



ISLAMIC BANKING
اسلامی بینکاری

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2025 TO DECEMBER 31, 2025						FED/ST Applicable	
Description		Charges					
INTERNATIONAL BANKING							
Part A	IMPORTS						
1		Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission	Annual volume during a calendar year	1st Quarter or part thereof	Each sub Quarter or part thereof	Minimum Amount per LC	YES
	a		Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,500/- per LC	
	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. 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	Rs. 3,000/- Per Draft in case LCs are not issued within 30 days.					YES
	g	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied.					
		Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened	(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs. 800/- Flat				YES
	(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		
	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) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.					YES	
h	L/C opened under " Supplier Credit", "Pay As You Earn Scheme" for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs. 2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	
i	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers/ Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant	L/G issuance cost to be recovered as per slabs given under Part L. Minimum Rs. 2,000/-. Please refer slab wise fee at mentioned in part L Guarantees section.				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						
a	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	
3	Registration of Import Contract						
a	Registration Fee of Import Contract	0.20% Minimum Rs. 2,500/- irrespective of import volumes				YES	
b	Registered Contract Amendment Charges	Flat Charges Rs.1,500/- If amendment involves increase in amount then Commission will be charged @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 3 (a) above.				YES	
c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges				YES No	
d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat				YES	
4	L/C Amendment Charges						
a	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. Plus: Swift Charges Rs. 1,000/- Flat				YES NO	



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5	LCs under Musawamah/ Murabaha/ Ijarah/ Musharakah			
a	Profit	Profit rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at Contractual rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. The amount recovered in lieu of delay in NOSTRO or PAD shall be considered or accounted for as per the approved product programs.		NO
b	If bills are to be drawn at usance under L/C	(a) Rs. 1,500/- Flat per bill to be charged at the time of retirement of bills. (b) Extra Charges @ 0.15% Minimum Rs. 1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case		YES
c	Import documents received Directly/ Indirectly from the suppliers by the Applicant/ Bank without registration of contract and payment made there against	(a) Handling Charges Rs. 3,000/- per shipment (In case of Funded Facilities this cost will become part of the financing)		YES
d	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 correspondance charges US\$ 20/-		YES
e	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
6	L/C Cancellation Charges			
a	L/C Cancellation Charges	(i) Rs. 2,000/- Flat (ii) Plus Swift charges Rs. 500/-		YES NO
7	Credit Report Charges			
a	Credit report on Foreign Suppliers/ Buyers	(i) Actual (ii) Plus Swift charges - Rs. 500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost)		NO NO NO
8	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	Due to Forced Clearance	Increase Murabaha sale price @ 1.20%		YES
b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:			
i	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	Increase Murabaha sale price/profit @ 0.55% (Shall be accounted as per the Shariah Board Guidelines)		YES
ii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse	Increase Murabaha sale price/ profit rate @ 1.20% (Shall be accounted as per the Shariah Board Guidelines)		YES
9	Import Bills returned unpaid			
a	Import Bills returned unpaid	Handling charges US \$ 100/- or equivalent Pak Rupees. 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.		YES NO
		Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank	Handling Charges US \$ 40 Plus Courier Charges of Rs. 250/-	YES
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs. 2,000/- to be recovered from Drawee	YES

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Description		Charges	
10	Documentary Collection		
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.	NO
11	Open Account/ Consignment		
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.	NO
12	Advance Payment without LC		
a	Import against Advance payment to suppliers (Without LC)	(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
13	Recovery of Actual Reimbursement Charges		
a	Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
14	Other Import Related Services Charges		
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/ financing 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 LC / 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	Extension in Expired FIs (Imports) beyond LC/ Contract Expiry date	Rs. 1,000/- per Import FI	YES
g	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request	Rs. 1,000/- per application flat for LC upto Rs. 1 M Rs. 1,500/- per application flat for LC over Rs. 1 M	YES
15	Shipping Guarantees/ Endorsement of Airway Bill/ Railway Receipt/ Truck Receipt		
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
Part B EXPORTS			
1	L/C Advising		
a	Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers (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
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)	NO
2	Amendment Advising		
a	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



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3	Confirmation		
a	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	Transfer of L/Cs		
a	Transfer of Export L/Cs	Rs. 2,000/- Flat	YES
5	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. 1,500/-	YES
d	Export Development Surcharge	Rs. 80/- Flat per transaction	YES
e	Negotiation Charges (FCY LCs):		
(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.		
f	Documents - Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.	YES
6	Reimbursement		
a	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		
	Handling of Duty draw back claim and/or any subsidy processed/ submitted through bank	0.25% minimum Rs. 1,000/- per case 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	Preparation of substitution case in Islamic export re-finances	Rs. 1,500/- Flat	YES
d	Export Performance Certificate	Rs. 500/- per certificate or as approved by respective business.	YES
e	EE/EF Handling Charges	Rs. 1,500/- per statement or as approved by respective business.	YES
f	Export Refinance Application Handling & Service Charges (EFS/ERF- pre/post)	Rs. 1,000/- per application	YES
10	Charges for Collections		
a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) 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)	YES NO
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference)	@ 0.20% Minimum Rs. 1,000/- Maximum Rs. 2,000/-	YES
c	FDBC 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



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	e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C (Other than Advance Payment)	0.15% minimum Rs. 1,500/- for Export Open Account 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	Export follow up-swift for payment/ acceptance	PKR 600/- per case	NO
	g	E-Commerce charges (B2C) handling	0.12% minimum Rs. 1,500/-	YES
	h	Handling profit on Shariah Alternate to Invoice Financing (Exports)	PKR 1,500/- per case	YES
	i	Supply Chain Finance - profit on Shariah alternate to Local Invoice Discounting	As Approved by Business Functional Head	YES
11	Charges for Advance Payment			
	a	Handling Charges against advance payment received for export	0.15% minimum Rs. 1,000/-	YES
Part C CHARGES FOR FOREIGN CURRENCY REMITTANCES				
A	OUTWARD:			
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	YES
			Plus Swift charges Rs. 500/-	NO
			Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL Islamic at Work Premium Account	
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-	YES
			Plus Swift charges Rs. 500/-	NO
			Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for HBL @Work Islamic Premium 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.	YES
	c	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 Note: Free Intercity LFFT for HBL @Work Islamic Premium Account	Depending on the currency in which transfer is being made	YES
d	Charges for FFT/FDD			
	i	Cancellation Charges / Stop Payment per instrument	Rs. 500/- Plus drawee bank charges if any	YES
			Plus Swift charges Rs. 500/-	NO
	ii	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	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.	- -



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Description		Charges	
	d	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.	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 NO
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)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
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		Standing Instruction Charges in Foreign Currency A/c US\$ 6/- 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		Debit Authority Issuance Charges	
		Currency	Current Refund Charges
		SAR	50.00
		CAD	20.00
		EUR	20.00
		DKK	110.00
		USD	20.00
		GBP	15.00
		AED	75.00
		SGD	20.00
		AUD	20.00
		NOK	150.00
		SEK	150.00
		CHF	20.00

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Description		Charges			
DOMESTIC BANKING					
Part E	CHARGES FOR REMITTANCES				
1	Issuance of Banker's Cheque				
	a	Through A/c	Free	NO	
	b	For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them in line with Functional Head Approval.		YES	
	c	Cancellation of Bankers Cheque	Free	NO	
	d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	NO	
	e	Courier Delivery of Banker's Cheque	Rs. 250/-	NO	
2	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	
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 OFFLINE TRANSFERS				
		Product	Transaction	Charges	
	a	Deposit (Cash)	(i) Within City	Free	NO
			(ii) Inter city	Free	
	b	Deposit (Cash) BB Accounts	(i) Within City	Free	NO
			(ii) Inter city	Free	
	c	Withdrawals (Cash)	(i) Within City	Free	NO
			(ii) Inter-city	Free	
	d	FCY Within City Deposit/ Withdrawal	Free		
	e	FCY Intercity Deposit / Withdrawal	Free		YES
	f	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House	Free	NO
			(ii) Inter city	Free	
	g	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/- payable by Beneficiary		YES
	h	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	YES
			(ii) Inter city	*NIL	
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.				
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All online transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Khushab 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.				YES
	(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 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.				
	5	Inter Bank Funds Transfer (IBFT) through Branch			
			Inter Bank Funds Transfer (IBFT)	Transfer Amount	Charges
		a		Rs. 1 - 25,000	Free
Rs. 25,001 and above				Up to 0.1% or Rs. 200	
c			Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower.		

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**FED/ST
Applicable**

Description		Charges				Applicable
6	3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility					
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million					
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)	
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL	
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL	
	Funds In-flow	NIL				
*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.						
7	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility					
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,001					
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)	
	Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL	YES
		2nd Batch 3:30 PM	*NIL	*NIL	*NIL	
	Funds In-flow	NIL				
	*Note: NIL Charges will be					

PART F: BILLS

1	Collection:				
a	Documentary Bills	@ 0.40% Minimum Rs. 1000/-			YES
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)			NO
b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs. 300/- Maximum Rs. 10,000/-			YES
		(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.			NO
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs. 500/- Maximum Rs. 10,000/-			YES
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)			NO
d	Charges for US\$ drafts / cheques presented in clearing.	Rs. 350/- per instrument. Flat			YES
e	Intercity clearing through NIFT	Free			NO
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 GB-N
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) Only for OBC			NO
2	Inland Letter of Credit				
a	Opening Commission	0.50% for first quarter, 0.35% for subsequent quarters; Minimum Rs. 2,500/- per LC			YES
		Plus Swift Charges Rs. 500/- Flat			NO
		Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)			NO
		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	Amendment 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 L/C	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



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Description		Charges		
j	Handling Commission on Invoice Financing (Exports) (only applicable to Shariah Alternate facility)	Rs. 1,500/- per case		YES
k	Supply Chain Finance - Commission on Local Invoice Discounting (only applicable to shariah alternate facility)	Legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/-		YES
3	Inland Exports			
	Inland LC Advising / Confirmation			
a	Advising / Amendment Charges.	Rs. 1,500/- Flat		YES
		(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO
b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).		YES
4	Bills drawn against Inland Letters of Credit			
	SIGHT BILLS			
i	Negotiation/ Collection Charges	@ 0.55% or Minimum Rs. 600/-		YES
		Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of Negotiation till realization.		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
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 sydication/ 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/-		No
		(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	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M			
a	Feasibilty study charges before sanctioning facility	Actual		YES
b	Feasibilty 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



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Description		Charges	
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%. 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.			
f	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion	YES
g	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.	NO
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.			YES
3	Restructuring charges on Ijarah and DM including all types of moratorium/ deferments	@0.20% of restructured facility (No Charges upto Rs 0.50 m)	YES
	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.		
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	Actual
	b	Legal Documentation Fee	Actual
	Actual out of pocket expenses (if First and Second charge is created)		YES
D	AGRICULTURE BUSINESS FINANCING		
	Application Processing Charges for New to Bank/Additional Product to existing customer		
	a	Per Tractor Application	Rs. 5,500/- Flat
	b	Charity due to Late Payment (as per undertaking of the customer)	1% of unpaid Rental Amount.
	c	Verification of data/ documents	Rs. 500/- per verification Flat
	d	Fard issuance	Rs. 500/- per document Flat
	e	Entry of Mutation (Arr-Rahen)	Rs. 1,000/- per mutation Flat
E	OTHER CHARGES		
	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
	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
	c	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.
	d	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. (FED not applicable on Actual Cost only applied on plus amount)



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Description			Charges				
	e	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. (FED not applicable on Actual Cost only applied on plus amount)			YES	
	f	Processing of Registration of charge & Lawyer's charges For finances below Rs. 0.5 (M) Partnership / Proprietorship / Individual Customers	Actual Cost.			NO	
	g	Processing to mark lien on securities issued by other institutions	Rs. 500/- Flat per trip			YES	
	h	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs. 1,000/- Flat per case			YES	
	i	Shortfall in Business Commitments and Compensatory Commission	If a party fails to pass on committed business while getting the credit line sanctioned in their favor, the Bank reserves the right to recover compensatory commission Min @ 2%. Any waiver will be approved by respective Functional Head			YES	
F	1	For IB Facility against pledge/ hypothecation					
	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 Muccadum (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 / Representatives / External and Internal Auditors.					
	2	For Finances against Mortgage / Hypothecation of Fixed Assets					
		For Finances against Land, Building, Plant & Machinery					
		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 Rs.	
			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.					
Part H	HBL Islamic Car Finance (Diminishing Musharakah)						
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs. 13,000/- Rs. 6,500/- (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)	@ 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	



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Description			Charges		
	1.4	Vehicle Appraisal (if applicable)	Actual	YES	
	1.5	Re-Possession Charges	Actual or Rs.100,000/- 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	NO	
	1.8	Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month	YES	
	1.9	Marketing Charges (Auction Cases)	Actual	YES	
	1.10	Re-Issuance of NOC	Rs. 3,000/-	YES	
PART I HBL Islamic Home Finance					
1	1.1	Application Processing Fee	Standard Islamic Home Finance - Rs 10,000/- Roshan Apna Ghar - Rs 4,000/- Mera Pakistan Mera Ghar - Rs 5,000/-	YES	
	1.2	Profit on All Unit Purchase (Early Settlement)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Apna Ghar - 1% on all units purchased during the first year, thereafter, Nil Mera Pakistan Mera Ghar - Nil	YES	
	1.3	Profit on Additional Unit Purchase (Partial Payment)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Apna Ghar - 1% on all units purchased during the first year, thereafter, Nil Mera Pakistan Mera Ghar - Nil	YES	
	1.4	Legal Opinion	Actual (to be borne by the Applicant)	NO	
	1.5	Property Appraisal	Value of Assets Land Building Charges Rs. Up to 10 Mn 5,000 Rs. Above 10Mn to 50Mn 7,500 Rs. Above 50Mn 10,000 Note: Above mentioned charges are exclusive of applicable Govt./ Provincial Taxes.	NO	
	1.6	Property Takaful	Actual (to be borne by the Bank)	NO	
	1.7	Charity due to Late Payment (as per undertaking of the customer)	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	
Part J STANDING INSTRUCTIONS CHARGES					
1	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges	Rs. 350/- per transaction except deduction of Finance installments	YES	
	b	Amendment of Current Standing Order	Rs. 250/- flat	YES	
Part K SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS					
1		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	
2	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis (in advance)			
		Small	Rs. 7,500/- Flat per annum	YES	
		Medium	Rs. 9,000/- Flat per annum		
		Large	Rs. 12,000/- Flat per annum		
		Extra Large	Rs. 15,000/- Flat per annum		
		Cubicle Locker	Rs. 40,000/- Flat per annum		
		Note: 50% waiver for HBL Islamic Nisa Account holders on Safe Deposit Lockers Fee (annual fee) for the first year. For subsequent years, the annual fee will apply as per the latest ISOBC. For customers with multiple HBL Islamic NISA accounts, the 50% discount on the first year's annual locker rent will apply to each individual locker associated with every account they hold.			
	b	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	
	c	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. 4,350/- Flat	NO	
		Medium	Rs. 5,000/- Flat		
		Large/Extra Large	Rs. 8,000/- Flat		
		Cubicle Locker	Rs. 50,000/- Flat		
d	Breaking Charges				
	For Small, Medium, Large & Extra Large Locker	Rs. 5,000/- per Locker or actual cost whichever is more.	YES		
	Cubicle Locker	Rs. 6000/- per Locker or actual cost whichever is more.	YES		



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Description			Charges				
	f	Addition of New Locker Operator	Rs. 300/-			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.					
Part L		GUARANTEES					
1	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	
		b	Minimum charges for the amendment of guarantee is 1,400/-				Yes
		-	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.				Yes
	-	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.				Yes	
	-	Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.				Yes	
	-	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.				Yes	
	-	Claim handling charges of Rs. 1,500 (flat).				NO	
	c	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs. 600/- Flat (No FED/ST Applicable on Swift Charges) or Courier Rs. 150 Flat (Local within city-) (No FED/ST Applicable on Courier Charges) or Rs. 250 Flat (Inland – Inter city) (No FED/ST Applicable on courier Charges)			YES	



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Description			Charges		
Part M	MISCELLANEOUS CHARGES				
1	a	Transaction Charges on HBL Islamic Basic Banking Account	Rs. 58/- (inclusive of FED) 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, digital channels and system generated debit transactions.		NO
	b	Transaction charges on Al-Irtifa (IDPA) Account	Free		NO
	c	HBL Al-Mukhtar Account Charges	Free		NO
	d	FBR Collections through Branch Counter (OTC)	Free		YES
2		Service Charges on all FC Savings & FC Current Account	Free		
3		Cheque Book Issuance Charges	Free		Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
4		Transaction Charges on HBL Islamic Asaan Account	Free		NO
5		Stop payment of cheque	(i) Rupee A/c	Free	NO
			(ii) F.C. A/C	Free	NO
6		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with insufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Free	No
			(ii) FC A/c.	Free	No
7		Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Free	No
8		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	
9		Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat		NO
	Account Statement & Certificate Related Charges				
10		Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO
11		Duplicate Statements for all types of accounts, on request from customer	Free		NO
12		Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free		NO
13		Bank Certificate for the purpose of Visa	Free		NO
14		Overseas Employment Certificate	Free		YES
15		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 'Q' as applicable.				
	Account Transaction (s) & Balance Related Charges				
16		For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs. 1,000/- Flat		YES
17		Closure of Account Charges	Free		YES
18		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		YES
19		Confirmation of balances to Auditors	Rs. 500/- Flat		YES



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Description			Charges		
Dividend Related Charges					
20	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	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 payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.			YES
Utility Companies and Utility Bills related Charges					
21	a	Utility Bills Commission	Electricity Sui Gas Telephone Water CDGK Utility	Rs. 8/- per bill. Note: These Charges are included in the net amount of bill	ISD-N Sindh-Y Punjab-Y Bal-Y KPK-Y ATK-N
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies.		YES
Other Services to BISE / University:-					
22	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.			
Salary Disbursement related Charges					
23		Salary Disbursement Charges	Manual salary processing: Rs. 52/- per transaction Charges to be recovered from all clients excluding Government/Semi-Government Institutions & Armed Forces.		YES
Misc. Charges					
24		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs. 500/- Flat per annum		YES
25		Handling Charges on Commodity Operation	Rs. 3.75 per 1000/-		YES
26		SMS Alert Charges			
		SMS Alert Charges for over-the counter transactions	Free		NO
27	a	Biometric at Branches for proof of life against pension accounts	Nil		
	b	Biometric at Konnect agent location for proof of life against pension accounts	Nil		
Part N HBL DEBIT CARD (ATM CARD) *					
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned		
	b	Annual fee (Primary)	PayPak Chip - Rs. 2,000/- Visa Chip - Rs. 3,000/- MasterCard Standard - Rs. 3,000/- MasterCard Gold - Rs. 3,800/- MasterCard Business Classic Card - 8,000 UnionPay Chip - Rs. 2,700/- UnionPay Chip Gold - Rs. 3,500/- Visa Chip USD - US\$ 15/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 20,000/- MasterCard Business World - Rs. 22,000/-		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 - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A		YES



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Description		Charges	
d	Card Replacement fee	PayPak Chip - Rs. 600/-	YES
		Visa Chip - Rs. 850/-	
		MasterCard Standard - Rs. 850/-	
		MasterCard Gold - Rs. 1,200/-	
		MasterCard Business Classic Card - 1,000	
		UnionPay Chip - Rs. 850/-	
		UnionPay Chip Gold - Rs. 1,000/-	
		Visa Chip USD - US\$ 5/-	
		MasterCard Titanium - Rs. 700/-	
		MasterCard World - Rs. 2,000/-	
		MasterCard Business World - Rs. 2,500/-	
e	POS Transaction fee per transaction Local	PayPak Chip - NIL	YES
		Visa Chip - NIL	
		MasterCard Standard - NIL	
		MasterCard Gold - NIL	
		MasterCard Business Classic - NIL	
		Union Pay Chip - NIL	
		UnionPay Chip Gold - NIL	
		Visa Chip USD - 1% of Transaction Amount	
		MasterCard Titanium - NIL	
		MasterCard World - NIL	
		MasterCard Business World - NIL	
f	POS Transaction fee per transaction International	PayPak Chip - Nil	YES
		Visa Chip - 4% of Transaction Amount	
		MasterCard Standard - 4% of Transaction Amount	
		MasterCard Gold - 4% of Transaction Amount	
		MasterCard Business Classic - 4% of Transaction Amount	
		UnionPay Chip - 4% of Transaction Amount	
		UnionPay Chip Gold - 4% of Transaction Amount	
		Visa Chip USD - 4% of Transaction Amount	
		MasterCard Titanium - 4% of Transaction Amount	
		MasterCard World - 4% of Transaction Amount	
		MasterCard Business World - 4% of Transaction Amount	
g	ATMs International (Cash withdrawal)	PayPak Chip - Nil	YES
		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	
		MasterCard Business Classic - 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	
		UnionPay Chip Gold - 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	
		MasterCard Business World - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher	
h	ATMs International (Balance Inquiry)	PayPak Chip - Nil	YES
		Visa Chip - Rs. 225/- per Transaction	
		MasterCard Standard - Rs. 225/- per Transaction	
		MasterCard Gold - Rs. 225/- per Transaction	
		MasterCard Business Classic - Rs. 225/- per Transaction	
		UnionPay Chip - Rs. 225/- per Transaction	
		UnionPay Chip Gold - Rs. 225/- per Transaction	
		Visa Chip USD - US\$ 3/- per Transaction	
		MasterCard Titanium - Rs. 225/- per Transaction	
		MasterCard World - Rs. 225/- per Transaction	
		MasterCard Business World - Rs. 225/- per Transaction	
	* Note: (i) Issuance charges of Mastercard Standard for Islamic Nisa Tawfir variants Account holders are waived for the first year. Second year onwards, annual fees shall apply. (ii) Issuance charges of Mastercard Gold for HBL Nisa Plus Current & Nisa Saving Account are waived at the time of account opening. Second year onwards, annual fees shall apply. (iii) First-year free issuance of Paypak debit card for HBL Uraan, HBL Islamic Rutba, All Islamic Asaan Account, HBL Islamic Mahana Amdan & Freelancer Digital Account. Second year onwards, annual fees shall apply. (iv) Free debit card (Master Card Standard) for HBL @ Work Islamic Premium customers.		
i	SMS Alert Charges	Free	NO
	*Note: (i) Account based propositions: As per account terms & conditions		
2	MERCHANT ACQUIRING (POS)		
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES



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**FED/ST
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Description		Charges			
Part O	HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED)				
1	ATM Charges				
	1.1 Cash Withdrawal				
	a	HBL Card on HBL ATMs	Nil	YES	
	b	HBL Card on Other Local Bank ATMs	Rs. 23.44 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. 1,000/- 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.			
		Note: No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.			
		Free Cash Withdrawals from other Bank's ATMs for HBL @Work Islamic Account (Current, Saving & FCY).			
	1.2 Balance Inquiry				
	a	HBL Card on HBL ATMs	Nil	-	
	b	HBL Card on Other Local Bank ATMs	Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	
	c	Other Local Bank Card on HBL ATM	Rs. 3.13/- per inquiry		
	d	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	
	e	HBL Card on HBL ATMs Mini Statement	Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	
	1.3 Funds Transfer (HBL to HBL)		NIL		
		Funds Transfer (HBL to Other Bank) *	Transfer Amount	Charges	YES
			Rs. 1 - 25,000	Free	
			Rs. 25,001 and above	Up to 0.1% or Rs. 200	
			Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower.		
1.4 Utility Bill Payment		Nil	-		
1.5 HBL-ATM Biometric Transactions		Rs. 15/- per transaction	YES		
2	HBL Phone Banking				
	a	Funds Transfer Inter Branch Fund Transfer	Nil	-	
	b	Statement Request	Nil	NO	
	c	Stop Payment of Cheque(s)	(i) Rupee A/c	Free	NO
			(ii) F.C. A/c	Free	NO
	d	Cheque Book request	Free	No	
3	HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)				
	a	Subscription	NIL	-	
	b	Funds Transfer Inter Branch Fund Transfer	Nil	-	
	c	Inter Bank Funds Transfer (IBFT)*	Transfer Amount	Charges	YES
			Rs. 1 - 25,000	Free	
			Rs. 25,001 and above	Up to 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.		
	d	Utility Bill Payment *	Electricity	Nil	NO
			Sui Gas		NO
			Telephone		NO
			Water		NO
			* As per specific arrangement with the utility company. 'Nil' unless specifically negotiated differently with a client.		
	e	Education Fee Payment *	Nil	YES	
*As per specific arrangement with the educational institution. Considered 'Nil' unless specifically negotiated differently with a client.					
f	Cheque Book request	Free	No		
g	SMS Alert Charges	NIL	-		



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Description		Charges		
	h Additional Device Registration for Mobile Application	Rs.50/- (Inclusive of FED) at the time of registering the additional device Note: This service is free for first device registration; however, the service fee will be applicable for any additional device registration. Following account types are exempted from this charge: * Users with only C type accounts * Users with only FCY accounts * Accounts with any special conditions preventing debits * NRP customers		YES
4	HBL Pay Business Banking			
	a Monthly Subscription *	Rs. 250/-		YES
	* Charges to be recovered per account tagged for Retail Business Clients excluding Government/Semi-Government Institutions including Armed Forces			
	b HBL Pay Business Banking Platform for Retail Clients	Payroll processing	NIL	YES
		RTGS	Rs. 50/- over and above SBP charges	YES
		LFT	Rs. 20/-	YES
		IBFT	Rs. 75/-	YES
		Smart Cheque	Rs. 100/-	YES
		Corporate Cheque	Rs. 40/-	YES
	* Applicable on Retail Business clients of private sector, onboarded on HBL Pay via Branches/TEB Sales. Any deviation to be approved by Head TEB.			
5	HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)			
	a Utility Bill Payment	NIL		-
	b Initial Deposit - Konnect by HBL Mobile Account	NIL		-
	c Cash Deposit - Konnect by HBL Mobile Account	0.5% of Deposit Amount plus tax		YES
	d Utility Bill Payment - Konnect by HBL Mobile Account	NIL		-
	e Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account			
	i) Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0	NIL	-
	ii) Money Transfer Receiving	NIL		-
	iii) Money Transfer Sending at Agent's location	Rs. 10 per transaction		YES
	Note: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.			
	f Money Transfer - Konnect by HBL Mobile Account to CNIC			
	i) Money Transfer Sending	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 as Agent Fee.			
	ii) Money Transfer Receiving	NIL		-
	g Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location			
	i) 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 - Konnect by HBL Mobile Account to HBL Core Banking Account			
	i) Fund Transfer	*NIL		YES
	* will be updated as per SBP's directives			



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Description		Charges		
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)			
i)	Inter Bank Fund Transfer (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 - Konnect by HBL Mobile Account			
i)	Withdrawal Amount *	Transfer Amount Rs. 1 - 200	Rs. 15 per transaction	YES
		Transfer Amount Rs. 201 - 500	Rs. 15 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. 100 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 180 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 280 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 330 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 380 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 560 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 690 per transaction	YES
* For transactions through HRA Account fee will be 50% of the above mentioned slab.				
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account			
i)	Withdrawal Amount *	Transfer Amount Rs. 1- 500	Rs. 12 per transaction	YES
		Transfer Amount Rs. 501 -1000	Rs. 25 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40 per transaction	YES
		Transfer Amount Rs. 2501 - 4000	Rs. 50 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 75 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 150 per transaction	YES
*Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'ax' below).				
* For transactions through HRA Account fee will be 50% of the above mentioned slab.				
l	Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account			
i)	Cash Withdrawal	Rs. 23.44/- per transaction Flat		YES
ii)	Cash Withdrawal Print Receipt Charges	Rs. 3.13/- per transaction		YES
iii)	Balance Inquiry (HBL & Non-HBL ATMs)	Rs. 3.13/- per inquiry		YES



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Description		Charges		
m	Cash Deposit into HBL Core Banking Account at Agent's location			
i)	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per transaction	YES
Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per transaction	YES		
o	HBL ATM biometric verification		Rs.15 per transaction	YES
p	Pensioner Proof of Life (POL)		NIL	
q	Balance Inquiry - Konnect by HBL Mobile Account		NIL	
r	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL	
s	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL	
t	View Mini Statement - Konnect by HBL Mobile Account		NIL	
u	Air Time Top Up - Konnect by HBLs Agent & Mobile Account		NIL	
v	Mobile Account Opening on Agent and Customer App		NIL	
w	Average Minimum Balance required		NIL	
x	Balance Inquiry through SMS		NIL	
y	Upgrade of MW Account		NIL	
z	Account Maintenance		NIL	
aa	SMS Alerts for Customers		NIL	
ab	SMS Alerts for Agents		Rs. 230/- per month (inclusive of tax)	YES
ac	MPIN Creation		NIL	
ad	MPIN Change		NIL	
ae	App Login		NIL	
af	Postpaid Bill Payment OTC		NIL	
ag	Donations OTC		NIL	
ah	Balance Check Via USSD		NIL	
ai	Receive International Remittance		NIL	
aj	Postpaid Bill Payment through M-Wallet		NIL	
ak	Mini statement M- Wallet/App		NIL	
al	Donations through M-Wallet		NIL	
am	Internet Bill Payment OTC		NIL	
an	Internet Bill Payment M-Wallet		NIL	
ao	Debit Card PIN Creation / Change		NIL	
ap	IBFT Incoming		NIL	
aq	Account in-activity fee (Applicable in case of no activity in account for 12 months)		NIL	
ar	In App BVS charges		NIL	
as	USSD Platform Fee/transaction*		NIL	
at	Transaction processing Fee **		NIL	
au	App Platform Fee/transaction ***		NIL	
	* All financial/Non-financial transactions done via USSD platform.			
av	Fund Transfer To RAAST ID		NIL	
aw	Corporate Clients		Pricing will be set as mutual agreement between parties involved	
Note: Konnect Pension accounts are exempt from all charges (covering withdrawals, deposits, transfers, and other relevant services).				
ax	Debit Cards			
	Debit Cards	Annual Fee	Free ONUS ATM Cash Withdrawal Limit/	
i	Agent Debit Card	Rs. 1,100 per Debit Card	Free	
ii	Konnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	
iii	Konnect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	
iv	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-	
v	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-	
vi	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-	
vii	HAW Debit Card	Rs. 1,500/- per Debit Card (Free for First Year)	Rs. 200,000/-	
ay	Remittance Packages			
	Packages	Fee	Free Cash-in (Monthly)	Free Cash-out (Monthly)
i	Bronze (1 Month)	Rs. 265 per Package	Rs. 25,000	Rs. 25,000
ii	Silver (1 Month)	Rs. 550 per Package	Rs. 200,000	Rs. 200,000
iii	Gold (1 Year)	Rs. 3,780 per Package	Rs. 100,000	Rs. 100,000
iv	Platinum (1 Year)	Rs. 4,725 per Package	Rs. 200,000	Rs. 200,000
az	Card Replacement Charges	Rs. 600/-		YES



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Description		Charges			
6	Merchant Payment Solution (Ecommerce Acquiring, mPOS, Digital Invoicing, Direct Transfer)				
	Product / Solution	Onboarding Fee	Subscription Fee (Monthly/Annual)	Merchant Discount Rate	
	a Ecommerce IPG	As per specific agreement with the merchant along with relevant approvals.			YES
	b mPOS				
	c Digital Invoicing				
d Direct Transfer					
7	Billing Portal (www.hblpay.com)				
a	Transaction Fee	1.7% + FED			YES
Part P DISPATCH / COMMUNICATION CHARGES					
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. 2,000/- Flat			NO
		(ii) L/C / Guarantee amendment and miscellaneous short messages (MT-103, MT-202) Rs.1,000/- Flat			NO
		(iii) All other Swift Messages (MT-799, MT-499 etc..) Rs.500/- Flat			NO
6	Fax	Rs. 100/- Flat per message			NO
Part Q INVESTMENT PORTFOLIO SECURITIES (IPS)					
1	IPS Services Charges				
	i IPS Custody Service Charges	Nil			NO
	ii Security Movement against IPS Accounts	Nil			
	iii IPS Statement	Quarterly Free On Request - Nil			NO
Part R 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 Participation Fee				YES
	f Monitoring Fee				YES
	g Trustee / Agency Fee				YES
	*Any other charges duly approved by Shariah Board.				
Part S BANK CHARGES FOR GOVT. BUSINESS					
1	IMPORTS				
	Cash Letter of Credit				
	a Less than Rs. 250,000/-	0.125% of the value of the L/C			YES
	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: Rs. 1,000/- flat			No
		(ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation			YES
	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.				



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Description		Charges	
Part T	EXEMPTIONS		
	a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs. 0.500 M in Islamic Current Account OR Rs. 0.500 M in other Profit Earning Deposits/ Accounts. Note: Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him/her.	
	b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs 1.000 M in Current Account or Rs 1.000 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/her.	
	Exemptions can only be granted for charges included under the following "Parts of ISOBC".		
1	Part-C - Foreign Currency Remittances		
2	Part-D - Other Charges on Foreign Exchange Transactions		
3	Part-E - Remittances		
4	Part-F - Bills / Collection		
5	Part-G - Finances		
6	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits		
7	Part-N - Miscellaneous Charges		
8	Part-O - HBL Debit Card (ATM Card)		
9	Part-P - HBL Alternate Delivery Channels (ADC)		
10	Part-Q - Dispatch / Communication Charges		
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.		
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.		
Note-2:-	The applicability of FED is based on understanding of the relevant laws.		
Note-3:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this Islamic schedule of charges.		
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.		
Note-5:-	All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-6:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-7:-	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS).		



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ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)
EFFECTIVE FROM JULY 01, 2025 TO DECEMBER 31, 2025

**FED/ST
Applicable**

Description		Charges	
Part U	HBL Islamic Prestige		
	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:		
	Prestige Eligibility Criteria (Average assets under management) for Individual Clients/accounts *		
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period
	Islamic Current Account	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly averages
	Islamic Saving Account	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly averages
	Islamic Roshan Digital Account	\$50,000 or equivalent	Funded or invested in INPCs
	BancaTakaful	Rs. 1,000,000/- along with Rs. 3,000,000/- deposit in Current account or Saving Account	Throughout the active life of the policy (subject to Free Look Period completion)
	Islamic Mutual Funds	Rs. 35,000,000/-	Quarterly average, active holding, invested through HBL Islamic Prestige (subject to full Front End Load charge)
	Smart Investment	Rs. 20,000,000/-	Quarterly average, active holding, invested through HBL Islamic Prestige (subject to Free Look Period completion)
	Islamic Home Finance (Consumer)	Rs. 50,000,000/-	Throughout the active life of the product
	*Terms and Conditions Apply		
	Account Maintenance Charges		
	Membership Fee *	PKR 8,000/- per quarter	YES
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above.)		
1	Banking Services		
a	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free	
b	E-Statements	Free	
c	Issuance of Banker's Cheque	Free	
d	Cancellation of Bankers Cheque	Free	
e	Issuance of Replacement, in case of lost Banker's Cheque	Free	
f	Courier Delivery of Banker's Cheque	Free	
g	Cash Deposit (LCY/FCY) (i) Within City (ii) Inter City	Free	
h	Cash Withdrawal (LCY/FCY) (i) Within City (ii) Inter City	Free	
i	Cheque Deposits (i) HBL Cheque – For credit to HBL Account (Within city and within the Catchment area of One Clearing House (ii) Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free	
j	Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers	Free	
k	Cheque Book Issuance Charges	Free	
l	Stop payment of Cheque	Free	
m	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	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free	
o	Photocopy of the paid Cheque forwarded to Customers	Free	
p	Interbank Funds Transfer (IBFT)	Free	



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Description		Charges	
q	Statement of Account sent on Daily basis through Swift Message MT-940	Free	
r	Duplicate Statements for all types of accounts, on request from customer	Free	
s	Monthly Bank Statement	Free	
t	Same Day Clearing via NIFT	Free	
u	Local Fund Transfers (RTGS)	Free	
v	Issuance of Account Maintenance Certificate	Free	
w	Issuance of Balance Confirmation Certificate	Free	
x	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Free	
y	Account Closure Charges	Free	
z	Handling of payments/ balances from deceased accounts against Succession Certificate	Free	
aa	Confirmation of balances to Auditors	Free	
ab	Issuance of WHT Certificate	Free	
ac	Issuance of Proceed Realization Certificate (PRC) –HBL	Free	
ad	Issuance of Zakat Deduction Certificate	Free	
ae	Standing Instructions	Free	
af	SMS Alert Charges	Free	
ag	Issuance of FCY Demand Draft	Free	
ah	Cancellation of FCY Demand Draft	Free	
ai	International ATM Withdrawals through HBL ATMs*	Free	
aj	Collection of Cheques (Local Currency/ Foreign Currency**)	Free	
ak	Inward Telegraphic Transfers***	Free	
al	Outward Telegraphic Transfers***	Free	
am	Safe Deposit (HBL Regular Lockers) Annual Fee	Free	
* This only applies to ATM Access Fees, FX conversions are done on market rates.			
2	Debit Card		
HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:			
i	Annual Fee/ Issuance Fee	Free	
ii	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 Islamic 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	Islamic Housing Financing		
l	Processing Fee	Free	



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Description			Charges			
4		Islamic Auto Financing				
	1	Processing Fees	50% waiver on Processing Fees		YES	
5		Islamic HBL Prestige Lockers *				
		(to be recovered in advance and at the commencement date yearly)				
		Islamic Prestige Semi Digital				
	a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR or equivalent FCY)	For Rent
	i	Small	Small-sized lockers are unavailable for the Islamic		Current Account: Rs. 5,000,000/-	YES
	ii	Medium	Rs. 15,000/-	Rs. 35,000/-	Saving Account: Rs.5,000,000/-	For Key Deposit
	iii	Large	Rs. 20,000/-	Rs. 50,000/-		NO
	b	Locker Breaking Charges	Rs. 20,000/-			YES
	c	Charity due to late payment (As per undertaking of the customer)	10% of the applicable advance annual locker rent with a grace period of 30 days from the due date.			YES
		Islamic Prestige Automated Locker				
	a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR or equivalent FCY)	For Rent
	i	Small	Rs. 40,000/-	Rs. 60,000/-	Current Account: Rs. 20,000,000/-	YES
	ii	Medium	Rs. 45,000/-	Rs. 70,000/-	Saving Account: Rs.20,000,000/-	For Key Deposit
	iii	Large	Rs. 50,000/-	Rs. 100,000/-		NO
	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.			YES
		Important Note: 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 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) 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.				
Part V HBL ISLAMIC PREMIUM						
	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:					
	Premium Eligibility Criteria (Average assets under management) for Individual Clients/accounts *					
	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		
	Islamic Mutual Funds	PKR. 20,000,000/-		Quarterly average, active holding, invested through HBL (subject to full Front End Load charge)		
	Smart Investment	PKR. 10,000,000/-		Quarterly average, active holding, invested through HBL (subject to Free Look Period completion)		
	Islamic Home Finance (Consumer)	PKR. 20,000,000/-		Throughout the active life of the Financing		
	* Terms & Conditions apply					
1	Banking Services					
	a	First Cheque Book	Free		-	
	b	Cash Deposit	Free		-	
		(i) Within City (ii) Inter City				
	c	Cash Withdrawal	Free		-	
		(i) Within City (ii) Inter City				
	d	Debit Card Annual Fee/ Issuance Fee	50% waiver on World Islamic Debit Card		YES	
e	Lockers Issuance/ Annual Rent	50% waiver for life		YES		
f	Issuance of Banker's Cheque	Free		YES		
	Important Note: a) For all other charges: Regular ISOBC Charges apply.					



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**FED/ST
Applicable**

Description		Charges			
Part W	HBL ISLAMIC PREFERRED				
	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:				
	Premium Eligibility Criteria (Average assets under management) for Individual Clients/accounts *				
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period		
	Conventional Current Account	Rs. 500,000/- or equivalent Foreign Currency to Rs. 1,999,999/-	Quarterly average balances		
	Conventional Saving Account	Rs. 500,000/- or equivalent Foreign Currency to Rs. 1,999,999/-	Quarterly average balances		
	* Terms & Conditions apply				
1	Banking Services				
	a	First Cheque Book (25 leaves)	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	50% fee waiver on Gold Debit Card	YES
	e	Regular Lockers Issuance/ Annual Rent	25% fee waiver	YES	
	f	Issuance of Banker's Cheque	Free	-	
	Important Note: a) Fee Waivers are only applicable to qualified customers. b) For all other charges: Regular ISOBC Charges apply.				
Part X	HBL Islamic Roshan Digital Account				
	Individual clients (including Non-Resident Pakistanis & Resident Pakistani) will be eligible to avail the following free/ discounted services:				
A	Banking Services		RDA (Non- Resident Pakistani)	RDA (Resident Pakistani)	
	1	Instant Starter Cheque Book	Free	As per ISOBC	
	2	HBL Internet Banking and HBL Mobile Application	Free		
	3	E-Statements	Free		
	4	SMS Alert Charges (for over the Counter)	Free	As per ISOBC	
	5	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Islamic Debit Card will be charged as per ISOBC)		
	6	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies	SAR 30/- (equivalent amount in PKR) plus 15% FED		YES
	Note: (1) For FCRDA (Resident Pakistani) and RDA (Non-Resident Pakistani & Resident Pakistani) customers, all other service charges are applicable as prescribed in relevant sections of ISOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only.				
Part Y	Islamic Roshan Apni Car				
1	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 13,000/- Rs. 6,500/- (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. 100,000/- 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	NO	
	1.8	Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month	YES	
	1.9	Marketing Charges (Auction Cases)	Actual	YES	
	1.10	Re-Issuance of NOC	Rs. 3,000/-	YES	