



HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024				FED Applicable
Description		Charges				
INTERNATIONAL BANKING						
Part A	IMPORTS					
1	Letter of Credit (Sight/ Usance/ Deferred Payment) Opening Commission	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per L/C	YES
		Unto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per L/C	
		Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter		
		Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter		
		Above Rs. 100 M	Negotiable Per Quarter	Negotiable Per Quarter		
	e	Plus : Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 4,000/- (adjustable upon receipt of actual cost)				NO
	f	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied. Note:- b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened. 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.				
		(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
	g	L/C opened under "Supplier Credit", "Pay As You Earn Scheme" L/Cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs. 2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/reduce liability as per Schedule of Charges applicable as at that date			YES
h	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant	L/G issuance cost to be recovered as per slabs given under Part M. Minimum Rs. 2,000/- . Please refer slab wise fee at mentioned at part M Guaratees section.			YES	
i	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			YES	
3	a	Registration of Import Contract	0.20% Minimum Rs. 2,000/- irrespective of import volumes			
	b	Registered Contract Amendment Charges	Flat Charges Rs. 1,200/- if amendment involves increase in amount then charges will be @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4a (i) above			YES
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges			YES
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat			YES
4	L/C Amendment Charges	Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment.			YES	
		Plus: Swift Charges Rs. 1,000/- Flat			NO	
5	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. Ther amount recovered in lieu of delay in NOSTRO or PAD shall be considered or accounted for as per the amended credit product terms.			NO
	b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	Handling Charges Rs. 3,000/- per shipment. (In case of Funded Facilities this cost will become part of the financing) (b) Extra Charges @ 0.15% Minimum Rs. 1,000/- per month is to be recovered/ charged for the usage import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usage period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case			YES
c	Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondence charges US\$ 20/-			YES	
6	L/C Cancellation Charges		(i) Rs. 2,000/- Flat			YES
			(ii) Plus Swift charges Rs. 500/-			YES


		<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		FED Applicable
Description		Charges		
7	<b>Credit Report Charges</b> Credit report on Foreign Suppliers/ Buyers	(i) Actual		YES
		(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. 4,000/- (adjustable upon receipt of actual cost)		YES
8	<b>FIM under Murabaha</b>			
	a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-		
	i	Arrangement of Facility	Nil	
	ii	On one time Request.	Profit rate @ 0.55% of Bill Amount	NO
	iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	NO
	b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-		
	i	Arranged at the time of opening of D.A L/C	Profit rate @ 0.35% of Bill Amount	NO
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	Profit rate @ 0.55% of Bill Amount (Shall be accounted as per the Shariah Board Guidelines)	NO	
iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouses	Profit rate @ 0.55% of Bill Amount (Shall be accounted as per the Shariah Board Guidelines)	NO	
9	<b>Import Bills returned unpaid.</b>			
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES
			Plus Courier charges Rs. 4,000/- (adjustable upon receipt of actual cost) - and any other charges from Beneficiary Bank for return of un-paid bills.	NO
			Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handing Charges US \$ 40 Plus Courier Charges of Rs. 250/- YES Handling Charges of Rs. 2,000/- to be recovered from Drawee YES
10	<b>Documentary Collection</b>			
	a	Service charges against retirement of import Collections received without Contracts.	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES
	b	Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst.	Handling Charges Rs. 3,000/- per shipment.	YES
	c	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 YES
11	<b>Open Account / Consignment</b>			
12	a	Service charges against Open Account Consignment	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES
	b	Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst.	Handling Charges Rs. 3,000/- per shipment.	YES
13	<b>Recovery of Actual Reimbursement Charges</b>			
		Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
14	<b>Advance Payment without L/C</b>			
	a	Import against Advance payment to suppliers (Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES
	b	Service charges against Advance payment import.	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES
15	<b>Other Import Related Services Charges</b>			
	a	Charges for Issuance of freight certificate for import on FOB basis	Rs. 1,000/- Flat	YES
	b	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill	Rs. 1,000/- Flat	YES
	c	Expenses recovery protest / Legal charges	At Actual	NO
	d	Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs. 1,500/- Flat per bill.	YES
	e	FI Issued for transactions where remittance is not from Pakistan	Rs 1,500/- Flat Per FI	YES
	f	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at	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
16	<b>Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt</b>			
	a	Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents	Rs. 2,000/- Flat	YES
	b	Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs. 2,000/- Flat	YES
	Note a)- Calculation of sale price would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no profit will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Profit as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Profit as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.			

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Description		Charges		
<b>Part B EXPORTS</b>				
1	<b>L/C Advising</b>			
	a Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers (iii) Plus Courier Charges - Rs. 150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 2,500/-		YES  NO
	b Export L/C Pre-Advice.	(i) Rs. 1,000/- Flat (ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		YES NO
2	<b>Amendment Advising</b>			
	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	<b>Confirmation</b>			
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'U', Note No.7.		YES
4	<b>Transfer of L/Cs</b>			
	Transfer of Export L/Cs.	Rs. 2,000/- Flat		YES
5	<b>Negotiation</b>			
	a Negotiation of Rupee Bills under Export L/Cs	@ 0.25% Minimum Rs. 1000/-		YES
	b Export bill realized through FCY account	@ 0.12% Minimum Rs. 1,500/-		YES
	c Export Development Surcharge	Rs. 80/- Flat per transaction		YES
	d Negotiation Charges (FCY L/C's):			
	(i) Clean Documents	Rs. 1,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)		YES NO
	(ii) Discrepant Documents	Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)		YES NO
	Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the financing agreement/FAL will be applicable. (2) Negotiable where annual expected export business volume on Group Basis is above Rs. 25 M, with the approval of Functional Head.			
	Documents—Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.		YES
6	<b>Reimbursement</b>			
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat		YES
7	<b>Processing of Documents under L/C restricted on other Banks</b>			
	Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs. 1,000/- Flat		YES
8	<b>Handling of Duty Draw - Back Claims</b>			
	a Handling of Duty draw back claim	0.25% minimum Rs. 1,000/- per case to SBP		YES
9	<b>NOC Issuance / Documents Transferred</b>			
	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 Preparation of substitution case in Islamic export re-finances	Rs. 1,500/- Flat		YES
10	<b>Charges for Collections</b>			
	a Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 4,000/- (adjustable upon receipt of actual cost)		YES YES
	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 and Transfer of Financial Instrument before lodgement of shipping documents or cancellation of Financial Instrument	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 1,500/- (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) 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
	f Service Charges against Export of Software and Export of Sample	0.13% minimum Rs. 1,500/-		YES
	g Export follow up-swift for payment/acceptance	PKR 600/- per case		YES
	h Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head		YES
11	<b>Charges for Advance Payment</b>			
	a Handling Charges against advance payment received for export	0.10% minimum Rs. 1,000/-		YES

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		EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024		
Description		Charges		
<b>Part C</b>		<b>Charges for FOREIGN CURRENCY REMITTANCES</b>		
<b>A</b>	<b>OUTWARD:</b>			
	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. Haji and Umrah remittances allowed to NGOs/HGOs @ USD 30/- per transaction plus applicable Swift charges.	YES NO
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange	@ 0.25% Minimum Rs 750/- Plus Swift charges Rs. 500/-	YES YES
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs. 1,000/- per case in addition to normal remittance charges under 1(a) above.	YES
	c	<b>Charges FFT/FDD</b>		
	d	Cancellation Charges / Stop Payment per instrument	Rs. 500/- Plus drawee bank charges if any Plus Swift charges Rs. 500/-	YES YES
	e	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs. 500/- for additional message.	YES YES
	<b>Charges for INWARD:</b>			
	a	Home Remittance	NIL	
	b	FCY Commercial / Home Remittances	NIL	
c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	Nil Note: Transaction charges will be updated as per SBP directives.	- -	
d	Home Remittance Account, Annexure A of B Regulations, banks are not allowed to obtain charges on closing and opening of HRA Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts.	Free if the deposit remains in the FC Account 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.		
<b>Part D</b>		<b>OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>		
1	Correspondents' charges, if any, will be recovered.	At actual	YES	
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 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 YES	
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 YES	
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs. 500/- Flat per certificate	YES	
7	Standing Instruction Charges in Foreign Currency A/c	US\$ 5/- per transaction plus actual remittance charges as applicable	YES	
8	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.1,500/-	YES	
9	<b>Debit Authority Issuance Charges</b>			
	<b>Currency</b>	<b>Current Refund Charges</b>		
	SAR	50.00	NO	
	CAD	20.00	NO	
	EUR	20.00	NO	
	DKK	110.00	NO	
	USD	20.00	NO	
	GBP	15.00	NO	
	AED	75.00	NO	
	SGD	20.00	NO	
	AUD	20.00	NO	
	NOK	150.00	NO	
	SEK	150.00	NO	
	CHF	20.00	NO	


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		EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024			
Description		Charges			
DOMESTIC BANKING					
Part E CHARGES FOR REMITTANCES					
1 Issuance of Banker's Cheque					
a	Through A/c		Rs. 600/- Flat	YES	
	Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs. 25/- inclusive of FED. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Islamic Freedom A/c (AI Mukhtar) if the monthly average balance is PKR 40,000/- or more			YES	
b	For Cash Management customers, Charges as per specific agreement with them in line with Functional Head Approval.			YES	
c	Cancellation of Bankers Cheque	Rs. 600/- 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 favour of Educational Institutions, HEC/Board etc. (iv) Following are exempted from these charges: (a) HBL Islamic Freedom A/c (AI Mukhtar) if the monthly average balance is PKR 40,000/- or more				
2	Issuance of Replacement, in case of lost Banker's Cheque		Same as Banker's Cheque issuance charges Terms & Conditions apply.	YES	
3	a Courier Delivery of Banker's Cheque		Rs. 250/-	YES	
	b Special Pre-printed Drafts for CMD Customers		@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	
4 Call Deposit Receipt (CDR)					
a	Issuance from Account		Rs. 250/-	YES	
b	Cancellation of CDR issued from Account		Rs. 250/-	YES	
c	Issuance of Duplicate CDR issued from account		Rs. 250/-	YES	
5 INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS					
	Product	Transaction	Charges	Payable By	
a	Deposit (Cash)	(i) Within City (ii) Inter city	Free Rs. 500/- Flat	Depositor	
b	Withdrawals (Cash)	(i) Within City (ii) Inter-city upto Rs. 500,000/- per day (iii) Inter-City Over Rs. 500,000/- per day	Free Flat Rs 370/- 0.15% of the transaction amount	Account Holder	
c	FCY Within City Deposit/ Withdrawal	Free			
d	FCY Intercity Deposit / Withdrawal	0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down		YES	
e	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	Account Holder	
f	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=		Beneficiary	
g	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 *NIL	Account Holder	
	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				
	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.				
	Note:-3 Cash Management as per agreement signed with the customer alongwith Functional Head approval.				
	Note:-4 Cash Management as per Schedule of Charges where no written agreement is available.				
	Note:-5 No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.				
	Note:-6 Charges mentioned in Point 4 (a, b & d) above are not applicable to HBL Islamic Freedom on maintaining PKR 40,000 or above monthly average balance and HBL Islamic at Work Account Holders.				
	Note:-7 All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.				
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.				
6	Inter Bank Funds Transfer (IBFT) through Branch		Free	Yes	
7 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 1:30 PM to 3:00 PM 3:00 PM to 4:00 PM	*NIL *NIL *NIL	*NIL *NIL *NIL	*NIL *NIL *NIL
	Funds In-flow				
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.				
8 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 2nd Batch 3:30 PM	*NIL *NIL	*NIL *NIL	*NIL *NIL
	Funds In-flow				
	*Note: NIL Charges will be recovered against MT 102 till further instruction from SBP.				

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Description		Charges		
<b>Part F: BILLS</b>				
1	<b>Collection: -</b>			
	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	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	YES
	Note (1): No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within the Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			
	Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			
	Note (3): Following are exempted from these charges: (i) HBL Islamic Freedom A/c (Al Mukhtar) holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance			
	f	Urgent collection of local cheques for Rs. 500,000 and above	Rs. 500/- per collection.	YES
	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N FerozPoro-N	
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) Only for OBC	NO	
2	<b>Inland Letter of Credit</b>			
	a	Opening Charges	Upto Rs. 25 M 0.40% per quarter 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	Minimum Rs. 2,500/- per LC YES NO NO
	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	Handling charges on inland import collection bills at opening end.	Rs. 600/- Flat per collection.	YES
	g	Handling charges of discrepant documents	Rs. 1500/- Flat	YES
	h	Service charges against retirement of Inland LC (Sight / Usance)	@ 0.15% Minimum Rs. 1,500/-	YES
	i	If bill matures after expiry of LC	Usual charges as in (h) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs. 600/-.	YES
	j	Handling Commission on Invoice Financing (Exports)	Rs. 1,500/- per case	YES
	k	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES
	3	<b>Inland Exports</b>		
<b>Inland LC Advising / Confirmation</b>				
a		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
b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES	
4	<b>Bills drawn against Inland Letters of Credit</b>			
	<b>SIGHT BILLS</b>			
	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 YES
	ii	Collection charges (Inland L/Cs)	Rs. 1,000/- 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
iv	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	

		<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		FED Applicable
Description		Charges		
<b>Part G FINANCES</b>				
<b>A PROJECT FINANCE</b>				
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)	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>B WORKING CAPITAL FINANCING FACILITIES/ IJARAH/ DM FINANCING (OTHER THAN CONSUMER AND COMMERCIAL)</b>				
a	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 (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document. (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) (c) Registration Fee & Charge Search Report Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.	Actual Actual Actual	YES
b	Feasibility study charges before sanctioning facility			
c	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs. 40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.		YES
d	Feasibility study charges before interim facility	Rs. 10,000/- Flat (per amendment) For SMEs Rs. 3,000/- Flat or As approved by Business Functional Head.		YES
e	Feasibility study charges before enhancement of facility	@ 0.10% of the enhanced funded amount including Usance L/Cs.		YES
f	Feasibility study charges before facilities on Short term for One Off	Minimum Rs. 2,000/-		YES
g	Feasibility study charges before renewal of facility	@ 0.1% to 1.0%. Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.		YES
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.				
h	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion		YES
i	Charity as undertaken by the customer in financing agreement, in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, IERF & IDBP. Subject to offered under Islamic Mode of Financing facility	4% over & above the normal rate agreed. For IERF (Charity Rate will be 6MK + 4%) However, The Charity will be charges as per the customer undertaking.		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.				
j	Restructuring charges on Ijarah and DM including all types of moratorium/ deferments	@0.20% of restructured facility (No Charges upto Rs 0.50 m)		YES
k	Negotiation (Clean) without recourse	2% of Negotiated Value		YES
Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.				

HBL ISLAMIC BANKING				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)				
EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024				
Description		Charges		
	1	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	<b>LIARAH FINANCE (Machinery)</b>			
	a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Liarah (Waiver subject to approval by Functional Head and in the	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
D	<b>OTHER CHARGES</b>			
	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
	c	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs. 2,500/- Flat per property.	YES
	d	Charges for Vacation of Charge/ Release of Charge on Agr. Pass Book	Rs. 1,000/- Flat per case	YES
	e	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
	f	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	Actual Cost - Plus Rs. 1,000/- per case.	YES
	g	Processing of Registration of charge & Lawyer's charges For finances below Rs. 0.5 (M) Partnership / Proprietorship / Individual	Actual Cost.	YES
		Processing to mark lien on securities issued by other institutions.	Rs. 500/- Flat per trip	YES
E	<b>For IR Facility against pledge/ hypothecation</b>			
	a	Godown Rent	Actual	-
	b	Stock Inspection Charges	Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)	-
	c	In case of Muccadam (Managed Pledge)	Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)	-
	d	Other incidental expenses (Legal charges etc)	Actual Cost.	-
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditor.			
F	<b>For Finances against Mortgage / Hypothecation of Fixed Assets</b>			
	<b>For Finances against Land, Buildings, Plant &amp; Machinery</b>			
	a	Valuation	Schedule of Valuation charges for Industrial / Commercial / Residential / Agriculture Properties (including Land / Open Plots)	-
		Value of Assets Rs.	Land & Building Rs.      Land, Building, Plant & Machinery Rs.      Current Assets / Commodities / Inventories etc. including vehicles etc.	-
		Up to 10 M	6,250      12,500	6,250      -
		Above 10 to 25 M	12,500      18,750	12,500      -
		Above 25 to 50 M	18,750      31,250	18,750      -
		Above 50 to 100 M	25,000      43,750	25,000      -
		Above 100 to 200 M	31,250      56,250	31,250      -
		Above 200 M. to 500 M	43,750      81,250	43,750      -
		Above 500 M. to 1,000 M	62,500      112,500	62,500      -
		Above 1,000 M & above	(minimum 62.5K) @ 0.005% or Negotiable      (minimum 112.5K) @ 0.008% or Negotiable	(minimum 62.5K) @ 0.005% or Negotiable
		Desktop Valuation	5,000/- Per Valuation	-
		* In case the valuation site is 50 KM or 100 KM away from Valuator Office OR RHQ Office, Rs.4,000/- & Rs.6,000/- respectively are to be paid as Travelling Expenses to the Valuator.		
		* Assignments where Bank is paying the charges, will be negotiated on case-to-case basis.		
		Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes.		
G	<b>AGRICULTURE BUSINESS FINANCING</b>			
I	Application Processing Charges for New to Bank/Additional Product to existing customer			
	a	Per Tractor Application	Rs. 3500/- flat	YES
	b	Charity due to Late Payment	1% of unpaid Rental Amount	NO
	c	Verification of data / documents	Rs. 500/- per verification Flat	
	d	Fard issuance	Rs. 500/- per document Flat	YES
	e	Entry of Mutation (Arr-Rahen)	Rs. 1,000/- per mutation Flat	



			FED Applicable	
<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>				
<i>Description</i>		<i>Charges</i>		
<b>Part H HBL Islamic Home Finance</b>				
1	1.1	Application Processing Fee	Standard Islamic Home Finance - Rs 10,000/-	YES
	1.2	Profit on All Unit Purchase (Early Settlement)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Anna Ghar - 1% on all units purchased during the first year, thereafter, Nil	YES
	1.3	Profit on Additional Unit Purchase (Partial Payment)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Anna Ghar - 1% on all units purchased during the first year, thereafter, Nil	YES
	1.4	Legal Opinion	Actual (to be borne by the Applicant)	NO
	1.5	Property Appraisal	5000/- (to be borne by the Applicant)	NO
	1.6	Property Takaful	Actual (to be borne by the Bank)	NO
	1.7	Charity due to Late Payment	Rs. 1,000/- per late rental.	NO
	1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual (to be borne by the Applicant)	YES
<b>Part I HBL Islamic Car Finance (Diminishing Musharakah)</b>				
	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs. 12,000/- Rs. 6,000/- (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	YES
	1.2	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding units at the time of settlement.	YES
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase	YES
	1.4	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower	YES
	1.5	Legal Notice Fee	Actual Cost	YES
	1.6	Charity due to Late Payment	Rs. 1,500/- per late payment	NO
<b>Part J HBL Car Hjarah</b>				
	1.1	Re-Possession Charges	Actual Cost	YES
	1.2	Legal Notice Fee	Actual Cost	YES
	1.3	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.	NO
<b>Part K STANDING INSTRUCTIONS CHARGES</b>				
	a	Standing Order/Balance Order charges	Rs. 290/- per transaction except deduction of financing installments	YES
	b	Amendment of Current Standing Order	Rs. 250/- flat	YES


HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)			FED Applicable
		EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024			
Description		Charges			
<b>Part L SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>					
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
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)					
e	Boxes and Packages	Rs. 5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs. 400/- per quarter.			YES
f	Envelopes	Rs. 3/- Flat per 25 square inches or any part thereof with a Minimum of Rs. 400/- per quarter.			YES
Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis (in advance)					
g	Small	Rs. 6,000/- Flat per annum			YES
	Medium	Rs. 7,500/- Flat per annum			
	Large	Rs. 10,000/- Flat per annum			
	Extra Large	Rs. 13,500/- Flat per annum			
	Cubicle Locker	Rs. 40,000/- Flat per annum			
Note: 50% waiver for Nisa Tawfir Accountholders on Safe Deposit Lockers Fee for the first year. Annual Charges are to be recovered as per ISOBC.					
Key Deposit (Will apply at the time of issuance of new locker).					
Note: Current Rate for the respective locker size will be applicable in case of customer status change.					
	Small	Rs. 3,500/- Flat			NO
	Medium	Rs. 4,000/- Flat			
	Large/Extra Large	Rs. 6,500/- Flat			
	Cubicle Locker	Rs. 50,000/- Flat			
i	Breaking Charges				
	For Small, Medium, Large & Extra Large Locker	Rs. 4,000/- per Locker or actual cost whichever is more.			YES
	Cubicle Locker	Rs. 6,000/- per Locker or actual cost whichever is more.			YES
j	Addition of New Locker Operator	Rs. 300/-			YES
k	In case of delay in payment of rent	10% increase is applicable on annual locker rent with a grace period of 30 days from the due date.			YES
Note: In case of delay in payment of Advance locker rent, the rent will be increased after the grace period					
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.					
<b>Part M GUARANTEES</b>					
a	Guarantee Amount Range		Per Quarter recovery of Cost or part thereof	Subsequent quarter or part thereof	
	From	To			
	Amount upto	500,000	5,000	2,500	Yes
	500,001	1,000,000	8,000	4,000	Yes
	1,000,001	2,000,000	15,000	7,500	Yes
	2,000,001	3,000,000	22,500	11,250	Yes
	3,000,001	4,000,000	30,000	15,000	Yes
	4,000,001	5,000,000	37,500	18,750	Yes
	5,000,001	6,000,000	48,000	24,000	Yes
	6,000,001	7,000,000	70,000	35,000	Yes
	7,000,001	8,000,000	64,000	32,000	Yes
	8,000,001	9,000,000	67,500	33,750	Yes
	9,000,001	10,000,000	75,000	37,500	Yes
	10,000,001	12,500,000	93,750	46,875	Yes
	12,500,001	15,000,000	112,500	56,250	Yes
	15,000,001	17,500,000	140,000	70,000	Yes
	17,500,001	20,000,000	200,000	100,000	Yes
	20,000,001	22,500,000	180,000	90,000	Yes
	22,500,001	25,000,000	187,500	93,750	Yes
	25,000,001	27,500,000	206,250	103,125	Yes
	27,500,001	30,000,000	225,000	112,500	Yes
	30,000,001	32,500,000	243,750	121,875	Yes
	32,500,001	35,000,000	280,000	140,000	Yes
	35,000,001	37,500,000	375,000	187,500	Yes
	37,500,001	40,000,000	320,000	160,000	Yes
	40,000,001	42,500,000	318,750	159,375	Yes
	42,500,001	45,000,000	337,500	168,750	Yes
	45,000,001	47,500,000	356,250	178,125	Yes
	47,500,001	50,000,000	375,000	187,500	Yes
	50,000,001	52,500,000	420,000	210,000	Yes
	52,500,001	55,000,000	550,000	275,000	Yes
	55,000,001	57,500,000	460,000	230,000	Yes
	57,500,001	60,000,000	450,000	225,000	Yes
	60,000,001	62,500,000	468,750	234,375	Yes
	62,500,001	65,000,000	487,500	243,750	Yes
	65,000,001	67,500,000	506,250	253,125	Yes
	67,500,001	70,000,000	560,000	280,000	Yes
	70,000,001	72,500,000	725,000	362,500	Yes
	72,500,001	75,000,000	600,000	300,000	Yes
	75,000,001	77,500,000	581,250	290,625	Yes
	77,500,001	80,000,000	600,000	300,000	Yes
	80,000,001	82,500,000	618,750	309,375	Yes
	82,500,001	85,000,000	637,500	318,750	Yes
	85,000,001	87,500,000	700,000	350,000	Yes
	87,500,001	90,000,000	900,000	450,000	Yes
	90,000,001	92,500,000	740,000	370,000	Yes
	92,500,001	95,000,000	712,500	356,250	Yes
	95,000,001	97,500,000	731,250	365,625	Yes
	97,500,001	100,000,000	750,000	375,000	Yes
Minimum charges for the amendment of guarantee is 1,400/-					
All guarantees amount exceeding Rs. 100 Million shall attract additional cost recovery of Rs. 10,000/- per					
Rs. 1 Million each (per quarter or part thereof) plus Rs. 5,000/- subsequent charges.					
Rs. 1,700/- (flat) will be charged per amendment plus cost recovery as above, if amendment involves					
increase in amount or extension in period of validity of Guarantee.					
Rs. 1,000/- (flat) will be recovered 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. 1,500 (flat).					
b	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs. 600/- Flat or Courier Rs. 150 Flat (Local within city) or Rs. 250 Flat (Inland - Inter			YES


HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024		FED Applicable	
Description		Charges			
Part N	MISCELLANEOUS CHARGES				
1	a	Transaction Charges on HBL Islamic Basic Banking Account	Rs. 50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.	YES	
	b	Transaction charges on Al-Itrif (IDPA) Account	Charge of Rs. 50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit	YES	
	c	HBL Al-Mukhtar (Islamic Freedom) Account	For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ <b>Rs. 30/- per transaction</b> will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.	YES	
	d	FBR Collections through Branch Counter (OTC)	NIL	YES	
Following categories of Accounts are exempt from recovery of "Transaction Charges"					
1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant, Senior Citizens and Physically Handicapped persons etc.					
2) Accounts of Mustahiqeen of Zakat					
3) Accounts of Students					
4) Accounts of Deceased					
5) Accounts in Inactive and Unclaimed categories					
6) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans)					
7) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.					
8) Nominated accounts against all types of Term Deposits.					
9) Regular Saving Accounts					
10) Special Non-Chequeing Accounts of Exporters (Account Type-CP)					
11) HBL Islamic Uraan Accounts.					
12) HBL Islamic @ work.					
13) HBL Islamic Rutba Accounts.					
14) HBL Islamic Basic Banking Accounts.					
2	Service Charges on all FC Savings & FC Current Account		Free		
3	a	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book: <b>Rs. 22/- Flat per leaf.</b> Note: Free Cheque Book, HBL Islamic Al-Mukhtar Account on maintaining average balance of PKR 40,000 or above, HBL Islamic @ Work and Islamic Branchless Banking Account is exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL NISA Tawfir, <b>HBL Islamic Uraan and Islamic Rutba</b> . Subsequent cheque book for HBL Islamic NISA Tawfir, <b>HBL Islamic Uraan and Islamic Rutba</b> will be charged as per IOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	
	b	Transaction Charges on HBL Islamic Asaan Account	Free	YES	
	c	FBR Collections through Branch Counter (OTC)	NIL	YES	
	d	Stop payment of cheque	(i) Rupee A/c	Rs. 600/- Flat per day	YES
			(ii) F.C. A/C	US\$ 12/- or equivalent Flat per	YES
Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on HBL Islamic at Work Account. (3) HBL Islamic Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance.					
4	Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c	Rs. 650/- Flat per cheque	YES	
		(ii) F.C. A/C	US\$ 6/- or equivalent Flat per	YES	
Note: HBL Al Mukhtar Freedom Account holder on maintaining PKR 40,000 or above monthly average balance is exempted from these charges.					
5	Over the counter cash cheque returned due to insufficient balance. For all accounts (FCV/FCN)	All types of A/cs	Rs. 250/- or the respective equivalent currency (Flat per cheque)	YES	
6	Photocopy of the paid cheques forwarded to Customer.	(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		
7	Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat		NO	
8	Issuance of SBP/NBP cheques	Rs. 500/- Flat per cheque (to be retained by the originating Branch)		YES	

HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024		FED Applicable
Description		Charges		
<b>Account Statement &amp; Certificate Related Charges</b>				
9	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO
10	Duplicate Statements for all types of accounts, on request from customer.	Free		YES
11	Verification of Accounts/Bank Statements of Students Applying for <b>Education Education</b>	Free		YES
12	Bank Certificate for the purpose of Visa.	Rs. 375/- Flat per certificate Note: Islamic HAW Accounts are exempted from Bank Certificate Charges.		YES
13	Overseas Employment Certificate.	Free		YES
14	<b>Credit Information Report / Opinion.</b> Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies, etc.)	Rs. 500/- Flat		YES
Note:- Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.				
<b>Account Transaction (s) &amp; Balance Related Charges</b>				
15	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs. 1,000/- Flat		YES
<b>Closure of Account Charges</b>				
16	a	Free		YES
	b	Rs. 500/- Flat		Yes
	c	Rs. 500/- Flat		YES
<b>Dividend Related Charges</b>				
17	a	As per Agreement with client along with Functional Head approval		YES
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				
<b>Utility Companies and Utility Bills related Charges</b>				
18	a	Rs. 8/- per bill. Note: These Charges are included in the net amount of bill	Electricity Sui Gas Telephone Water CDGK Utility	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies.	YES
<b>Other Services to BISE / University:-</b>				
19	a	Selling of admission forms / job application forms.	Rs. 10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.	YES
	b	To provide printed challans.		YES
	c	Safe keeping of question papers & answer copies.		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. (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.				
<b>Salary / Pension Disbursement &amp; Visa Collection Fee related Charges</b>				
20	Salary Disbursement Charges.*	Manual salary processing: Rs. 30/- per transaction)		YES


HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)				FED
		EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024				Applicable
Description		Charges				
21	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are Rs. 100/- Flat per application)				YES
21	Visa Fee Collection	Rs. 100/- Flat per application				YES
<b>Misc. Charges</b>						
22	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittance	Rs. 500/- Flat per annum				YES
	Handling Charges on Commodity Operation	Rs. 3.75 per 1000/-				YES
	SMS Alert Charges	Monthly Subscription of Rs. 180/- per month				YES
	SMS Alert Charges for over-the-counter transactions	Monthly Subscription of Rs. 180/- per month				YES
	Following categories of Accounts are exempt from recovery of "SMS Alert Charges"					
	1) Deceased					
	2) Blocked					
	3) Inactive					
	4) Closed					
	5) Unclaimed					
	6) Zero Balance/ Overdraft					
	7) Staff					
	8) HBL at Work Islamic Premium Account					
	9) HBL Al-Mukhtar Freedom Account on maintaining PKR 40,000 or above monthly average balance					
23	a	Biometric at Branches for proof of life against pension accounts	Rs. 16/- per biometric performed			
	b	Biometric at Konnect agent location for proof of life against pension accounts	Rs. 16/- per biometric performed			
<b>Part O HBL DEBIT CARD (ATM CARD)</b>						
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned			
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,700/- Visa Chip - Rs. 2,500/- MasterCard Standard - Rs. 2,500/- MasterCard Gold - Rs. 3,300/- UnionPay Chip - Rs. 2,300/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 17,000/-			YES
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Chip - Rs. 550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A			YES
	d	Card Replacement fee	PayPak Chip - Rs. 500/- Visa Chip - Rs. 700/- MasterCard Standard - Rs. 700/- MasterCard Gold - Rs. 1,000/- Union Pay Chip - Rs. 700/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,700/-			YES
	e	POS Transaction fee per transaction Local.	PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL			YES
	f	POS Transaction fee per transaction International	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount			YES
	g	ATMs International (Cash withdrawal)	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs. 300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher			YES
	h	ATMs International (Balance Inquiry)	PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction			YES
		* Note: (ii) Issuance charges of Mastercard Standard for Islamic Nisa Tawfir Account holders are waived for the first year. Second year onwards, annual fees shall apply. (iii) Issuance charges of Mastercard Gold for HBL Islamic Nisa Tawfir Account are waived in case the customer maintains PKR 50,000 & over at the time of account opening. Second year onwards, annual fees shall apply. (iv) First-year free issuance of Paypak debit card for HBL Islamic Rubba, all Islamic Asaan Account & Freelancer Digital Account. Second year onwards, annual fees shall apply. (v) Free debit card (Classic variant) for HBL Islamic Al Mukhtar.				
	i	SMS Alert Charges	Free			YES
*Note: (i) Account based propositions: As per account terms & conditions						
2	<b>MERCHANT ACQUIRING (POS)</b>					
	a	Merchant Discount Rate	Upto 2.50% of Transaction Amount			YES

HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024		FED Applicable	
Description		Charges			
<b>Part P HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>					
1	<b>ATM Charges</b>				
	I.1	Cash Withdrawal			
	a	HBL Card on HBL ATMs	Nil	YES	
	b	HBL Card on Non-HBL ATMs	Rs. 23.44 Flat per withdrawal.	YES	
	c	Other Local Bank Card on HBL ATM	Rs. 23.44 per withdrawal	YES	
	d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 850/- per withdrawal	YES	
	e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	
		Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.			
		Free Cash Withdrawals from other Bank's ATMs for HBL Islamic at Work Account, HBL Islamic Freedom Account on maintaining PKR 40,000 or above monthly average balance.			
	I.2	<b>Balance Inquiry</b>			
	a	HBL Card on HBL ATMs	Nil		
	b	HBL Card on Non-HBL ATMs	Rs. 2.13 Flat per inquiry (Pay Pak, Visa, MasterCard & Union Pay)		YES
	c	Other Local Bank Card on HBL ATM	3.13/- per inquiry		
	d	HBL Card on HBL ATMs	Rs. 5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)		YES
e	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)		YES	
1.3	<b>Funds Transfer (HBL to HBL)</b>				
		Funds Transfer (HBL to Other Bank)	Nil		
			<b>Transfer Amount</b>	<b>Charges</b>	
			Rs. 1 - 25,000	Free	
			Rs. 25,001 and above	0.1% or Rs. 200	
		Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs. 200 whichever is lower. * Islamic Freedom accounts on maintaining PKR 40,000 or above monthly average balance, Islamic HAW accounts			
	I.4	<b>Utility Bill Payment</b>	Nil		
2	<b>HBL Phone Banking</b>				
	a	<b>Funds Transfer</b>			
		Inter Branch Fund Transfer	Nil	YES	
	b	Statement Request	Nil	YES	
	c	Stop Payment of Cheque(s)	(i) Rupee A/c (ii) F.C. A/C	Rs. 600/- Flat per day US\$ 12/- Flat per instruction (or equivalent in other currencies)	YES YES
		Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. HBL Islamic Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge.			
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book: <b>Rs. 22/- Flat per leaf.</b> Note: HBL Islamic Freedom Account on maintaining PKR 40,000 or above monthly average balance, HBL Islamic at Work. Only first Cheque Book of 10 leaves is free for HBL NISA Tawfir, <b>Islamic Uraan and Islamic Rutba</b> . Subsequent cheque book for HBL NISA Tawfir, <b>Islamic Uraan and Islamic Rutba</b> will be charged as per ISOBC.		Is-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	
3	<b>HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)</b>				
	a	Subscription	Nil		
	b	<b>Funds Transfer</b>			
		Inter Branch Fund Transfer	Nil	YES	
	c	Inter Bank Funds Transfer (IBFT) *			
		<b>Transfer Amount</b>	<b>Charges</b>		
		Rs. 1 - 25,000	Free		
		Rs. 25,001 and above	0.1% or Rs. 200		
		Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs. 200 whichever is lower. * HBL Islamic Freedom accounts on maintaining PKR 40,000 or above monthly average balance, Islamic HAW accounts			


			<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		FED Applicable
Description		Charges			
d	Utility Bill Payment	NIL	Electricity	NO	
			Sui Gas	NO	
			Telephone	NO	
			Water	NO	
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book: <b>Rs. 22/- Flat per leaf.</b> Note: HBL Islamic FreedomAccount on maintaining PKR 40,000 or above monthly average balance, HBL Islamic at Work. Only first Cheque Book of 10 leaves is free for HBL NISA Tawfir, <b>Islamic Uraan and Islamic Rutba</b> . Subsequent cheque book for HBL NISA Tawfir, <b>Islamic Uraan and Islamic Rutba</b> , will be charged as per ISOBC.		Isb-N Simb-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pun-N	
* will be updated as per SBP's directives					
<b>4 HBL Pay Business Banking</b>					
a	Monthly Subscription *	Rs. 250/-			
* Charges to be recovered per account tagged for Retail Customers					
<b>5 HBL Branchless Banking / Connect by HBL (Charges are inclusive of FED)</b>					
a	Utility Bill Payment		NIL	-	
b	Initial Deposit - Connect by HBL Mobile Account		NIL	-	
c	Cash Deposit - Connect by HBL Mobile Account		NIL	-	
d	Utility Bill Payment - Connect by HBL Mobile Account	Deposit Amount Rs. 1 - 20,000	0.5% of Deposit Amount	YES	
e	Money Transfer - Connect by HBL Mobile Account to Connect by HBL Mobile Account	Deposit Amount Rs. 20,000 and above	Rs. 100/- per transaction	YES	
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL	-	
ii)	Money Transfer Receiving		NIL	-	
iii)	Money Transfer Sending at Agent's location	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.	Rs. 10 per transaction	YES	
f) Money Transfer - Connect by HBL Mobile Account to CNIC					
		Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 260 per transaction	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 550 per transaction	YES	
Note: If transaction is executed at agent location additional Rs.10 will be charged.					
ii)	Money Transfer Receiving		NIL	-	
g) Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
		Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction	YES	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 156 per transaction	YES	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 204 per transaction	YES	
h)	Money Transfer - Connect by HBL Mobile Account to HBL Core Banking Account				
i)	Fund Transfer	*NIL		YES	
* will be updated as per SBP's directives					
i) Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)					
		Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	
		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	
		Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	
j) Cash Withdrawal at Agent Location - Connect by HBL Mobile Account					
		Transfer Amount Rs. 1 - 200	Rs. 8 per transaction	YES	
		Transfer Amount Rs. 201 - 500	Rs. 12 per transaction	YES	
		Transfer Amount Rs. 501 - 1,000	Rs. 20 per transaction	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 45 per transaction	YES	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 80 per transaction	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 110 per transaction	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 145 per transaction	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 195 per transaction	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 250 per transaction	YES	
		Transfer Amount Rs. 13,001 - 16,000	Rs. 305 per transaction	YES	
		Transfer Amount Rs. 16,001 - 20,000	Rs. 360 per transaction	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 415 per transaction	YES	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 600 per transaction	YES	
		Transfer Amount Rs. 40,001 - 50,000	Rs. 730 per transaction	YES	
* For transactions through HRA Account fee will be 50% of the above mentioned slab.					

			<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		FED Applicable
Description			Charges		
k	Cash Withdrawal from ATM - Connect by HBL Mobile Account				
		Transfer Amount Rs. 1- 500	Rs.12 per	YES	
		Transfer Amount Rs. 501 -1000	Rs.25 per	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per	YES	
		Transfer Amount Rs. 2501 - 4000	Rs.50 per	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs.60 per	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs.75 per	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs.100 per	YES	
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per	YES	
		Transfer Amount Rs. 16,001 - 20,000	Rs.150 per	YES	
	*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:				
l	Debit Card	Free ONUS ATM Cash Withdrawal Limit/Month	Card Annual Fee		
	Debit Card 900	Rs. 30,000	Rs. 900/-	YES	
	Debit Card 1500	Rs. 200,000	Rs. 1,500/-	YES	
	Agent Debit Card	No Limit	Rs. 900/- (for Connect Agents)	YES	
	HAW re-subscription		Rs. 1,500/-	YES	
	Card Replacement Charges		Rs. 600/-	YES	
m	Cash Withdrawal from Non-HBL ATMs - Connect by HBL Mobile Account				
	Cash Withdrawal	Rs. 23.44 per transaction Flat		YES	
n	Cash Deposit into HBL Core Banking Account at Agent's location				
		Transfer Amount Rs. 1 - 1,000	Rs. 30 per tr	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per tr	YES	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per tr	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per tr	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per tr	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per tr	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per tr	YES	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per tr	YES	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per tr	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per tr	YES	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per tr	YES	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per tr	YES	
		Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per tr	YES	
	HBL ATM biometric verification		Rs.15 per tra		
p	Pensioner POL		Rs. 16/-		
q	Balance Inquiry - Connect by HBL Mobile Account		NIL		
r	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL		
s	Transfer in - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL		
t	View Mini Statement - Connect by HBL Mobile Account		NIL		
u	Air Time Top Up- Connect by HBL Agent & Mobile Account		NIL		
v	Mobile Account Opening		NIL		
w	Average Minimum Balance required		NIL		
x	Balance Inquiry through SMS		NIL		
y	Upgrade of MW Account		NIL		
z	Fund Transfer To RAAST ID		NIL		
aa	Corporate Clients		Pricing will be set as mutual agreement between		
ab	Remittance Cards				
i	Agent Debit Card		Rs. 900 per Debit Card	YES	
ii	Connect Debit Card 1500		Rs. 1,500 per Debit Card	YES	
iii	Connect Islamic Debit Card 1500		Rs. 1,500 per Debit Card	YES	
iv	Connect Debit Card 900		Rs. 900 per Debit Card	YES	
v	Connect Islamic Debit Card 900		Rs. 900 per Debit Card	YES	
vi	SCO Debit Card		Rs. 1,500 per Debit Card	YES	
vii	Kissan Card for Punjab Agri		Rs. 600 per Debit Card	YES	
viii	Kissan Card for KPK Agri		Rs. 600 per Debit Card	YES	
ix	Bronze (1 Month)		Rs. 265 per Package	YES	
x	Silver (1 Month)		Rs. 550 per Package	YES	
xi	Gold		Rs. 3,780 per Package	YES	
xii	Platinum		Rs. 4,725 per Package	YES	
Part O	<b>DISPATCH / COMMUNICATION CHARGES</b>				
1	Postages Ordinary	(i) Local (Within City) - Rs. 30/- Flat per item.		NO	
		(ii) Inland (Inter City) - Rs. 50/- Flat per item.		NO	
2	Postage Registered	(i) Local (Within City) - Rs. 50/- Flat per item.		NO	
		(ii) Inland (Inter City) - Rs. 70/- Flat per item.		NO	
		(iii) Foreign Rs. 200/- Flat per item.		NO	
		(iv) For Foreign Import LC Rs. 1,200/- Flat per item.		NO	
		(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.		NO	
		(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		NO	
		(ii) L/C / Guarantee amendment and miscellaneous short messages Rs. 600/- Flat		YES	
6	Fax	(iii) All other Swift Messages Rs. 500/- Flat		YES	
		Rs. 100/- Flat per message.		YES	
Part R	<b>INVESTMENT PORTFOLIO SECURITIES (IPS)</b>				
1	IPS Service Charges to be applied on GoP SUKUK at Common payment once per annum				
	IPS Services Charges				
i	IPS Custody Service Charges	Nil		NO	
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines		NO	
iii	IPS Statement	Quarterly Free On Request - Nil		NO	
Part S	<b>INVESTMENT BANKING</b>				
1	Advisory Fee			YES	
a	Succession Fee			YES	
b	Retainer Fee			YES	
c	Arrangement Fee			YES	
d	Underwriting Fee	Negotiable on case to case basis.		YES	
e	Participation Fee			YES	
f	Monitoring Fee			YES	
g	Commitment Charges			YES	
h	Trustee / Agency Fee			YES	
i	Out of Pocket Expenses	At actual or Negotiable on case to case basis.		YES	
Part T	<b>BANK CHARGES FOR GOVT. BUSINESS</b>				
1	IMPORTS				
	Cash Letter of Credit				
a	Less than Rs. 250,000/-	0.125% of the value of the LC		YES	
b	Rs. 250,000/- and above	0.0625% of the value of the LC		YES	
c	Amendment without increase in the amount.	(i) Swift Charges to be recovered at actual (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation		NO	
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				
Part U	<b>EXEMPTIONS</b>				
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs. 0.500 M in Islamic Current Account OR Rs. 0.500 M in other Profit				
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies.				
	Exemptions can only be granted for charges included under the following "Parts of ISOB":				
1	Part-C - Foreign Currency Remittances				
2	Part-D - Other Charges on Foreign Exchange Transactions				
3	Part-E - Remittances				
4	Part-F - Bills / Collection				
5	Part-G - Finances				
6	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits				
7	Part-N - Miscellaneous Charges				
8	Part-O - HBL Debit Card (ATM Card)				
9	Part-P - HBL Alternate Delivery Channels (ADC)				
10	Part-Q - Dispatch / Communication Charges				
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October &				



		<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		<b>FED</b> <b>Applicable</b>
Description		Charges		
<i>Note-1:- All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in</i>				
<i>Note-2:- The applicability of FED is based on understanding of the relevant laws.</i>				
<i>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</i>				
<i>Note-4:- Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</i>				
<i>Note-5:- All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this</i>				
<i>Note-6:- All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with</i>				
<i>Note-7:- All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade</i>				
<i>Note-8:- HBL-IB will not collect charges for tax payers using digital channels for payment of duties and taxes of federal and provincial</i>				
<b>Part V</b>				
<b>HBL Islamic Prestige</b>				
<b>Individual clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on</b>				
<b>Prestige Eligibility Criteria (Average assets under management)</b>				
	<b>Product</b>	<b>Deposits/ Assets Under Management</b>		<b>Eligibility Criteria Period</b>
	Islamic Current Prestige	5,000,000.00 or equivalent Foreign Currency		Quarterly average balances
	Islamic Saving Prestige	5,000,000.00 or equivalent Foreign Currency		Quarterly average balances
	Islamic TD	20,000,000.00 or equivalent Foreign Currency		Quarterly average balance
	Islamic RDA	\$50,000.00 or equivalent		Funded or invested in INPCs
	Islamic Mutual Funds	15000000		Quarterly average, active
	Regular Premium BancaTakaful	1000000		Throughout active life of the
	Islamic House Finance	15000000		Throughout the active life of
	Islamic Car Finance	5000000		Throughout the active life of
	GOP Ijarah Sukuk	15,000,000		Quarterly average balances.
<b>Account Maintenance Charges</b>				
	Membership Fee *	PKR 8,000/- per quarter (+FED province-wise)		YES
* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above.)				
<b>1 Banking Services</b>				
a	First Cheque Book	Free		
	HBL Internet Banking and HBL	Free		
b	Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Reorders)	Free		
c	E-Statements	Free		
d	Issuance of Banker's Cheque	Free		
e	Cancellation of Bankers Cheque	Free		
f	Issuance of Replacement, in case of lost Banker's Cheque	Free		
g	Courier Delivery of Banker's Cheque	Free		
	Cash Deposit	Free		
h	(i) Within City (ii) Inter City	Free		
	Cash Withdrawal	Free		
i	(i) Within City (ii) Inter City	Free		
j	Non-HBL Cheque deposited in local clearing and funds credited to HBL <b>Inter-city Branch Account</b>	Free		
k	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	Free		
l	Cheque Book Issuance Charges	Free		
m	Stop payment of Cheque	Free		
	Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer"	Free		
n		Free		
o	Over the counter cash Cheque returned due to insufficient balance. For all accounts (FCY/PCY)	Free		
p	Photocopy of the paid Cheque forwarded to Customers.	Free		
q	Interbank Funds Transfer (IBFT)	Free		
r	Statement of Account sent on Daily basis through Swift Message MT-940	Free		
s	Duplicate Statements for all types of accounts, on request from customer	Free		
t	Monthly Bank Statement	Free		
u	Same Day Clearing via NIFT	Free		
v	Local Fund Transfers (RTGS)	Free		

HBL ISLAMIC BANKING		ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)				FED Applicable
		EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024				
Description		Charges				
w	Issuance of Account Maintenance Certificate	Free				
x	Issuance of Balance Confirmation Certificate	Free				
y	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Free				
z	Account Closure Charges	Free				
aa	Handling of payments/ balances from deceased accounts against Succession Certificate	Free				
ab	Confirmation of balances to Auditor/s.	Free				
ac	SMS Alert Charges	Free				
ad	Issuance of Proceed Realization Certificate (PRC) –HBL	Free				
ae	Issuance of Zakat Deduction Certificate	Free				
af	Standing Instructions	Free				
ag	Inward Telegraphic Transfers	Free				
ah	Issuance of FCY Demand Draft	Free				
ai	Cancellation of FCY Demand Draft	Free				
aj	International ATM Withdrawals through HBL ATMs*	Free				
ak	Collection of Cheques (Local Currency/ Foreign Currency)**	Free				
al	Inward Telegraphic Transfers***	Free				
am	Outward Telegraphic Transfers***	Free				
* This only applies to ATM Access Fees. FX conversions are done on market rates.						
2	<b>Debit Card</b>					
HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:						
	Annual Fee/ Issuance Fee	Free				
	Replacement Fee	Free				
iii	POS Transaction fee per transaction Local	Free			YES	
iv	POS Transaction fee per transaction International	4% of Transaction Amount			YES	
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher			YES	
vi	ATMs International (Balance Inquiry)	Rs. 225/- per Transaction			YES	
B	HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:					
i	Annual Fee/ Issuance Fee	Free				
ii	Replacement Fee	Free				
iii	POS Transaction fee per transaction Local	1% of Transaction Amount			YES	
iv	POS Transaction fee per transaction International	4% of Transaction Amount			YES	
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher			YES	
vi	ATMs International (Balance Inquiry)	US\$ 3/- per Transaction			YES	
3	<b>Mortgages</b>					
1	100% waiver on Processing Fee Autos	Free				
4	<b>Autos</b>					
1	50% waiver on Processing Fees				YES	
5	<b>HBL Prestige Lockers *</b>					
(to be recovered in advance and at the commencement date yearly)						
<b>Prestige Semi Digital</b>						
a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (	For Rent	
i	Small	Small-sized lockers are unavailable for the Islamic Prestige semi-digital		CA: 5,000,000/- SA: 5,000,000/- TD: 20,000,000/-	YES	
ii	Medium	Rs. 15,000/-	Rs. 35,000/-		For Key Deposit	
iii	Large	Rs. 20,000/-	Rs. 50,000/-		YES	
b	Locker Breaking Charges		Rs. 20,000/-		YES	
c	In case of delay in payment of rent	10% of the applicable advance annual locker rent with a grace period of 30 days from the due date.				
	In case balance falls below funding requirement additional retention fee of PKR 25,000 per quarter will be charged.					
<b>Prestige Automated Locker</b>						
a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (	For Rent	
i	Small	Rs. 40,000/-	Rs. 60,000/-	CA: 20,000,000/-	YES	
ii	Medium	Rs. 45,000/-	Rs. 70,000/-	SA: 30,000,000/-	For Key Deposit	
iii	Large	Rs. 50,000/-	Rs. 100,000/-	TD: 50,000,000/-	YES	
b	Locker Breaking Charges		Rs. 50,000/-		YES	
c	In case of delay in payment of rent	10% increase is applicable on advance annual locker rent with a grace period of 30 days from the due date.				
	Note: In case of delay in payment of Advance locker rent, the rent will be increased after the grace period					
	In case balance falls below funding requirement additional retention fee of PKR 70,000 per quarter will be charged.					
<b>Important Note:</b>						
a) For Islamic Prestige Clients, charges for Islamic Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per ISOBC.						
b) The Islamic Prestige Lockers (Semi Digital and Automated) facility is available only for Islamic Prestige clients, maintaining deposit relationships (CASA and TD) as per the above-mentioned criteria.						
c) The AUM-based (Islamic Investments, BancaTakaful, Islamic House Finance, Islamic Auto financing) clients can only access the regular lockers, subject to the availability and prevailing charges.						
d) Quarterly retention fees will be recovered against Semi-Digital and Automated Lockers categories, in case balances fall below the aforementioned defined criteria.						
e) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender.						
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 fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered.						
<b>Part W HBL ISLAMIC PREMIUM</b>						
Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:						
<b>Islamic Premium Eligibility Criteria (Average assets under management)</b>						
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period			
	Islamic CA	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/-	Quarterly average balances			
	Islamic SA	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/-	Quarterly average balances			
1	<b>Banking Services</b>					
a	First Cheque Book	Free			-	
b	Cash Deposit (i) Within City (ii) Inter City	Free			-	
c	Cash Withdrawal (i) Within City (ii) Inter City	Free			-	
d	Debit Card Annual Fee/ Issuance Fee	First Year Free on World Debit Card			-	
f	Lockers Issuance/Annual Rent	50% waiver for 1st year			-	
<b>Important Note:</b>						
a) For all other charges: Regular ISOBC Charges apply.						

		<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JAN 01, 2024 TO JUN 30, 2024</b>		FED Applicable
Description		Charges		
<b>Part X</b>	<b>HBL Islamic Roshan Digital Account</b>			
<b>A</b>	Individual clients (including Non-Resident Pakistanis & Resident Pakistani) will be eligible to avail the following free/ discounted services:			
	<b>Banking Services</b>	<b>RDA (Non- Resident Pakistani)</b>	<b>RDA (Resident Pakistani)</b> <b>*Equivalent to FCY</b>	
1	Instant Starter Cheque Book	Free Subsequent cheque book will be charged as per ISOBC	As per ISOBC	
2	HBL Internet Banking and HBL Mobile Application	Free		
3	E-Statements	Free		
4	Issuance of Banker's Cheque	As per ISOBC		
5	Cancellation of Bankers Cheque	As per ISOBC		
6	Cash Withdrawal (Non HBL ATMs)	As per ISOBC		
7	SMS Alert Charges (for over the Counter)	Free	As per ISOBC	
8	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per ISOBC)		
<b>B</b>	Service Charges on RDA Resident Account, where Minimum monthly average balance is less than:-			
	<b>Note:</b> (1) For FCRDA (Resident Pakistani) customers, all Charges are applicable as per ISOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only. (3) For RDA (NRP & RP) customers, all ATMs related Charges are applicable as per ISOBC.			
<b>Part Y</b>	<b>Islamic Roshan Anni Car</b>			
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (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 All Unit Purchase (Early Settlement)	10% profit on all units purchased after delivery of vehicle.		YES
1.3	Partial Payment	Partial Payment after delivery of vehicle. @ 10% of amount being settled.		YES
1.4	Vehicle Appraisal (if applicable)	Actual		YES
1.5	Re-possession Charges.	Actual or Rs. 50,000/- whichever is Lower.		YES
1.6	Legal Notice Fee	Actual Cost.		YES
1.7	Charity due to late payment (As per undertaking of the customer)	Rs. 1,500/- Per Late Payment		YES