

eBanc Roshan Digital Account is a current account that allows Overseas Pakistanis an opportunity to open an account in HBL Pakistan from any location across the globe from the comfort of their homes.

**Features**

- Account is based on the concept of Qard.
- No minimum balance requirement
- No service charges applicable
- Customer can open FCY Account or Non-Resident Rupee Accounts – Repatriable
- Unlimited transactions
- No local credits allowed in these accounts (Accounts are funded through foreign remittance only)
- Account cannot be fed from within Pakistan, except the profit and principal payment from investment made through the account in the government approved schemes

Particulars	Categories	Charges
Duplicate Account Statement	Individuals Only	PKR 29/- Statement
Bank Certificate	Individuals Only	PKR 300/- Flat
Debit Cards – Issuance Fee	Individuals Only	NIL
Debit Cards – Annual Fee	Individuals Only	PKR 1500 or USD 12 (Please refer to SOBC)
Debit Cards – Replacement Fee	Individuals Only	PKR 400 or USD 4 (Please refer to SOBC)

\*Equivalent charges in FCY to apply.

The Key Fact Sheet of eBanc Roshan Digital Account is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-555-425.