/- Green Visa - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- UnionPay Mag - Rs. 300/- Union Pay Chip - Rs.400/- Visa USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-	YES
	e	POS Transaction fee per transaction Local.	PayPak - Nil Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES
	f	POS Transaction fee per transaction International	PayPak - Nil Green Visa - 4% of Transaction Amount Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount	YES

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018			FED Applicable
Description	Charges		
g	ATMs International (Cash withdrawal)	PayPak - Nil Green 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 MasterCard Standard - 4% of Transaction Amount or Rs.400/-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 MasterCard Titanium - 4% of Transaction amount or Rs.400/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher	YES
h	ATMs International (Balance Inquiry)	PayPak - Nil Green Visa - Rs. 300/- per Transaction Visa Chip - Rs. 300/- per Transaction MasterCard Standard - Rs.300/- per Transaction UnionPay Mag - Rs. 200/- per Transaction UnionPay Chip - Rs. 200/- per Transaction Visa USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.400/- per Transaction MasterCard World - Rs.400/- per Transaction	YES
i	SMS Alert Charges	Rs.100/- per month,	YES
*Note: (i) Account based propositions: As per account terms & conditions			
j	E-commerce activation charges	Upto Rs. 200 (per session)	YES
2	MERCHANT ACQUIRING		
a	Merchant Discount Rate	Upto 3% of Transaction Amount	YES
3	MERCHANT ACQUIRING (INTERNET)		
a	Merchant Discount Rate	Upto 5% of Transaction Amount	
b	Set up Charges	Upto Rs.100,000/-	YES
c	Annual Maintenance Charges	Upto Rs.100,000/-	YES
d	Transaction Charges	Upto Rs.50/- per Transaction	YES
Part N HBL ALTERNATE DELIVERY CHANNELS (ADCs)			
1	ATM Charges		
1.1	Cash Withdrawal		
a	HBL ATMs	Nil	YES
b	1-Link and Mnet ATMs	Rs.13/- per withdrawal (Pay Pak, Green Visa, Gold Visa, Visa Chip, Union Pay)	YES
1.2	Balance Inquiry		
a	HBL ATMs	Nil	
b	1Link ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES
c	Mnet ATMs	Rs.5/- Flat per inquiry (PayPak, Visa, Master Card & UnionPay)	YES
d	HBL ATMs Mini Statement	Rs.5/- Flat (PayPak, Visa, Master Card & UnionPay)	YES
1.3	Funds Transfer		
	Inter Branch Fund Transfer	Nil	YES
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer	
1.4	Utility Bill Payment		
		Nil	
1.5	HBL-ATM Biometric Verification	Rs. 15/- Per Trsansion	YES
2	HBL Phone Banking		
a	Funds Transfer		
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer	YES
b	Statement Request	Rs-35/- Flat per Statement	NO
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs.400/- Flat per instruction	YES

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018				FED Applicable
Description		Charges		
		(ii) F.C. A/C	US\$ 10/- Flat per instruction (or equivalent in other currencies)	YES
		Note:- Stop payment charges are to be levied one time for stop payment instructions.		
d-i	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts		Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N
d-ii	Cheque Book request	Rs.10/- Flat per leave for all other Chequeing Accounts.		Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N
3	HBL Internet Banking/ HBL			
a	Subscription	Nil		
b	Funds Transfer			YES
	Inter Branch funds transfer	Nil		
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer		
c	Utility Bill Payment	NIL	Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO
d-i	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts.		Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N
d-ii	Cheque Book request	Rs.10/- Flat per leave for all other Chequeing Accounts.		Punjab-Y Bal-Y KPK-Y AK - Y Sindh-N
4	HBL 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			
	Inter Branch Funds Transfer	NIL		
	Inter Bank funds transfer	Rs.100/- Flat per transfer		YES
5	HBL Branchless Banking Services			
a	Utility Bill Payment	Nil		NO
b	Money Transfer			
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 60/-	NO
		Transfer Amount Rs. 1,001 - 2,500	Rs. 120/-	NO
		Transfer Amount Rs. 2,501 - 4,000	Rs.180/-	NO
		Transfer Amount Rs. 4,001 - 6,000	Rs. 240/-	NO
		Transfer Amount Rs. 6,001 - 8,000	Rs. 300/-	NO
		Transfer Amount Rs. 8,001 - 10,000	Rs. 350/-	NO
		Transfer Amount Rs. 10,001 - 13,000	Rs. 400/-	NO
		Transfer Amount Rs. 13,001 - 16,000	Rs. 450/-	NO
		Transfer Amount Rs. 16,001 - 20,000	Rs. 500/-	NO
		Transfer Amount Rs. 20,001 - 25,000	Rs. 550/-	NO
		Transfer Amount Rs. 25,001 - 30,000	Rs. 600/-	NO
		Transfer Amount Rs. 30,001 - 40,000	Rs. 650/-	NO
		Transfer Amount Rs. 40,001 - 50,000	Rs. 695/-	NO
ii	Deposit to HBL Branch Account at Agent's location - Non Linked Account	Transfer Amount Rs. 1 - 1,000	Rs. 30/-	NO
		Transfer Amount Rs. 1,001 - 2,500	Rs. 50/-	NO
		Transfer Amount Rs. 2,501 - 4,000	Rs.60/-	NO
		Transfer Amount Rs. 4,001 - 6,000	Rs. 80/-	NO
		Transfer Amount Rs. 6,001 - 8,000	Rs. 90/-	NO
		Transfer Amount Rs. 8,001 - 10,000	Rs. 100/-	NO
		Transfer Amount Rs. 10,001 - 13,000	Rs. 120/-	NO
		Transfer Amount Rs. 13,001 - 16,000	Rs. 130/-	NO
	Transfer Amount Rs. 16,001 - 20,000	Rs. 150/-	NO	

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018				FED Applicable
Description		Charges		
iii	Money Transfer Mobile Account - Mobile Account (Sending)	Transfer Amount Rs. 20,001 - 25,000	Rs. 170/-	NO
		Transfer Amount Rs. 25,001 - 30,000	Rs. 250/-	NO
		Transfer Amount Rs. 30,001 - 40,000	Rs. 280/-	NO
		Transfer Amount Rs. 40,001 - 50,000	Rs. 300/-	NO
		Transfer Amount Rs. 1 - 1,000	Rs. 50/-	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 50/-	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 50/-	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 50/-	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 50/-	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 50/-	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 50/-	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 50/-	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 50/-	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 50/-	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 50/-	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 50/-	YES
Transfer Amount Rs. 40,001 - 50,000	Rs. 50/-	YES		
iv	Money Transfer Mobile Account - CNIC (Sending)	Transfer Amount Rs. 1 - 1,000	Rs. 46/-	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 93/-	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 139/-	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 186/-	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 232/-	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 278/-	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 325/-	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 371/-	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 418/-	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 464/-	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 510/-	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 557/-	YES
Transfer Amount Rs. 40,001 - 50,000	Rs. 603/-	YES		
v	Money Transfer Mobile Account - HBL Account (Non-Linked)	Transfer Amount Rs. 1 - 1,000	Rs. 50/-	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 50/-	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 50/-	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 50/-	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 50/-	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 50/-	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 50/-	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 50/-	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 100/-	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 100/-	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 100/-	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 100/-	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 100/-	YES
		vi	Cash Deposit to Mobil Account	Transfer Amount Rs. 1 - 1,000
Transfer Amount Rs. 1,001 - 2,500	Free			
Transfer Amount Rs. 2,501 - 4,000	Free			
Transfer Amount Rs. 4,001 - 6,000	Free			
Transfer Amount Rs. 6,001 - 8,000	Free			
Transfer Amount Rs. 8,001 - 10,000	Free			
Transfer Amount Rs. 10,001 - 13,000	Free			
Transfer Amount Rs. 13,001 - 16,000	Free			
Transfer Amount Rs. 16,001 - 20,000	Free			
Transfer Amount Rs. 20,001 - 25,000	Free			
Transfer Amount Rs. 25,001 - 30,000	Free			
Transfer Amount Rs. 30,001 - 40,000	Free			
Transfer Amount Rs. 40,001 - 50,000	Free			
vii	Cash Withdrawal from Mobile Account			Transfer Amount Rs. 1 - 200
		Transfer Amount Rs. 201 - 500	Rs. 10/-	YES
		Transfer Amount Rs. 501 - 1,000	Rs. 20/-	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40/-	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 60/-	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 90/-	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 120/-	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 150/-	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 160/-	YES

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018				FED Applicable	
Description		Charges			
		Transfer Amount Rs. 13,001 - 16,000	Rs. 170/-	YES	
		Transfer Amount Rs. 16,001 - 20,000	Rs. 180/-	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 200	YES	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 220/-	YES	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240	YES	
		Transfer Amount Rs. 40,001 - 50,000	Rs. 260/-	YES	
viii	Other fee & Charges				
	DR - Receiving	Nil			
	Fund Transfer Mobile Account - Mobile Account (Receiving)	Nil			
	Fund Transfer Mobile Account - Person (CNIC) (Receiving)	Nil			
	Fund Transfer Mobile Account - HBL Account (Linked) Sendidng)	Nil			
	Transfer In	Nil			
	Transfer Out	Nil			
	Utility Bill Payment - Agent Location	Nil			
	Utility Bill Payment - Mobile Account	Nil			
	Mobile Account Opening	Nil			
	Initial Deposit Required	Nil			
	Avg Min balance required	Nil			
	Min balance charges	Nil			
	Balance enquiry through SMS	Re. 1		NO	
	Upgrade of MW Account	Nil			
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	
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	
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.		NO	
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.		NO	
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 NO NO	
6	Fax	Rs.100/- Flat per message.		NO	
Part P 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	
iii	IPS Statement	Quarterly Free On Request Rs.50/- Flat		YES	
Part Q INVESTMENT BANKING					
1	a	Advisory Fee	Negotiable on case to case basis.	YES	
	b	Succession Fee		YES	
	c	Retainer Fee		YES	
	d	Arrangement Fee		YES	
	e	Underwriting Fee		YES	
	f	Participation Fee		YES	
	g	Monitoring Fee		YES	
	h	Commitment Charges		YES	
	i	Trustee / Agency Fee		YES	
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.	
Part R BANK CHARGES FOR GOVT. BUSINESS					
IMPORTS					
1	Cash Letter of Credit				
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES	
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES	
	c	Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add		
	d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES	
	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.				

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2018		FED Applicable
Description	Charges	
Part S	EXEMPTIONS	
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in Islamic Current Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require RSBM & 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.	
	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 / Advances	
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	
7	Part-L - Miscellaneous Charges	
8	Part-M - HBL Debit Card (ATM Card)	
9	Part-N - HBL Alternate Delivery Channels (ADC)	
10	Part-O - Dispatch / Communication Charges	
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-9 will be refunded in the	
	Note-1:- All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered	
	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	
	Note-4:- Specific products of the Bank can have exemptions from charges as per their features and terms &	
	Note-5:- All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized	
	Note-6:- All projected annual volumes to be approved by Functional Head or any authorized official to whom this	
	Note-7:- All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial	