

## LIST OF 2 BRANCHES EXEMPTED FROM FEDERAL EXCISE DUTY LOCATED IN NORTHERN/FATA/PATA AREAS

| Sr.No. | Br.Code | Name of Branch      | Name of Region | Tehsil       | Distt.       |
|--------|---------|---------------------|----------------|--------------|--------------|
| 1      | 5030    | IBB BATKHELA        | MARDAN         | BATKHELA     | MALAKAND     |
| 2      | 5031    | IBB NEW BARA BRANCH | PESHAWAR       | KHBER AGENCY | KHBER AGENCY |



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| 1.0   | SLAMIC SCHEDULE OF B  Description   | JAN 1, 2020 TO JUN 30  |   | EFFECTIVETE  | TOM                                  | FED A |
|-------|---|--|---|--|--------------------------------------|-------|
|       | Безсприон   | INTERNATIONAL BAN  |   |  |                                      |       |
| rt A  | IMPORTS   |  |   |  |                                      |       |
|       | Sight/DA Letter of Credit<br>Opening charges.   | Annual volume during a<br>calendar year  | 1st Qtr or part<br>thereof  | Each sub Qtr or part thereof.                        | Minimum<br>Amount per LC             |       |
| a     |   | Upto Rs.25 M   | 0.40% Per Quarter   | 0.25% Per Quarter                                    |                                      |       |
| b     |   | Exceeding Rs. 25 M to Rs.50<br>M   | 0.35% Per Quarter   | 0.20% Per Quarter                                    |                                      |       |
| c     |   | Exceeding Rs. 50 M to<br>Rs.100 M  | 0.30% Per Quarter   | 0.20% Per Quarter                                    | =                                    |       |
| d     |   | Above Rs.100 M   | Negotiable Per<br>Quarter   | Negotiable Per<br>Quarter                            | Rs.2,000/- per<br>LC                 |       |
| e(i)  | Plus : Swift Charges Rs. 1,500/- I  | ilat   |   |  |                                      |       |
| e(ii) | Courier Charges Rs. 1,500/- Flat  | per item   |   |  |                                      |       |
| f     |   | I volumes are in line with HBL I<br>g of LC) will be applied, if not the   |   |  | sional rates                         |       |
|       | Note:-b) If party makes payment of  |  |   |  | harges Rs 800/-                      |       |
|       | Import Bill to settle Foreign   | Flat   | @ 0.12 /0 WIII be ree   | overed plus Handling C                               | naiges Ks.600/-                      |       |
|       | Currency in which LC was opened   | (ii) Charges @ 0.1270 will be  |   |  | ed by the client is                  |       |
|       |   | through another Bank plus Ha   | ndling Charges Rs.100   | 0/- Flat   |                                      |       |
|       |   | 00/- Flat will be recovered for the i<br>es remittance through another Banl  |   | o the remitting bank. The                            | his charge will be                   |       |
|       | Note:-d) Where the Importer deported by 0.05%.  | sits 100% Cash Margin at the time  | e of opening of L/C, rat  | e of opening commissi                                | on may be                            |       |
| g     | L/C opened under "Supplier<br>Credit", "Pay As You Earn<br>Scheme" L/cs for period over o<br>year   | Charges @ 0.40% per quart<br>Rs.2,200/- At the time of ope<br>ne Thereafter, charges to be re<br>liability, as per Schedule of G   | ening of L/C, to be ch<br>covered on six month                                    | arged on full amount<br>ly basis on outstandi        | of L/C liability.                    |       |
| h     | L/C opened under "Deferred<br>Payment" L/cs for period over one<br>year   | Charges @ 0.40% per quarter the time of opening of L/C, to the date of opening of L/C untion on outstanding/reducing liabil  | be charged on full ame<br>il its expiry. Thereafter                               | ount of L/c liability for , is to be recovered on    | the period from<br>six monthly basis |       |
| 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 recove<br>Minimum Rs.2,000/ Please r   |   |  | ratees section.                      |       |
| j     | Non-Reimbursable Letters of Cre-<br>under Barter / Aid & Authorization<br>to Pay.   |  | ter and 0.30% for each  | subsequent quarter or                                | part thereof.                        |       |
|       | REVALIDATION CHARGES<br>Revalidation Commission for<br>expired L/Cs revalidated   | (i) to be applied/charged from<br>applicable in case of opening of<br>(Charges will be calculated or<br>date of revalidation).<br>(ii) Revalidation charges will be<br>amount on acceptance by the a | of fresh L/C as in (1) at<br>a the amount of liability<br>be charged for one qual | ove.  y as per Exchange Rate  ter, minimum as in (1) | prevailing on the above on bill      |       |

|   | ISL       | J  | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>IAN 1, 2020 TO JUN 30, 2020   | FED Applicable |
|---|-----------|--|---|----------------|
|   |           | Description Transfer of L/C to New Beneficiary   | Charges Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-  | YES            |
|   |           |  | Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/ will be applicable.   |                |
| 1 | a         | Registration of Import Contract Registration of Import Contract  | With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.  Handling charges Rs.6,000/- Flat   | YES            |
| = | b         | Issuance of certificate regarding<br>opening of LC for registration of<br>contract with another Bank for<br>booking of Wa'ad based forward<br>cover at importer's request.         | Rs.1,000/- per application flat for LC upto Rs.1 M<br>Rs.1,500/- per application flat for LC over Rs.1 M  | YES            |
|   | c         | Contract Registration charges other than 'a' above.  |   |                |
| Ī |           | upto Rs.75 Million   | 0.20% Minimum Rs.2,000/- irrespective of import volumes.  | YES            |
|   | d         | over Rs.75 Million  Registered Contract Amendment Charges  | Negotiable - (To be approved by Functional Head) minimum Rs.1,500/- Flat Charges Rs.1,200/- If amendment involves increase in amount then charges will be @.0.18% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above.  | YES            |
| 5 |           | L/C Amendment Charges  |   |                |
|   | a         | L/C Amendment Charges  | Rs.1,400/- Flat charges per transaction or under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.  | YES            |
|   |           | Plus : Swift Charges Rs. 600/- Flat  |   | NO             |
| ļ | b         | Plus : Courier cost recovery Rs.1,5  Extention in maturity of Usance   | 00/- Flat per item Service charges Rs.1500/- Flat per bill.   | NO             |
|   | U         | Bills under L/C / Contract   | Service charges RS.1500/- Plat per oil.   | YES            |
| 5 |           | LCs under<br>Murabaha/Ijarah/Musharakah  |   |                |
|   | a         | Profit   | Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.  In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. | NO             |
|   | b         | Import documents received Directly<br>/ Indirectly from the suppliers by the<br>Applicant / Bank without registration<br>of contract and payment made there<br>against.            | Handling Charges Rs.2,000/= per shipment.   | YES            |
| ' |           | L/C Cancellation Charges   | (i) Rs.2,000/- Flat   | YES            |
| : |           | Credit Report Charges  | (ii) Plus Swift charges Rs.500/-  | NO             |
|   |           | Credit report on Foreign Suppliers/<br>Buyers.   | (i) Actual  | NO             |
|   |           |  | (ii) Plus Swift charges - Rs.500/- Note: In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.   | NO             |
| 9 |           | FIM under Murabaha   | t, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by  |                |
|   | a         | keeping the Consignment under Pleds  | ge (FIM):-  |                |
| F | i         | Arrangement of Facility  | Nil   | NO             |
| ŀ | ii<br>iii | On one time Request.  Due to Forced Clearance  | Profit rate @ 0.55% of Bill Amount Profit rate @ 1.20% of Bill Amount   | NO<br>NO       |
|   | b         |  | t, 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 account. | Profit rate @ 0.55% of Bill Amount  | NO             |
|   | iii       | Where customer fails to accept<br>documents on first presentation &<br>Bank is forced to clear the<br>Consignment & keep in Bonded<br>warehouse.                                   | Profit rate @ 1.20% of Bill Amount  | NO             |

|     |       |  | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020   | FED Applicable |
|-----|-------|--|---|----------------|
|     |       | Description  | Charges   |                |
| 10  |       | Import Bills returned unpaid.  | Ü   |                |
|     |       | Import Bills returned unpaid.  | Handling charges US \$ 100/- or equivalent Pak Rupees.  | YES            |
|     |       |  | Plus Courier charges Rs.1,800/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.   | NO             |
|     |       |  | Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank.   | YES            |
|     |       |  | Note: b) If forwarding Bank authorize us to delivery documents free of cost recovered from Drawee.  | YES            |
| 1   |       | Charges for Bills Collection   | accuments need of costs   |                |
|     | a     | Import Bills for Collections:- on<br>Sight & Usance basis  | Sight LCs Rs.1,200/- Flat Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,200/- Note: If Usance Bills lodged and retired on the same day Rs.1,200/- Flat will be recovered. | YES            |
|     | b     | Consignments Charges.  | 0.1 % Minimum Rs. 1,000/- irrespective of import volume   | YES            |
|     | c     | Import against Advance payment to suppliers.(Without L/C)  | (i) Rs. 1,500/- Flat at the time of remittance  | VEC            |
| ŀ   | d     | Handling charges against payment of  | (i) Handling charges Rs.1,500/-   | YES<br>YES     |
| 12  |       | import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.  Recovery of Actual | (ii) Plus Swift Charges Rs.500/-  | NO             |
| 12  |       | Reimbursement Charges  |   |                |
|     |       | Recovery of Actual Reimbursement<br>charges<br>(Payable to reimbursing Banks)  | At Actual   | NO             |
| .3  |       | Other Import Related Services<br>Charges   |   |                |
|     | a     | Charges for Issuance of freight<br>certificate for import on FOB basis.  | Rs.1,000/- Flat   | YES            |
|     | b     | Service charges against import<br>transactions i.e. Import<br>Bills/Murabaha profit on PAD /<br>Collection Charges/ Direct<br>Documents/ Advance Payment.            | @ 0.15% Minimum Rs.1,500/-  | YES            |
|     | c     | Delivery Order issued for release of<br>AWB consignment in absence of<br>original documents.   | Rs.2,000/- Flat   | YES            |
|     | d     | Expenses recovery protest / Legal charges  | At Actual   | NO             |
| _   | art B | EXPORTS  |   | 1              |
| 1   | a     | L/C Advising Advising L/C  | (i) Rs.2.000/- Flat   | YES            |
|     |       |  | (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)  | 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<br>NO      |
| 2   |       | Amendment Advising   | (2.D. 1000/ FL)   | N 2700 C       |
|     |       | 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<br>NO      |
| 3   |       | Negotiation  | (ii) 2.50100 Charges No.1507 (iii case of within city) of NS.2507 (iii case of interesty)   | 110            |
|     | 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<br>Afghanistan against<br>deposit/surrender of FCY Notes.   | @ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.   | YES            |
|     | d     | Export Development Surcharge   | Rs.80/- Flat per transaction  | YES            |
| Ī   | e     | Negotiation Charges<br>(FCY L/C's):-   |   |                |
|     | i     | Clean Documents  | Rs.1,000/- Flat   | YES            |
| - 1 |       |  |   | <u> </u>       |
|     |       |  | Plus Courier Charges Rs.1,500/-   | NO             |

|    |   |  | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020  | FED Applicabl |
|----|---|--|--|---------------|
|    |   | Description  | Charges  | 1             |
|    |   |  | Plus Courier Charges Rs.1,500/-  | NO            |
|    |   | applicable.  | rency Salam (Islamic FBP), charity rate as agreed in the financing agreement will be ted export business volume on Group Basis is above Rs.25 M, with the approval of  |               |
|    | f | Documents—Returned Unpaid  | Rs.600/- Flat per document plus charges of Correspondent Bank, if any.   | YES           |
| 4  |   | Confirmation Confirmation/Acceptance   | These Charges will be approved on case to case basis by Financial Institutions- Gloabal Trade Service (FI-GTS). Please refer Note No.7 ( Last Page)  | YES           |
| 5  |   | Transfer of L/Cs.  |  |               |
| _  |   | Transfer of Export L/Cs.  Reimbursement  | Rs.1,500/- Flat  | YES           |
| 6  |   | Reimbursement Reimbursement payment to other local banks from Non-Resident Rupee A/c.  | Rs.1,000/- Flat  | YES           |
| 7  |   | Processing of Documents under<br>L/C restricted on other Banks   |  |               |
|    |   | Where documents are sent to other<br>banks for negotiation under<br>restricted Letters of Credit.  | Rs.1,000/- Flat  | YES           |
| 8  |   | Handling of Duty Draw - Back<br>Claims   |  |               |
|    | a | Handling of Duty draw back claim   | 0.25% minimum Rs.1,000/- per submission to SBP.  | YES           |
|    | b | Handling the processing of 6% R&D support claims to SBP.   | 0.25% minimum Rs.1,000/- per submission to SBP.  | YES           |
| 9  |   | NOC Issuance / Documents<br>Transferred  |  |               |
| Ī  | a | Transfer of export proceeds to other Bank.   | Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-  | YES           |
| Ī  | b | IERS - NOC for Entitlement   | Rs.1,200/- (Flat) per case   | YES           |
|    | c | Charges for registration of contract<br>for Export of Raw Cotton with State<br>Bank of Pakistan and subsequent<br>handling of shipping documents for<br>return of Bank Guarantee from State<br>Bank of Pakistan. | Rs.1,500/- Flat  | YES           |
| ľ  | d | Preparation of substitution case in Islamic export re-finances.  | Rs.1,500 /- Flat   | YES           |
| 10 |   | Charges for Collections  |  |               |
| ſ  | a | Foreign Cheques/ Drafts/ FTCs  | (i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/-  | YES           |
|    |   |  | (ii) Plus Courier Charges - Rs.150/- Flat  | NO            |
|    | b | Foreign Bills for Collection (on<br>which Bank does not earn any<br>Exchange difference).  | @ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-  | YES           |
| =  | c | Foreign Bills for Collection where<br>Bank earns exchange difference.  | Rs.500/- Flat Per Shipment   | YES           |
|    | d | Transfer of export bill lodged under collection to other banks and Transfer of Form-E before lodgement of shipping documents or cancellation of Form-E.  | Rs.1,200/- Flat  | YES           |
| 7  | e | Service charges against Export   | 0.13% minimum Rs.1000/-  | YES           |
|    |   | Documents sent on collection<br>basis where payment cover is<br>already received in our NOSTRO<br>A/C. (Other than Advance Payment)  | (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- at the<br>time of dispatch of documents or Courier charges as per Exporter's agreement with Courier<br>Company, Exporters will have to produce copies of such agreements with Courier companies<br>which are on Bank's panel. | NO            |

|                       | 101    | AMIC SCHEDULE OF RAN  | NK CHARGES (EVCI IISTUE DE EED)  | FFFCTIVE EDOM  | <b> </b>                         |
|-----------------------|--------|---|--|--|----------------------------------|
|                       | 131    |   | NK CHARGES (EXCLUSIVE OF FED) I<br>JAN 1, 2020 TO JUN 30, 2020   | EFFECTIVE FROM   | FED Applicabl                    |
|                       |        | Description   | Charges  |  |                                  |
| 11                    |        | Charges for Advance Payment   |  |  |                                  |
|                       |        |   |  |  |                                  |
|                       |        | Handling Charges against advance  | 0.10% minimum Rs.1,000/-   |  | YES                              |
|                       |        | payment received for export   |  |  |                                  |
|                       | art C  | Charges for FOREIGN CURREN  | CY REMITTANCES   |  |                                  |
| A<br>1                | a-i    | OUTWARD:<br>Issuance of FDD from FC A/C &   | @ 0.25% Minimum Rs 1000/-  |  | YES                              |
| -                     |        | against PKR as per Foreign Exchage  |  |  |                                  |
|                       |        | Regulations   |  |  |                                  |
|                       |        |   | Plus Swift charges Rs.500/-  |  | NO                               |
|                       |        |   | Note:- These charges will not be recovered where FC as settlement to the beneficiary's bank.   | proceeds of Home Remittance are sent                         |                                  |
|                       |        |   | Hajj and Umrah remittances allowed to NGOs @   | USD 30/- per transaction plus                                |                                  |
| _                     |        |   | applicable Swift charges   |  |                                  |
| Ī                     | a-ii   | Issuance of FFT from FC A/C &   | @ 0.25% Minimum Rs 750/-   |  | YES                              |
|                       |        | against PKR as per Foreign Exchage<br>Regulations   |  |  |                                  |
|                       |        |   | Plus Swift charges Rs.500/-  |  | NO                               |
| ŀ                     | b      | Special remittance in respect of  | Service charges Rs.1,000/- per case in addition to non-  | mal remittance charges under 1(a)                            | YES                              |
|                       | -      | Shipping Freight, Dividend,   | above.   |  |                                  |
|                       |        | Advertisement etc.  | E (LEFT)   |  |                                  |
|                       | c      | Charges for Local Foreign Funds 7  LFFT within the same Branch or to  | Free   |  |                                  |
|                       |        | any Branch within the same city,  |  |  |                                  |
| Ĺ                     |        | irrespective of amount  |  |  |                                  |
|                       |        | Intercity LFFT  | 0.10%<br>Minimum - US\$ = 5/-  | Depending on the currency in which<br>transfer is being made | YES                              |
|                       |        |   | GBP = 3/-  | transfer is being made                                       |                                  |
|                       |        |   | Euro = 4/-   |  |                                  |
|                       |        |   | CNY = 20/-<br>Decimal charges will be rounded down   |  |                                  |
| -                     | d      | Charges FFT/FDD   | Seeman charges was se isolated down  |  |                                  |
| F                     | e      | Cancellation Charges / Stop   | Rs.500/- Plus drawee bank charges if any   |  | YES                              |
|                       |        | Payment per instrument.   | ,  |  |                                  |
|                       |        |   |  |  |                                  |
| -                     | f      | Issuance of duplicate FDD   | Plus Swift charges Rs.500/-<br>Normal Issuance Charges under 1(a) above.   |  | NO<br>YES                        |
|                       |        | issuance of duplicate 1 DD  | Tvormai issuance Charges under 1(a) above.   |  | 11.5                             |
|                       |        |   |  |  |                                  |
|                       |        |   | Plus Swift Charges - Rs.500/- for additional message.  |  | NO                               |
| B<br>1                |        | Charges for INWARD: Home Remittance   | NIII   |  |                                  |
| 1                     | a<br>b | FCY Commercial / Home   | NIL<br>NIL   |  |                                  |
|                       |        | Remittances   |  |  |                                  |
|                       | С      | Service charges on payment of all<br>Inward Foreign Remittances (other  | @ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,00  | 0/-  | YES                              |
|                       |        | than Home Remittances) to   | Plus Courier Charges Rs. 150/-   |  | NO                               |
|                       |        | beneficiaries maintaining accounts  |  |  |                                  |
| ļ                     | d      | with other Banks.  Handling charges on deposits of  | At 0.25% (in FCY or Pak Rupees). Minimum Rs.300  | /-   | YES                              |
|                       | u      | Foreign Currency Notes for the  | (mr er of rak Rupees). William RS.500  | •  | 1123                             |
|                       |        | credit of FC Account in respective  |  |  |                                  |
|                       |        |   | 1  |  | i                                |
| D                     | art_D_ | currencies.   | N FYCHANGE TRANSACTIONS  |  |                                  |
| P<br>1                | art D  | currencies.   | N EXCHANGE TRANSACTIONS At actual  |  | NO                               |
| 1                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  | At actual  |  |                                  |
| _                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection   | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a   | iny  | YES                              |
| 1                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  | At actual  | uny  |                                  |
| 2                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered. Foreign bills sent for collection returned unpaid. Inward collections received (relating to F.C A/c) from abroad or local  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a  Plus Swift charges Rs.500/- if applicable.   | nny  | YES<br>NO                        |
| 2                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is   | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a  Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/-  | uny  | YES<br>NO<br>YES                 |
| 2                     | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.   | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-   | iny  | YES<br>NO<br>YES                 |
| 2 3                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered. Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks' branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a  Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/-  | iny  | YES<br>NO<br>YES<br>NO           |
| 2 3                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-   | iny  | YES<br>NO<br>YES<br>NO           |
| 3 4                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered. Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks' branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-   | my   | YES<br>NO<br>YES<br>NO           |
| 2 3                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL Inward cheques received from local branches, up-country branches or  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  | my   | YES<br>NO<br>YES<br>NO<br>YES    |
| 3 4                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL Inward cheques received from local branches, up-country branches or local banks for payment in Pak.  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  | iny  | YES<br>NO<br>YES<br>NO<br>YES    |
| 3 4                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL Inward cheques received from local branches, up-country branches or  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/-  | my   | YES NO YES YES                   |
| 3 4                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/-  | nny  | YES NO YES NO YES                |
| 3 4                   | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant  | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/-  | nny  | YES NO YES NO YES                |
| 3 3 5 5               | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL 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)  Issuance of Proceeds Realization Certificate, if transaction is older               | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-                                  | nny  | YES NO YES NO YES NO YES NO      |
| 1<br>2<br>3<br>4<br>5 | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL 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)  Issuance of Proceeds Realization Certificate, if transaction is older than one year. | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/-  Plus Swift charges Rs.500/-  Rs.500/- Flat per certificate. | nny  | YES NO YES NO YES NO YES YES YES |
| 3 4 5 5               | art D  | currencies.  OTHER CHARGES ON FOREIG Correspondents' charges, if any, will be recovered.  Foreign bills sent for collection returned unpaid.  Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.  Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL 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)  Issuance of Proceeds Realization Certificate, if transaction is older               | At actual  Rs.500/- Flat Plus Correspondent Bank's Charges, if a Plus Swift charges Rs.500/- if applicable.  US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-  US\$20/- (To be recovered from collecting Bank)  Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-                                  | nny  | YES NO YES NO YES NO YES         |

|     | ISI    | AMIC SCHEDULE OF BAN  | NK CHARGES (EXCL  | USIVE OF FED) EFFECT   | IVE FROM                           | FED Applica |
|-----|--------|---|---|--|------------------------------------|-------------|
|     |        |   | JAN 1, 2020 TO JUN 3  |  |                                    |             |
|     |        | Description Standing Instruction Charges in   | IIC\$ 5/ per transaction plus   | Charges  | lo.                                | YES         |
|     |        | Standing Instruction Charges in<br>Foreign Currency A/c.  | US\$ 5/- per transaction plus a   | actual remittance charges as applicabl   | ie.                                | I ES        |
|     |        |   | DOMESTIC BANK   | ING  |                                    |             |
| Par | t E    | CHARGES FOR REMITTANCES   | 8   |  |                                    |             |
|     | a      | Issuance of Banker's Cheque Through A/c   |   | Rs.330/- Fla   | at                                 | YES         |
|     |        | Note:-  |   | <u>.</u>   |                                    |             |
|     |        | Charges for issuance of Banker's Che exceed 0.50% of fee/dues or Rs.25/- * Charges amount should not exceed | per instrument, whichever is le   |  | IEC/Board etc. should not          | YES         |
|     | b<br>c | For Cash Management customers, Ch<br>Cancellation of Bankers Cheque   | narges as per specific agreeme<br>Rs.240/- Flat   | nt with them.  |                                    | YES         |
|     |        |   | Note:- No cancellation charge   | es on Ranker's Cheque :  |                                    |             |
|     |        |   | (i) Issued in favour of Ministr<br>against BARDANA (Jute Ba<br>(ii) Issued in favour of Gover<br>Purchaser on recommendatio | y of Food, Government of Pakistan, a<br>gs) only during wheat procurement se<br>nment Departments as Security Depo<br>n of the same Government Department<br>ional institutions / HEC / Board etc. | eason.<br>osit and refunded to the |             |
|     | d      | Issuance of Replacement, in case of   | Same as Banker's Cheque iss   | uance charges  |                                    | YES         |
|     |        | lost Banker's Cheque  | Terms & Conditions apply  |  |                                    |             |
|     | e      | Courier Delivery of Banker's Cheque   | Rs. 250/-   |  |                                    | YES         |
|     |        | Special Pre-printed Drafts for CMD<br>Customers   | @ 0.04% - issuance charges  | or as per agreement by CMD with the  | e customer.                        | YES         |
|     |        | INTER BRANCH ONLINE TRAN  |   |  | •                                  |             |
|     | a      | Product Deposit (Cash)  | Transaction (i) Within City   | Charges<br>Free  | Payable By                         | YES         |
|     | а      | Deposit (Casii)   | •   |  | Depositor                          | 1123        |
|     | b      | Withdrawals (Cash)  | ii) Inter city ii) Within City Upto   | Flat Rs.380/=  |                                    |             |
|     |        | Widdiawais (Casil)  | Rs.500,000/- per day  |  |                                    |             |
|     |        |   | (ii) Within City Over   | 0.15% of the transaction amount w  | rith                               |             |
|     |        |   | Rs.500,000/= per day  | Minimum Rs.600/-   | Account Holder                     | YES         |
|     |        |   | (iii) Inter-city upto<br>Rs.500,000/- per day   | Flat Rs 370/-  |                                    |             |
|     |        |   | (iv) Inter-City Over  | 0.125% of the transaction amount   | with                               |             |
|     |        |   | Rs.500,000/=  | Minimum Rs.600/-   |                                    |             |
|     | С      | Cheque Deposits<br>(HBL Cheque - For credit to HBL  | <ul><li>(i) Within city and within the<br/>Catchment area of One</li></ul>  | Free   |                                    |             |
|     |        | Account of current & saving both  | Clearing House  |  |                                    |             |
|     |        | across the board)   | (ii) Inter city   | Free   | Account Holder                     | YES         |
|     |        |   |   |  |                                    |             |
|     |        |   |   |  |                                    |             |
|     | d      | Non-HBL Cheque deposited in local<br>clearing and funds credited to HBL                                     |   | Flat Rs. 400/=   |                                    | 1770        |
|     |        | Inter-city Branch Account   |   |  | Beneficiary                        | YES         |
|     | e      | Local Funds Transfers (LFTs)  | (i) Within city and within the  | Free   |                                    |             |
|     |        | Online Funds Transfer / Cross<br>Branch Transfers   | Catchment area of One<br>Clearing House   |  | Account Holder                     | YES         |
|     |        | Diancii Transicis   | J.  | FI- 4 D - 250/   | Account Holder                     | 11.5        |
|     |        |   | (ii) Inter city   | Flat Rs.250/-  |                                    |             |
|     |        | Note : HBL Cheque to be obtained fr   |   |  |                                    |             |
|     |        | Note:-1 (a) Where link is down, remit<br>(b) All on-line transactions should be                             |   |  |                                    |             |
|     |        | (i) Islamabad & Rawalpindi  |   |  |                                    |             |
|     |        | (ii) Chenab Nagar (Rabwah) and Ch<br>(iii) Khushab & Jauharabad   | inniot  |  |                                    |             |
|     |        | Note:-(2) (a) As per HOK instruction  | ns all HRI. Chaquas danositad   | at Branch Counters which are drawn   | on Mieve Branches must             |             |
|     |        | be collected through Online facility in   | , ,   |  | Diamones must                      |             |
|     |        | (b) Collection of Non HBL Cheque I  | Rs.300/- Flat (Plus FED) when   | re NIFT facility is available otherwise  | Normal OBC Charges are             | YES         |
|     |        | to be recovered.  |   |  |                                    |             |
|     |        | Note:-(3) Cash Management as per a  | greement signed with the custo  | omer.  |                                    | YES         |
|     |        | Note:-(4) Cash Management as per S  |   |  |                                    | YES         |
|     |        | Note:-(5) No service charges shall be   |   |  | on Account of the                  |             |
|     |        | educational institution through Cash I<br>Note:-(6)  Charges mentioned at 4 a,b                             | _   |  |                                    | 1           |
|     |        | Note:-(7) Charges mentioned at 4 a,c  |   |  | and HRI at Work                    |             |
|     |        | (Islamic) Premium Account Holders.  | (a,o & a) above are not app   | neade on tide Ai-Mukikai Freedon   | and TIDL at WOIK                   |             |
|     |        | Note:-(8) All charges pertaining to in  | tercity funds transfers under th  | is section will be exempted in case of   | f sales of third party             |             |
| l   |        | mutual fund transactions.   | 10 · 100 · 00 · 00  |  |                                    | 1           |
| •   |        | Funds Transfer using SBP's, RTGS  | System MT 103 Facility  |  |                                    | i           |

| IS.      | LAMIC SCHEDULE OF BAI   | NK CHARGES (EXCLU<br>JAN 1, 2020 TO JUN 3  |   | EFFECTIVE F  | ROM   | FED Applicab |
|----------|---|--|---|--|---|--------------|
|          | Description   |  | Charges   |  |   |              |
| Funds O  | utflow  | Transaction Time Window  | Charges Payable to SBP<br>Per Transaction (PKR)<br>G.L.Code-9903187     | HBL Share of Charges<br>Per Transaction (PKR)<br>G.L.Code-9914049    | Total Charges to<br>be recovered from<br>Customers (PKR)    |              |
|          |   | 9:00 AM to 1:30 PM   | Rs. 200/=   | Rs. 20/-   | Rs. 220/=   |              |
| Monday   | to Friday   | 1:30 PM to 3:00 PM   | Rs.300/=  | Rs. 30/-   | Rs.330/=  | YES          |
|          |   | 3:00 PM to 4:00 PM   | Rs. 500/-   | Rs. 50/-   | Rs. 550/-   |              |
| Funds I  | n-flow  | NIL  |   |  | 1   |              |
| 3rd Part | T is applicable on HBL's share of ch<br>y Funds Transfer using SBP's, RTG<br>ld amount of 3rd Party Funds Trans | S System - MT 102 Facility   | <u>,                                      </u>                          |  | 1   |              |
| Funds O  | outflow   | Transaction Time Window  | Charges Payable to<br>SBP Per Transaction<br>(PKR) G.L.Code-<br>9903187 | HBL Share of<br>Charges Per<br>Transaction (PKR)<br>G.L.Code-9914049 | Total Charges to<br>be recovered<br>from Customers<br>(PKR) |              |
| Mandan   | to Friday   | First Batch 12:00 PM   | Rs. 25/-  | Rs. 25/-   | Rs. 50/-  |              |
| Monday   | to Friday   | 2nd Batch 3:30 PM  | Rs. 25/-  | Rs. 25/-   | Rs. 50/-  | YES          |
| Funds II | T is applicable on HBL's share of ch  | argee only   |   |  |   |              |
|          |   | arges omy.   |   |  |   |              |
| Part F   | BILLS<br>Collection: -  | 1  |   |  |   |              |
| a        | Bills   | @ 0.40% Minimum Rs.1000  | /_  |  |   | YES          |
|          | 51115   | 0.10%  |   |  |   | 125          |
|          |   | (ii) Plus Courier Charges Rs.1   | 50/- (in case of within o   | city) or Rs.250/- (in cas  | se 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.1<br>No Charges on LBC i.e proce<br>account maintained with local | eds of other banks cheq   | ues collected in cash C  |   | NO           |
|          | Cheques received for collection   | @ 0.25% Minimum Rs.500/-   | Maximum Rs.10,000/-   |  |   | YES          |
| c        | directly from other Banks   | (ii) Plus Courier Charges Rs.1   | 50/- (in case of within o   | city) or Rs.250/- (in case   | se of intercity)  | NO           |
| c        |   | 1  |   |  |   | YES          |
| c d      | Charges for US\$ drafts / cheques presented in clearing.  | Rs.350/- per instrument. Flat  |   |  |   |              |

| ISL        |  | NK CHARGES (EXCLU<br>JAN 1, 2020 TO JUN 30  | VSIVE OF FED) EFFECTIVE FI<br>0, 2020   | ROM                             | FED Applical   |
|------------|--|---|---|---------------------------------|--|
| f          | Description Urgent collection of local cheques for Rs,500,000 and above  | Rs.500/- per collection.  | Charges   |                                 | YES  |
| g          | Returning Charges for Intercity<br>Clearing / Collection<br>(Documentary / Clean)  | Rs. 500/- Flat  |   |                                 | Isb-N<br>Sindh-Y<br>Punjab-Y<br>Bal-Y<br>KPK-Y<br>AJK-N<br>Fata/Pata-N |
|            |  | (ii) Plus Courier Charges Rs.1:<br>Only for OBC                                     | 50/- (in case of within city) or Rs.250/- (in ca  | se of intercity)                | NO   |
|            | Inland Letter of Credit  | Olly for OBC  |   |                                 |  |
| а          | Opening Charges  | Upto Rs.25 M  | 0.40% per quarter   | Minimum<br>Rs.2,000/- per<br>LC |  |
|            |  | Exceeding Rs. 25 M to Rs.50 M   | 0.35% per quarter   |                                 | YES  |
|            |  | Exceeding Rs. 50 M to   | 0.30% per quarter   |                                 |  |
|            |  | Rs.100 M<br>Above Rs.100 M  | Nagotiable Por Overt  | 4                               |  |
|            |  |   | Negotiable Per Quarter  |                                 |  |
|            |  | Plus Swift Charges Rs.500/- F<br>Courier Charges Rs.150/-<br>(in case of intercity) | llat<br>(in case of within city) or Rs.250/-  |                                 | NO<br>NO   |
|            |  | Note: Charges negotiable on ca  | ase-to-case basis under approval of Functiona   | 1 Head                          |  |
| b          | Amendments charges without increase in amount.   | Rs.1,500/- Flat   | ase to case oasis under approvar of 1 unctions  | Treat                           | YES  |
| с          | Involving increase in amount and / or extension in period of shipment.   | Rs.1,500/- per transaction or C extension in validity of LC.                        | Commission as per (2a) above, in case of incre  | ase in amount or                | YES  |
| d          | Extension in maturity of Usance<br>Bills   | Service charges Rs.1,000/- Fla  | it per bill   |                                 | YES  |
| e          | Cancellation Charges.<br>(Cancellation with mutual consent of  | Rs.1,500/- Flat   |   |                                 | YES  |
| f          | Advising / Amendment Charges.  | Rs.1,500/- Flat   |   |                                 | YES  |
|            |  | (ii) Plus Courier Charges Rs.1.   | 50/- (in case of within city) or Rs.250/- (in ca  | se of intercity)                | NO   |
| g          | To add Confirmation on LC Charges  | As per Financing Risk (to be a  | pproved by FID).  |                                 | YES  |
| h          | Handling charges on inland import collection bills at opening end.   | Rs.600/- Flat per collection.   |   |                                 | YES  |
| i          | Handling charges of discrepant documents   | Rs.1500/- Flat  |   |                                 | YES  |
| Bills drav | vn against Inland Letters of Credit.   |   |   |                                 |  |
| 3.1        | SIGHT BILLS  |   |   |                                 |  |
| a          | At Negotiating End   |   |   |                                 |  |
| i          | Negotiation Charges  | @ 0.55% or Minimum Rs.600   |   |                                 | YES  |
|            |  | Plus Profit under Murabaha ba<br>rate from date of Negotiation                      | used L.Cs as per Financing facility or normal little realization.                           | Prevailing profit               | NO   |
| ii         | Collection charges (Inland L/Cs)   | Rs.800/- Flat   |   |                                 | YES  |
| iii        | Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding). | Rs.1,000/- Flat   |   |                                 | YES  |
| b          | At opening end (at the time of<br>retirement) rate of Charges or<br>Profit rate under Murabaha<br>based L.Cs                   |   |   |                                 |  |
| i          | If retired within 3 days from the date of lodgment.  | Profit as per Financing facility<br>In case of One Off Approval, I<br>negotiation.  | from the date of negotiation.  Profit at normal Prevailing rate is to be applied            | I from the date of              | NO   |
| ii         | If retired after 3 days of lodgment.   |   |   |                                 | NO<br>NO   |
|            |  |   | date of lodgment for documents received under the Negotiating Bank only on receipt of docum |                                 |  |
|            | If negotiation is restricted to some   | I   | over Handling Service Charges of Rs.500/- (F  |                                 | YES  |

| _      | BL :   | SLAMIC BANKING  |  |                |
|--------|--------|---|--|----------------|
|        | ISL    |   | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020  | FED Applicable |
|        |        | Description   | Charges  |                |
| I      | art G  | FINANCES  |  |                |
| A<br>1 |        | PROJECT FINANCE   | 0 4 4 4  | YES            |
| 1      |        | Project Evaluation Fee (Non<br>Refundable) After acceptance of<br>sanction by the company but before<br>disbursement of the total amount of<br>sanction (Funded and Non Funded<br>Both) | On case to case basis as per agreement with the party.   | TES            |
| 2      |        | Services Fee and Charges in respect<br>of project financing in addition to<br>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   | On case to case basis as per agreement with the party.   | YES            |
|        | c<br>d | Legal documentation fee Trustee-ship fee (to be recovered in  | On case to case basis as per agreement with the party.  On case to case basis as per agreement with the party.   | YES<br>YES     |
|        | u      | case of sydication/ consortium financing).  | On case to ease basis as per agreement with the party.   | 1123           |
|        | 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  | On case to case basis as per agreement with the party.   | YES            |
|        | g      | Charges for Valuation of Fixed  | On case to case basis as per agreement with the party.   | YES            |
|        |        | Note for 1 and 2 above:- Charges to b   | pe approved by the Functional Head / Competent Authority.  |                |
| В      |        | WORKING CAPITAL FINANCING FACILITIES/ LIJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING   |  |                |
| 1      |        | Legal and other documentation<br>charges in all cases of fund based<br>and non fund based facilities  | legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/-   | YES            |
|        |        | and non rund based facilities   | (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 Actual |                |
|        |        |   | applicable in each Province)  (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      |        | Feasibilty study charges before sanctioning facility  |  |                |
|        | a      | Feasibilty study charges before<br>sanctioning facility   | @ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs  | YES            |
|        | b      | Feasibilty study charges before interim facility  | Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat  | YES            |
|        | с      | Feasibility study charges before<br>enhancement of facility.  | @ 0.10% of the enhanced funded amount including Usance L/Cs.   | YES            |
|        | e      | Feasibility study charges before<br>renewal of facility   | @ 0.1% to 1.0%   | YES            |
|        |        | •   | proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months,  |                |
|        |        | ii) Maximum fee of 1% will be charg   | ed 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            |
|        |        | Competent Authority. The negotiated   | r approved arrangements with the customers and approval of the Functional Head / 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            |
|        |        | Note: Waiver subject to approval by   | Functional Head and in the light of credit rating and business relationship with the Customer  | :              |
| 1      |        | Replacement of securities under lien<br>with the Bank (except at the time of<br>annual review of facilities and other<br>than our own Bank's deposits under<br>lien.                    | Rs.2,000/- Flat  | YES            |
| ~      |        | IJARAH FINANCE (Machinery)  |  |                |
| C      | a      | Machinery evaluation charges  | @ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Function<br>Head and in the light of credit rating and business relationship with the customers).                      | nal YES        |
| С      |        |   |  |                |
| C      | 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<br>YES     |

| b a b c c | Description  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.  For processing the issuance of NOC on the request of Customers for creating charge on their current assets.  For processing the issuance of NOC on the request of Customers for creating charge on their current assets.  Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book  Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.  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. | Rs.10,000/- Flat per transaction  Rs.2,500/- Flat per property.  Rs.1,000/- Flat per case  Actual Cost - Plus Rs.1,200/- per case  Actual Cost - Plus Rs.1,000/- per case |                            |            |                 | YES  YES  YES  YES |
|-----------|--|---|----------------------------|------------|-----------------|--------------------|
| b a b c   | 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.  For processing the issuance of NOC on the request of Customers for creating charge on their current assets.  For processing the issuance of NOC on the request of Customers for creating charge on their current assets.  Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book  Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.  Processing of Registration of charge at Registrar's Office for Partnership / Proprictorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.   | Rs.10,000/- Flat per transaction  Rs.2,500/- Flat per property.  Rs.1,000/- Flat per case  Actual Cost - Plus Rs.1,200/- per case  Actual Cost - Plus Rs.1,000/- per case |                            |            |                 | YES YES YES        |
| a b c c   | on the request of Customers for creating charge on their current assets.  For processing the issuance of NOC on the request of Customers for creating charge on their current assets.  Charges for Vacation of Charge/Release of Charge on Agri. Pass Book  Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.  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.   | Rs.2,500/- Flat per property.  Rs.1,000/- Flat per case  Actual Cost - Plus Rs.1,200/- per case  Actual Cost - Plus Rs.1,000/- per case                                   |                            |            |                 | YES YES            |
| b a b c   | on the request of Customers for creating charge on their current assets.  Charges for Vacation of Charge/Release of Charge on Agri. Pass Book  Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.  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.  | Rs.1,000/- Flat per case  Actual Cost - Plus Rs.1,200/- per case  Actual Cost - Plus Rs.1,000/- per case  |                            |            |                 | YES                |
| b c       | Release of Charge on Agri. Pass<br>Book  Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.  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.1,200/- per case  Actual Cost - Plus Rs.1,000/- per case  |                            |            |                 | YES                |
| c         | SECP & Lawyer's charges for both<br>Private & Public limited companies<br>where charge on current or fixed<br>Assets is registered.  Processing of Registration of charge<br>at Registrar's Office for Partnership /<br>Proprietorship firms / Individual<br>finances exceeding Rs.0.5 (M) for<br>mortgage at registrar of Property<br>office.   | Actual Cost - Plus Rs.1,000/- per case  |                            |            |                 |                    |
| c         | at Registrar's Office for Partnership /<br>Proprietorship firms / Individual<br>finances exceeding Rs.0.5 (M) for<br>mortgage at registrar of Property<br>office.  |   |                            |            |                 | YES                |
| a         | Processing of Pogistration -f -l   | 1 . 10 .  |                            |            |                 |                    |
| a         | Processing of Registration of charge<br>& Lawyer's charges For finances<br>below Rs.0.5 (M) Partnership /<br>Proprietorship / Individual<br>Customers.   | Actual Cost.  |                            |            |                 | YES                |
| a         | Processing to mark lien on securities issued by other institutions.  | Rs.500/- Flat per trip  |                            |            |                 | YES                |
|           | For IB Facility against pledge/<br>hypothecation.  |   |                            |            |                 |                    |
| b         | Godown Rent.   | Actual  |                            |            |                 | NO                 |
|           | Stock Inspection Charges.<br>(Hypothecation/ Pledge) inspection<br>frequency as per financing approval   | (i) Actual bill from outside surveyors (ii)If inspection carried out by Bank S  |                            |            | 's account.     |                    |
|           | and/or as per credit policy.   |   |                            | ucr.       |                 |                    |
|           |  | For financing facility amount   | Pledge                     |            | Hypothecation   |                    |
|           |  | Up to Rs.1.000 M  | Rs.200/-                   |            | Nil             | YES                |
|           |  | Up to Rs.5.000 M  | Rs.1,200                   |            | Rs.1,200/- Flat | 1                  |
|           |  | Up to Rs.10.000 M   | Rs.1,800                   |            | Rs.1,800/- Flat | 1                  |
|           |  | Above Rs.10.000 M   | Rs.2,200                   | /- Flat    | Rs.2,200/- Flat |                    |
|           |  | Note:- If during same period, outside Conveyance charges shall be recovered   |                            | odown, the | n only actual   |                    |
| c         |  | Actual bill by Muccadum to be paid d  | irectly debiting customer' | s account. |                 |                    |
|           | In case of Muccadum (Managed Pledge)   | mer for each pledge site.   | •                          |            | •               |                    |
| d         |  | Actual Cost.  |                            |            | nd Internal     | YES                |

|   | ISL    |   | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020   | FED Applicabl |
|---|--------|---|---|---------------|
|   |        | Description   | Charges   |               |
| E |        | RURAL FINANCING   | -   |               |
| 1 |        | Application Processing Charges for  | New to Bank/Additional Product to existing customer.  |               |
| • | a      | Per Tractor Application   | Rs. 3000/- flat   | YES           |
|   | b      | Charity due to Late Payment   | 1% of unpaid Rental Amount.   | NO            |
| 2 |        | Punjab Land Records Authority (<br>Charges  | PLRA) Service Charges for Customers / Branches in Punjab Province excluding GOVT  |               |
| ı | a      | Verification of data / documents  | Rs.500/- per verification Flat  |               |
| ı | b      | Fard issuance   | Rs.500/- per document Flat  | YES           |
| ŀ | c      | Entry of Mutation (Arr-Rahen)   | Rs.1,000/- per mutation Flat  |               |
|   | art H  | HBL Islamic Home Finance  | NS.1,000/ per intuition i lat   |               |
| 1 |        |   | D- 10 000/ Industrial function & Condit Donard  | YES           |
| 1 | 1.1    | Application Processing Fee<br>Profit on All Unit Purchase (Early  | Rs 10,000/- Inclusive of verification & Credit Report  5% on all units purchased.   | YES           |
|   | 1.2    | Settlement)   | 5% on an units purchased.   | 11.5          |
| - | 1.3    | Profit on Additional Unit Purchase<br>(Partial Payment)   | 5% on additional unit purchase.   | YES           |
| Ī | 1.4    | Legal Opinion   | Actual to be borne by the Customer.   | NO            |
|   | 1.5    | Property Appraisal  | Actual to be borne by the Customer.   | NO            |
| Ī | 1.6    | Property Takaful  | Property Takaful Cost to be borne by the Bank.  | NO            |
| ı | 1.7    | Charity due to Late Payment   | Rs. 2,500/- per late rental.  | NO            |
|   | 1.8    | Stamp Duty (Including but not<br>limited to Finance Documents,<br>Transfer of Title and Mortgage<br>Perfection) | Actual to be borne by the Customer.   | YES           |
|   | Part I | HBL Islamic Car Finance   |   |               |
| 1 | 1.1    | Application Processing Fee<br>(Inclusive of documentation,<br>verification and stamp duty<br>charges            | Rs.8,000/- Rs.4,000/- (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           |
| ı | 1.2    | Profit on All Unit Purchase (Early  | @ 9% of outstanding amount at the time of settlement.   | YES           |
|   | 1.3    | Settlement) Profit on Additional Unit   | 5% on additional unit purchase  | YES           |
| ŀ | 1.4    | Purchase (Partial Payment) Re-Possession Charges  | Actual Cost or Rs. 50,000 whichever is lower  | YES           |
| ŀ | 1.5    | Legal Notice Fee  | Actual Cost of Rs. 50,000 whichever is lower Actual Cost  | YES           |
| Ì | 1.6    | Charity due to Late Payment   | Rs. 1,200/- per late payment.   | NO            |
|   | Part J | HBL Car Ijarah  |   |               |
| 1 | 1.1    | Re-Possession Charges   | Actual Cost   | YES           |
| Ì | 1.2    | Legal Notice Fee  | Actual Cost   | YES           |
| ŀ | 1.3    | In lieu of Late Payment Charges,  | Rs. 1,000/- per late payment will be given to charity.  | NO            |
|   |        | Charity recovery  |   |               |
|   | art K  | STANDING INSTRUCTIONS C   | HARGES:   |               |
| P | a      | Standing Order/Balance Order<br>charges will be recovered in  | Rs.290/- per transaction except deduction of financing installments   | YES           |
| P |        | addition to normal remittance charges.  |   |               |
| P | b      | addition to normal remittance   | Rs.250/- flat   | YES           |

|    | ISL         | AMIC SCHEDULE OF BAN   | ,  |  | EFFECTIVE FROM  | FED Applical                                |
|----|-------------|--|--|--|---|---|
|    |             | Description  | JAN 1, 2020 TO JUN 30  |  |   | 1   |
| Do | ırt L       | Charges for SALE & PURCHASE  | OF SECTIONTIES SAFE OF   | Charges  | EC IN CAFE DEDOCITO   |   |
| Ia | III L       | Charges for SALE & FURCHASE  | OF SECURITIES, SAFE CO   | STODI OF ARTICI  | LES IN SAFE DEFOSITS  |   |
| 1  |             | Handling charges for deposit of share  | s and other securities in safe cus   | tody marked under Lie  | n for banking facilities:-  |   |
| `  | a           | Individual shares with verified  | Rs.500/- Flat  | would marked ander 1210  | To outling resistes.  | YES   |
|    |             | Transfer Deed attached.  |  |  |   |   |
|    | b           | Sale / Purchase of shares securities   | Rs.500/- Flat per transaction.   |  |   | YES   |
|    |             | held against banking facilities.   |  |  |   |   |
| H  | c           | Charges for holding bearer securities  | Rs 850/- Flat  |  |   | YES   |
|    |             | in safe custody on behalf of   | 10.050/ 1 111  |  |   | 125   |
|    |             | customer against banking facilities.   |  |  |   |   |
| L  |             |  |  |  |   |   |
|    | d           | Replacement of securities under lien   | Rs.1,000/- Flat per replacemen   | t  |   | YES   |
| 2  |             | to the Bank.  Articles in Safe Deposit- Fee for Arti   | cles in Safe Deposit (to be recov  | ared in advance at the t   | ime of denocit or at the  |   |
|    |             | commencement of each quarter).   | cies in Saic Deposit (to be recov  | cred in advance at the t   | line of deposit of at the   |   |
| H  | a           | Boxes and Packages   | Rs.5/- Flat per 100 cubic inches   | s or any part thereof wit  | h a Minimum of Rs.400/- per quarter.  | YES   |
|    |             |  |  |  | 1 1   |   |
|    | b           | Envelopes  | Rs.3/- Flat per 25 square Inche  | s or any part thereof wit  | h a Minimum of Rs.400/- per quarter.  | YES   |
|    |             |  |  |  |   |   |
| 3  | a           | Safe Deposit Lockers Charges (to be  |  | t date on yearly basis)  |   |   |
|    |             | Small  | Rs.4,000/- Flat per annum.   |  |   | YES   |
|    |             | Medium<br>Large  | Rs.4,750/- Flat per annum.<br>Rs.6,750/- Flat per annum.   |  |   | 1   |
|    |             | Extra Large  | Rs.10,000/- Flat per annum.  |  |   | †   |
|    |             | Cubicle Locker   | Rs.40,000/- Flat per annum.  |  |   | 1   |
|    | b           | Key Deposit (Will apply at the time of   |  |  |   |   |
|    |             | Note: Current Rate for the respective  | locker size will be applicable in  | case of customer status  | change.   |   |
|    |             | Small  | Rs.3,500/- Flat  |  | <u> </u>  |   |
|    |             | Medium   | Rs.4,000/- Flat  |  |   | NO  |
|    |             | Large/Extra Large  | Rs.6,500/- Flat  |  |   |   |
| H  |             | Cubicle Locker   | Rs.50,000/- Flat   |  |   |   |
|    | c           | Breaking Charges For Small, Medium, Large & Extra  | Rs.4,000/- per Locker or actual  | cost whichever is more   | <u> </u>  | YES   |
|    |             | Large Locker   |  |  |   |   |
|    |             |  |  |  |   |   |
|    |             | Cubicle Locker   | Rs.6000/- per Locker or actual   | cost whichever is more   |   | YES   |
|    | d           | Addition of New Locker Operator<br>Note:- In case a locker is broken oper  | Rs. 300/- n for non-payment of fee and its   | content are retained wit   | h inventory in a separate locker,   | YES<br>YES                                  |
| P  | d<br>Part M | Addition of New Locker Operator<br>Note:- In case a locker is broken oper<br>whenever the locker holder(s) visits ti<br>recovered before the contents are deli<br>GUARANTEES   | Rs. 300/- n for non-payment of fee and its ne Bank for collection of the item  | content are retained wit<br>ns, all outstanding fee a  | h inventory in a separate locker,<br>nd break-opening charges should be   |   |
| P  |             | Addition of New Locker Operator<br>Note:- In case a locker is broken oper<br>whenever the locker holder(s) visits ti<br>recovered before the contents are deli   | Rs. 300/- n for non-payment of fee and its ne Bank for collection of the item  | content are retained wit   | h inventory in a separate locker,   |   |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits ti recovered before the contents are deli GUARANTEES Guarantee Amount Range  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.   | content are retained wit<br>ns, all outstanding fee a  | h inventory in a separate locker,<br>nd break-opening charges should be   |   |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits ti recovered before the contents are deli GUARANTEES Guarantee Amount Range From   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten wered.   | Per Quarter recovery of Cost or part thereof   | h inventory in a separate locker, nd break-opening charges should be  Subsequent quarter or part thereof  | YES   |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits ti recovered before the contents are deli GUARANTEES Guarantee Amount Range  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.   | content are retained with the same and the same and the same are same and the same are same a   | h inventory in a separate locker,<br>nd break-opening charges should be   |   |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000  | Per Quarter recovery of Cost or part thereof \$5,000 \$8,000 \$15,000  | h inventory in a separate locker, nd break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500   | NO NO NO                                    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001  | Rs. 300/- for non-payment of fee and its- ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000   | Per Quarter recovery of Cost or part thereof \$5,000 8,000 15,000 22,500   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  | NO NO NO NO                                 |
|    |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1.000,000 2.000,000 3.000,000 4,000,000 4,000,000  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000  | NO NO NO NO NO                              |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001  | Rs. 300/- for non-payment of fee and its- ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000   | Per Quarter recovery of Cost or part thereof \$5,000 \$8,000 \$15,000 \$22,500 \$30,000 \$37,500   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  | NO NO NO NO NO NO                           |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1.000,000 2.000,000 4.000,000 5.000,000 6.000,000 7.000,000  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  | NO NO NO NO NO                              |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits ti recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 6,000,001 7,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 5,000,000 6,000,000 7,000,000 8,000,000  | Per Quarter recovery of Cost or part thereof \$5,000 \$8,000 \$15,000 \$22,500 \$30,000 \$48,000 \$70,000 \$64,000 \$64,000  | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000  | NO               |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits ti recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 5,000,000 6,000,000 7,000,000 8,000,000 9,000,000  | Per Quarter recovery of Cost or part thereof   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  | NO               |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits t recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 4,000,000 6,000,000 7,000,000 8,000,000 9,000,000 10,000,000   | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   22,500   30,000   37,500   48,000   70,000   64,000   67,500   75,000   75,000  | Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits trecovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 9,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1.000,000 2.000,000 4,000,000 5.000,000 6.000,000 7.000,000 8.000,000 10,000,000 11,000,000 12,500,000   | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  75,000  93,750   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 9,000,001 11,000,001   | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 4,000,000 6,000,000 7,000,000 8,000,000 9,000,000 10,000,000   | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  48,000  70,000  64,000  67,500  75,000  93,750  93,750  112,500  | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits trecovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 9,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 9,000,000 10,000,000 112,500,000 122,500,000 15,000,000 115,000,000  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  75,000  93,750   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 10,000,001 11,500,001 12,500,001 12,500,001 12,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 8,000,000 10,000,000 11,500,000 12,500,000 12,500,000 15,000,000 20,000,000 22,500,000 22,500,000  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  93,750  112,500  140,000  200,000  180,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 10,000,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 9,000,000 11,500,000 115,500,000 17,500,000 17,500,000 20,000,000 22,500,000   | Per Quarter recovery of Cost or part thereof  5,000 8,000 15,000 22,500 30,000 37,500 48,000 70,000 64,000 67,500 93,750 112,500 140,000 200,000 180,000 180,000 180,000 180,000   | h inventory in a separate locker, and break-opening charges should be   Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 6,000,001 7,000,001 10,000,001 11,000,001 12,500,001 11,000,001 12,500,001 15,000,001 17,500,001 17,500,001 17,500,001 17,500,001 22,500,001 22,500,001   | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 5,000,000 7,000,000 8,000,000 10,000,000 11,500,000 12,500,000 12,500,000 17,500,000 22,500,000 22,500,000 22,500,000 27,500,000 27,500,000 27,500,000 27,500,000  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  93,750  112,500  140,000  200,000  180,000  187,500  206,250   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 6,000,001 7,000,001 8,000,001 10,000,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 9,000,000 11,500,000 115,500,000 17,500,000 17,500,000 20,000,000 22,500,000   | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  93,750  112,500  140,000  200,000  180,000  187,500  206,250  225,000  | h inventory in a separate locker, and break-opening charges should be   Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 7,000,001 10,000,001 11,000,001 12,500,001 11,500,001 11,500,001 11,500,001 17,500,001   | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 5,000,000 7,000,000 8,000,000 10,000,000 11,500,000 12,500,000 12,500,000 22,500,000 22,500,000 22,500,000 30,000,000 32,500,000 33,000,000 33,500,000 33,500,000  | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   22,500   30,000   37,500   48,000   70,000   64,000   67,500   75,000   93,750   112,500   140,000   200,000   181,000   187,500   200,000    200,000    200,000   200,000   200,000    200,000   200,000    200,000   200,000    200,000   200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000    200,000     200,000    200,000    200,000     200,000     200,000     20  | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 93,750 103,125 112,500 121,875 140,000  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits of recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 6,000,001 7,000,001 10,000,001 11,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 8,000,000 11,500,000 12,500,000 12,500,000 12,500,000 17,500,000 17,500,000 17,500,000 17,500,000 17,500,000 17,500,000 18,000,000 18,000,000 19,000,000 19,000,000 10,000,000 10,000,000 10,000,00  | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  75,000  93,750  112,500  140,000  200,000  180,000  180,000  187,500  200,000  225,000  225,000  243,750  225,000  243,750  280,000  375,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 11,250 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 6,000,001 6,000,001 7,000,001 8,000,001 11,000,001 12,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 13,500,001 13,500,001 13,500,001 13,500,001  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 10,000,000 11,500,000 12,500,000 12,500,000 12,500,000 22,500,000 22,500,000 27,500,000 30,000,000 33,500,000 33,500,000 37,500,000 37,500,000 37,500,000 37,500,000   | Per Quarter recovery of Cost or part thereof \$,000 \$,0 | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000 7,500  11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500 160,000   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are defi GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 6,000,001 7,000,001 8,000,001 11,500,0001 11,500,0001 12,500,001 11,500,001 12,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001 18,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 6,000,000 7,000,000 10,000,000 11,500,000 12,500,000 12,500,000 17,500,000 22,500,000 22,500,000 22,500,000 33,000,000 35,000,000 35,000,000 37,500,000 37,500,000 37,500,000 37,500,000 40,000,000 40,000,000 40,000,000 40,000,00  | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   22,500   30,000   37,500   48,000   64,000   67,500   93,750   112,500   140,000   200,000   180,000   180,000   187,500   225,000   243,750   225,000   243,750   200,000   375,000    375,000    375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000   375,000  | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  103,125  112,500  121,875  140,000  187,500  160,000  187,500  160,000  159,375  | NO N    |
|    |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 6,000,001 6,000,001 7,000,001 8,000,001 11,000,001 12,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 11,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 12,500,001 13,500,001 13,500,001 13,500,001 13,500,001  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 10,000,000 11,500,000 12,500,000 12,500,000 12,500,000 22,500,000 22,500,000 27,500,000 30,000,000 33,500,000 33,500,000 37,500,000 37,500,000 37,500,000 37,500,000   | Per Quarter recovery of Cost or part thereof \$,000 \$,0 | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000 7,500  11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500 160,000   | NO N    |
|    |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 6,000,001 7,000,001 8,000,001 11,000,001 12,500,001 11,500,001 12,500,001 12,500,001 17,500,001 22,500,001 22,500,001 22,500,001 33,000,001 33,500,001 33,500,001 37,500,001 37,500,001 42,500,001 42,500,001 42,500,001 42,500,001 42,500,001 42,500,001 42,500,001 42,500,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 6,000,000 7,000,000 10,000,000 11,500,000 12,500,000 12,500,000 15,000,000 22,500,000 22,500,000 33,000,000 35,000,000 42,500,000 37,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000 42,500,000   | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   22,500   30,000   37,500   48,000   64,000   67,500   93,750   112,500   140,000   200,000   180,000   187,500   200,000   37,500   318,750   225,000   320,000   318,750   318,750   318,750   318,750   337,500   318,750   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   337,500   | h inventory in a separate locker, and break-opening charges should be   Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  112,500  121,875  140,000  187,500  160,000  159,375  168,750  178,125  187,500   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 10,000,001 11,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 7,000,000 8,000,000 11,500,000 12,500,000 12,500,000 12,500,000 22,500,000 22,500,000 22,500,000 33,000,000 35,000,000 35,000,000 37,500,000 37,500,000 37,500,000 37,500,000 38,000,000 37,500,000 38,000,000 37,500,000 38,000,00 | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  64,000  67,500  75,000  93,750  112,500  140,000  200,000  180,000  223,500  225,000  223,000  318,750  225,000  318,750  320,000  318,750  320,000  318,750  320,000  318,750  320,000  318,750  320,000  318,750  320,000  318,750  320,000  318,750  3375,000  320,000  318,750  3375,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  103,125  112,500  121,875  140,000  187,500  160,000  187,500  160,000  159,375  168,750  178,125  187,500  210,000  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits of recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 6,000,001 7,000,001 10,000,001 11,000,001   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 4,000,000 6,000,000 7,000,000 8,000,000 11,000,000 12,500,000 12,500,000 12,500,000 12,500,000 12,500,000 12,500,000 13,000,000 14,000,000 15,000,000 15,000,000 16,000,000 17,500,000 18,000,00 | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  70,000  64,000  67,500  75,000  112,500  112,500  112,500  112,500  120,000  180,000  187,500  200,000  187,500  200,000  187,500  375,000  375,000  318,750  337,500  318,750  337,500  318,750  337,500  318,750  337,500  337,500  337,500  337,500  356,250  375,000  3550,200   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 11,250 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500 160,000 159,375 168,750 178,125 187,500 210,000 275,000   | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 7,000,001 8,000,001 11,000,001 12,500,001 11,500,001 12,500,001 12,500,001 17,500,001 22,500,001 22,500,001 27,500,001 35,000,001 35,000,001 35,000,001 35,000,001 42,500,001 45,000,001 42,500,001 50,000,001 50,000,001 50,000,001 50,000,001 50,000,001 50,000,001 50,000,001  | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 1,000,000 2,000,000 3,000,000 4,000,000 6,000,000 7,000,000 11,500,000 12,500,000 12,500,000 12,500,000 22,000,000 22,500,000 25,500,000 33,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 38,000,000 | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  64,000  67,500  93,750  112,500  140,000  180,000  180,000  180,000  187,500  200,000  187,500  200,000  187,500  300,000  187,500  300,0   | h inventory in a separate locker, and break-opening charges should be   Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  32,000  32,000  32,000  33,750  46,875  56,250  70,000  100,000  90,000  90,000  93,750  103,125  112,500  121,875  140,000  187,500  160,000  160,000  187,500  168,750  178,125  187,500  210,000  275,000  230,000  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 7,000,001 8,000,001 10,000,001 11,000,001 12,500,001 10,000,001 11,500,001 12,500,001 17,500,001 17,500,001 17,500,001 17,500,001 18,000,001 18,000,001 18,000,001 18,000,001 19,000,001 10,000,001 11,0 | Rs. 300/- for non-payment of fee and its ee Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 6,000,000 10,000,000 11,500,000 11,500,000 12,500,000 12,500,000 15,000,000 22,500,000 22,500,000 27,500,000 33,000,000 33,000,000 42,500,000 35,000,000 42,500,000 40,000,000 42,500,000 40,000,000 41,500,000 42,500,000 42,500,000 42,500,000 43,500,000 40,000,000 55,000,000 55,000,000 55,000,000  | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   22,500   30,000   37,500   48,000   64,000   67,500   75,000   93,750   112,500   140,000   200,000   181,000   200,000   187,500   200,000   375,000   375,000   375,000   380,000   380,000   380,000   380,000   380,000   375,000   320,000   375,000   460,000   450,000   | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  103,125  112,500  121,875  140,000  187,500  160,000  187,500  168,750  178,125  188,750  178,125  187,500  210,000  225,000  230,000  225,000                               | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits of recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 6,000,001 1,000 | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 6,000,000 7,000,000 8,000,000 11,500,000 12,500,000 12,500,000 12,500,000 12,500,000 12,500,000 13,500,000 14,500,000 15,000,00 | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  64,000  67,500  75,000  112,500  112,500  112,500  140,000  200,000  187,500  225,500  243,750  225,000  375,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  | hinventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 11,250 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500 160,000 187,500 160,000 159,375 168,750 178,125 187,500 210,000 225,000 230,000 225,000 224,375  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 5,000,001 10,000,001 10,000,001 11,000,001 11,000,001 12,500,001 11,500,001 12,500,001 12,500,001 17,500,001 17,500,001 17,500,001 17,500,001 17,500,001 18,000,001 19,000,001 10,000,001 10,000,001 10,000,00  | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 1,000,000 2,000,000 6,000,000 7,000,000 10,000,000 11,500,000 12,500,000 17,500,000 22,500,000 22,500,000 27,500,000 27,500,000 27,500,000 28,500,000 21,500,000 21,500,000 21,500,000 22,500,000 25,500,000 25,500,000 25,500,000 25,500,000 25,500,000 25,500,000 25,500,000 25,500,000 55,500,000 55,500,000 60,000,000 60,000,000 60,000,000 60,000,00   | Per Quarter recovery of Cost or part thereof \$ 5,000 8,000 15,000 22,500 30,000 440,000 375,000 320,000 375,000 320,000 375,00  | h inventory in a separate locker, and break-opening charges should be   2,500 4,000 7,500 11,250 15,000 18,750 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 112,875 112,500 121,875 140,000 187,500 160,000 187,500 160,000 187,500 160,000 187,500 160,000 187,500 160,000 178,375 168,750 178,125 187,500 210,000 275,000 230,000 225,000 234,375 243,750                                  | YES  NO |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits of recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 6,000,001 1,000 | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 6,000,000 7,000,000 8,000,000 11,500,000 12,500,000 12,500,000 12,500,000 12,500,000 12,500,000 13,500,000 14,500,000 15,000,00 | Per Quarter recovery of Cost or part thereof  5,000  8,000  15,000  22,500  30,000  37,500  48,000  64,000  67,500  75,000  112,500  112,500  112,500  140,000  200,000  187,500  225,500  243,750  225,000  375,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  475,000  | hinventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500 4,000 7,500 11,250 15,000 11,250 24,000 35,000 32,000 33,750 37,500 46,875 56,250 70,000 100,000 90,000 93,750 103,125 112,500 121,875 140,000 187,500 160,000 187,500 160,000 159,375 168,750 178,125 187,500 210,000 225,000 230,000 225,000 224,375  | NO N    |
| P  |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits of recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 4,000,001 6,000,001 6,000,001 1,000,000   | Rs. 300/- for non-payment of fee and its ne Bank for collection of the iten vered.  To  500,000 1,000,000 1,000,000 2,000,000 3,000,000 4,000,000 7,000,000 11,500,000 12,500,000 17,500,000 22,500,000 22,500,000 22,500,000 23,500,000 24,500,000 25,500,000 33,000,000 33,000,000 34,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 35,500,000 36,500,000 36,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000 37,500,000  | Per Quarter recovery of Cost or part thereof \$ 5,000   8,000   15,000   8,000   15,000   22,500   30,000   37,500   48,000   64,000   67,500   75,000   93,750   112,500   140,000   200,000   180,000   187,500   225,000   243,750   206,250   225,000   3318,750   337,000   3318,750   337,000   3318,750   337,000   355,250   375,000   420,000   550,000   460,000   45  | h inventory in a separate locker, and break-opening charges should be   Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  32,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  112,875  112,500  121,875  140,000  187,500  160,000  187,500  160,000  179,375  168,750  178,125  187,500  210,000  275,000  230,000  225,000  234,375  243,750  253,125  280,000  362,500 | YES  NO |
|    |             | Addition of New Locker Operator Note:- In case a locker is broken oper whenever the locker holder(s) visits to recovered before the contents are deli GUARANTEES Guarantee Amount Range  From  Amount upto 500,001 1,000,001 2,000,001 3,000,001 4,000,001 5,000,001 1,000 | Rs. 300/- for non-payment of fee and its he Bank for collection of the iten vered.  To  500,000 1,000,000 2,000,000 3,000,000 4,000,000 7,000,000 8,000,000 11,500,000 12,500,000 12,500,000 12,500,000 17,500,000 17,500,000 18,000,000 19,000,000 10,000,000 10,000,000 10,000,00  | Per Quarter recovery of Cost or part thereof  5,000 8,000 15,000 30,000 37,500 48,000 70,000 64,000 67,500 75,000 112,500 140,000 200,000 180,000 187,500 225,000 243,750 225,000 331,750 206,250 375,000 318,750 375,000  | h inventory in a separate locker, and break-opening charges should be  Subsequent quarter or part thereof  2,500  4,000  7,500  11,250  15,000  18,750  24,000  35,000  32,000  33,750  37,500  46,875  56,250  70,000  100,000  90,000  93,750  103,125  112,500  121,875  140,000  187,500  160,000  187,500  160,000  178,125  187,500  160,000  275,000  210,000  225,000  224,375  243,750  253,125  280,000             | YES  NO |

| Description   Section       |       | LAMIC SCHEDULE OF BAN  | NK CHARGES (EXCLUSIVE<br>JAN 1, 2020 TO JUN 30, 202 |                    | EFFECTIVE FROM                          | FED Appli  |
|---|-------|--|---|--------------------|---|--|
| Section   Sect    |       |  |   |                    |   | 1  |
| S 2 000001   S 2 000000   S 13 120 0   S 100000   S 1000000   S 1000000   S 1000000   S 1000000   S 1000000   S 10000000   S 10000000   S 10000000   S 100000000   S 10000000000  |       |  | 82,500,000  |                    | 309.375                                 | NO   |
| ### ST.000.01 ##  |       |  |   |                    |   | NO   |
| Section   Sect    |       | 85,000,001   | 87,500,000  |                    |   | NO   |
| Section   Sect    |       | 87,500,001   |   |                    | 450,000                                 | NO   |
| 95,000,001   97,000,000   73,020   30,025   |       |  |   |                    |   | NO   |
| Minimum charges for the amendment of surrantee is 1.4000  |       | 92,500,001   | 95,000,000  |                    | 356,250                                 | NO   |
| Minimum charges for the amendment of guarantees is 1.4000°.  All guarantees amend exceeding Rs. 100 Million shall attract additional cost recovery of Rs. 10,000°/ per Rs. 1,700° (dut) 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. 1,700° (dut) will be recovered for Guarantees issued to Shipping Companies.  Charges for guarantees based on behalf of bank (correspondenthecalforeign) under their counter guarantees may be negolited on case to case based as the sole discretion of hank.  No. 1,000° (flat) will be recovered for Guarantees issued to Shipping Companies.  Charges for guarantees may be negolited on case to case based as the sole discretion of hank.  No. 1,000° (flat) will be recovered flow.  Time of the companies of the control of the control of the counter guarantees may be negolited on case to case based as the sole discretion of hank.  No. 1,000° (flat) will be recovered flow.  Time of the control of the counter guarantees may be negolited on case to case based as the sole discretion of hank.  No. 1,000° (flat) will be recovered dut) and this will be in addition to normal charges of the counter guarantees are made during a calcular morth except withdrawals made through ATM and systems guaranteed debt transactions will be levied and recovered duly and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) and the counter of the counter guaranteed debt transactions during the month with will be and guaranteed debt transactions during the month with will be and guaranteed debt transactions during the month with will be and guaranteed debt transactions during the month with will be and guaranteed debt transactions of the guaranteed debt transaction of the case of processors of Guarantees and the counter debt.  Producing categories of Accounts are exempt from recovery of "Transaction Dept. Govt. of Sindh.  1) Accounts of Mustebiages of Zelat  3)   |       |  |   |                    |   | NO   |
| Minimum charges for the amendment of guarantee is 1,400°   All guarantees amount executing Rs. 10 Million cach (per quarter or part thereof) plus Rs. 5,000° subsequent charges.  Rs. 1,700° (flu) will be charged per amendment plus cost recovery as above, if amendment involves increase in amount or extression in period of validity of Guarantee.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees issued to Shipping Companies.  -Rs. 1,000° (flu) will be recovered for Guarantees in Guarantees.  -Rs. 1,000° (flu) will be recovered for flu) will be and the formation of Guarantees.  -Rs. 1,000° (flu) will be recovered for flu) will be and the formation of G  |       |  |   |                    |   | NO<br>NO   |
| Account of Bilb. Advantage of Accounts are exempt from recovery of Transaction charges of Accounts are exempt from recovery of Transaction and person of Accounts are exempt from recovery of Transaction Charges of Accounts are exempt from recovery of Transaction belating and person approach of Accounts are exempt from recovery of Transaction belating and person of Mustchipero of Zalati.  Accounts of Subdense of Accounts are exempt from recovery of Transaction belating and person purposes including widows? children of deceased employees eligible for family person / benevolent fund grant execution of the Accounts of Subdense of Subdense of Subdense for Accounts are exempted from recovery of Transaction Charges.  1) Accounts of Mustchipero of Zalati Account (Subdense of Mustchipero of Data).  2) Accounts of Mustchipero of Zalati (Account) (Subdense of Mustchipero) (Tarisaction charges) (Subdense of Subdense o  |       |  |   | /50.000            | 3/3,000                                 | NO<br>NO   |
| Re. J. 1700: (Int) with becharged per anemdment plate of recovery as above, if amendment involves increases in amount or extension in period of validity of Guarantees.  Re. J. 1700: (Int) with becharged per anemdment plate of Guarantees issued to Shipping Companies.  Charges for Re. J. 1700: (Int) with the recovered for Guarantees issued to Shipping Companies.  Charges for Re. J. 1700: (Int) with the value of the said of the sai  |       |  |   |                    | 6D 10.000/                              | -  |
| 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/Bocal/Force/ga) under their counter guarantees may be negotiated on case to case basks at the sole discretion of bank.  Claim bandling charges on RB. 1,500 (flat).  Transaction Charges on RB. 1,500 (flat).  b Transaction Charges on RB. 1,500 (flat).  c C RB. 1,100 (flat) will be recovered for Guarantees issued to Shipping Companies.  c Transaction Charges on RB. 1,500 (flat).  d Account C Account and Charge of R. 500 (flat) periodic for the particular service (i.e. Banker's Coupus) but encluding system generated debt transactions.  The Charge of R. 500 (flat) periodic for the particular service (i.e. Banker's Coupus) but encluding system generated debt transactions.  The RB. Al Mikhirar (felamic Freedom)  Account C Recomment of Standards of Raccount and the Raccount as lated in product features. However, there is a charge of PKR 60 per transaction in lumpsom at month end on all castemer initiated debt transactions during the month.  The Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Aks 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 etc.  2) Accounts of Masteliapen of Zakat  3) Accounts of Standards  4) Accounts of Standards  4) Accounts of Standards  Account of Semi-Government / Semi-Government institutions inc  |       | - All guarantees amount exceeding I  | ks. 100 Million shall attract addition              | al cost recover    | y of Rs. 10,000/- per                   | NO   |
| 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/Bocal/Force/ga) under their counter guarantees may be negotiated on case to case basks at the sole discretion of bank.  Claim bandling charges on RB. 1,500 (flat).  Transaction Charges on RB. 1,500 (flat).  b Transaction Charges on RB. 1,500 (flat).  c C RB. 1,100 (flat) will be recovered for Guarantees issued to Shipping Companies.  c Transaction Charges on RB. 1,500 (flat).  d Account C Account and Charge of R. 500 (flat) periodic for the particular service (i.e. Banker's Coupus) but encluding system generated debt transactions.  The Charge of R. 500 (flat) periodic for the particular service (i.e. Banker's Coupus) but encluding system generated debt transactions.  The RB. Al Mikhirar (felamic Freedom)  Account C Recomment of Standards of Raccount and the Raccount as lated in product features. However, there is a charge of PKR 60 per transaction in lumpsom at month end on all castemer initiated debt transactions during the month.  The Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Aks 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 etc.  2) Accounts of Masteliapen of Zakat  3) Accounts of Standards  4) Accounts of Standards  4) Accounts of Standards  Account of Semi-Government / Semi-Government institutions inc  |       | Rs. 1 Million each (per quarter or   | part thereof ) plus Rs. 5.000/- subsec              | uent charges.      |   |  |
| Increase in amount or extension in period of validity of Guarantee.  Rs. 1,000. (flat) will be recovered for Guarantees issued to Shipping Companies.  Charge for guarantees sense to neshal of bank (corresponderul/local/foreign) under their counter guarantees may be negotiated on east to case basis at the sole discretion of bank.  Chain bandling charges of Rs. 1,500 (flat).  NISCELLANEOUS CHARGES  1 Transaction Charges (Rs. 1,500 (flat)).  B Transaction Charges (Rs. 1,500 (flat)).  Charge of Rs. 1,500 (flat).  Charge of Rs. 1,500 (flat) and charges (right) applicable on the particular service (i.e. Banker's Cheque on Al-Hoffa (DPA) Account and aldion to normal charges (right) applicable on the particular service (i.e. Banker's Cheque) to excluding system generated doble transactions.  C HBL Al-Mukhitar (Islamic Freedom) Account Account and the control charges (right) applicable on the particular service (i.e. Banker's Cheque) to excluding system generated doblet transactions.  Provinces the first in the control of the control   |       |  |   |                    |   |  |
| Rs. 1,000/- (flat) will be recovered for Casarantees issued to Shipping Companies.  Charges for guarantees issued on behalf of bank (correspondent/bea/foreign) under their counter guarantees may be negotiated on case to case bask at the sole discretion of bank.  Chairs handling charges of Rs. 1,500 (flat)  Transaction Charges on HBL, Islamic Basic Banking Account system generated debit transactions on the charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.  Charge of Rs. 50- per debit transactions 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 Coopers) but excluding system generated debit transactions.  Charge of Rs. 50- per debit transactions 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 Coopers) but excluding system generated debit transactions.  Proceedings system generated debit transactions 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 Coopers) but excluding system generated debit transactions.  Proceedings of the control of the particular service (i.e. Banker's Coopers) but excluding system generated debit transactions will be levied and recovered of the transaction and transaction are intended and the particular services.  Publication of the particular services of the services of th  |       | - Rs. 1,/00/- (flat) will be charged pe  | r amendment plus cost recovery as a                 | above, ii ameno    | ament involves                          | NO   |
| Rs. 1,000/- (flat) will be recovered for Casarantees issued to Shipping Companies.  Charges for guarantees issued on behalf of bank (correspondent/bea/foreign) under their counter guarantees may be negotiated on case to case bask at the sole discretion of bank.  Chairs handling charges of Rs. 1,500 (flat)  Transaction Charges on HBL, Islamic Basic Banking Account system generated debit transactions on the charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.  Charge of Rs. 50- per debit transactions 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 Coopers) but excluding system generated debit transactions.  Charge of Rs. 50- per debit transactions 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 Coopers) but excluding system generated debit transactions.  Proceedings system generated debit transactions 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 Coopers) but excluding system generated debit transactions.  Proceedings of the control of the particular service (i.e. Banker's Coopers) but excluding system generated debit transactions will be levied and recovered of the transaction and transaction are intended and the particular services.  Publication of the particular services of the services of th  |       | increase in amount or extension in   | neriod of validity of Guarantee.                    |                    |   |  |
| Charges for guarantees issued on behalf of bank (correspondent/local/forceglu) 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).  A Transaction Charges on Ball.  R. 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.  b Transaction charges on Al-Irifa (DIPA) Account  Charge of Rs. 5.0°- per debit transaction with every withdrawals made through ATM and system generated debit transactions.  c HBL Al-Mukhtar (Islamic Freedom) Free transactions are made during a calendar account as listed in product features.  Account  Cheques) but excluding system generated debit transactions at listed in product features.  However, there is a charge of FKR 0 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000°- for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Alex of employees of Government / Semi-Government institutions including Armed Forces Employees. / Pensioners opened for sulny and pension purposes including widows / children of decessed employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Musteliagen of Zakat  3) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  6) Special Non-Chequeing Accounts of Exporter  Thandling charges for issuance of Sudent Exchange Remittance  Charg  |       |  | •   |                    |   |  |
| cuarantees may be negotiated on case to case basis at the sole discretion of bank.  Claims handling clurges of 18, 1,500 (flat).  Transaction Charges on HBL. Islamic basis Banking Account  Transaction charges on Al-Irtifa (IDPA) Account  Charges on Al-Irtifa (IDPA) Account  Transaction charges on Al-Irtifa (IDPA) Account  Cheques but excluding system generated debit transactions on the particular service (i.e. Banker's Cheques) but excluding system generated debit transactions  Charge of 8,500 per debit transactions be charged if more than 2 customer initiated debit transactions are nated during a calendar month except withdrawals made through ATM and system generated debit transactions  Transaction charges on Al-Irtifa (IDPA) Account  Charges St. Sol. per debit transactions be experted in the particular service (i.e. Banker's Cheques) but excluding system generated debit transactions  Account  Free transactional services on Al-Makkhar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Alx so of employees of Occurrencent / 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 exc.  2) Accounts of Mustelingen of Zalat  3) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  5) Accounts of Sudents  6) Accounts of Sudents  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Monch Choqueing Accounts  9) Special Monch Choqueing Accounts  10) Sudent Sacchange Remittures  11) Alx of the product of the subsciplent of the product of the subsciplent of the product of the product of the subsciplent of the product of the product of the product   |       | - Rs. 1,000/- (flat) will be recovered   | or Guarantees issued to Shipping C                  | ompanies.          |   | NO   |
| cuarantees may be negotiated on case to case basis at the sole discretion of bank.  Claims handling clurges of 18, 1,500 (flat).  Transaction Charges on HBL. Islamic basis Banking Account  Transaction charges on Al-Irtifa (IDPA) Account  Charges on Al-Irtifa (IDPA) Account  Transaction charges on Al-Irtifa (IDPA) Account  Cheques but excluding system generated debit transactions on the particular service (i.e. Banker's Cheques) but excluding system generated debit transactions  Charge of 8,500 per debit transactions be charged if more than 2 customer initiated debit transactions are nated during a calendar month except withdrawals made through ATM and system generated debit transactions  Transaction charges on Al-Irtifa (IDPA) Account  Charges St. Sol. per debit transactions be experted in the particular service (i.e. Banker's Cheques) but excluding system generated debit transactions  Account  Free transactional services on Al-Makkhar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Alx so of employees of Occurrencent / 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 exc.  2) Accounts of Mustelingen of Zalat  3) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  4) Accounts of Sudents  5) Accounts of Sudents  6) Accounts of Sudents  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Monch Choqueing Accounts  9) Special Monch Choqueing Accounts  10) Sudent Sacchange Remittures  11) Alx of the product of the subsciplent of the product of the subsciplent of the product of the product of the subsciplent of the product of the product of the product   |       | - Charges for guarantees issued on h   | ehalf of bank ( correspondent/local/                | foreign) under     | r their counter                         | NO   |
| Claim handling charges of Rs. 1,500 (flat).   |       |  | ana ta anna banin at tha nala dinamatin             | a of book          |   |  |
| and MISCELLANEOUS CHARGES  a Transaction Charges on HBL. Islamic Basic Banking Account transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions will be kevical 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 transactions.  c HBL AF-Mukhtar (Islamic Freedom)  Free transactional services on AF-Mukhtar account as listed in product features. However, there is a charge of FKR 60 per transaction in lumpsum at month end on all customer imitiated debt transactions are used by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000-for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Acs of employees of Accounts are exempt from recovery of "Transaction Charges"  2) Accounts of Mustchiquen of Zakat  3) Accounts of Students  4) Accounts of Mustchiquen of Zakat  3) Accounts of Students  4) Accounts of Mustchiquen of Zakat  3) Accounts of Students  4) Account is Inactive and Unclaimed categories  6) Accounts in Inactive and Unclaimed categories  6) Accounts in Inactive and Unclaimed categories  6) Accounts of The Accounts of Exporter  7) Transaction Charges on HBL Asan  Account is R.S.50- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit areas actions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  They Book & Cheque Related Charges  R.S.50- Flat per cheque (to be retained by the originating Branch)  Ye Charges are applicable on HBL at Work (Islamic)Account  Charges are applicable on HBL at Work (Islamic)Accounts  PLA Accounts  Charges are applicab  |       |  |   | ii oi balik.       |   |  |
| a Transaction Charges on HBL Mamic Basic Banking Account  Res.500-per debit transactions to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.  Charge of Res.500-per debit transactions will be levied and recovered daily and this will be in addition to normal charges (fany) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.  Pred transaction will be kevice (i.e. Banker's Cheques) but excluding system generated debit transaction.  Pred transaction stream services on Al-Mukhtra excount as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month.  Following categories of Accounts are excempt from recovery of "Transaction Charges"  1) Account of System. This charge can be varied the customer maintains actual balance equal or above PKR 25000-for all days during the month.  Following categories of Accounts are excempt from recovery of "Transaction Charges"  1) Accounts of Musterhagen of Zakat  3) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of Deceased  7) Nominated accounts against all types of Tent Deposits.  7) Special Non-Chequeing Accounts of Exporter  8.5.00- Frant per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged in t  |       | <ul> <li>Claim handling charges of Rs. 1,50</li> </ul>   | 0 (flat).   |                    |   | NO   |
| a Transaction Charges on HBL Mamic Basic Banking Account  Res.500-per debit transactions to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.  Charge of Res.500-per debit transactions will be levied and recovered daily and this will be in addition to normal charges (fany) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.  Pred transaction will be kevice (i.e. Banker's Cheques) but excluding system generated debit transaction.  Pred transaction stream services on Al-Mukhtra excount as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month.  Following categories of Accounts are excempt from recovery of "Transaction Charges"  1) Account of System. This charge can be varied the customer maintains actual balance equal or above PKR 25000-for all days during the month.  Following categories of Accounts are excempt from recovery of "Transaction Charges"  1) Accounts of Musterhagen of Zakat  3) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of Deceased  7) Nominated accounts against all types of Tent Deposits.  7) Special Non-Chequeing Accounts of Exporter  8.5.00- Frant per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transaction to be charged in t  | art N | MISCELLANFOLIS CHADGES   |   |                    |   |  |
| Islamic Basic Banking Account   Iransactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.  |       |  |   |                    |   | <u> </u>   |
| b Transaction charges on Al-Irtifa (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 transaction as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer animains actual balance equal or above PKR 25000- for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  J) Accs of employees of Government (Semi-Government institutions including Armed Forces Employees / Pensioners operaed for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Mustchiqueen of Zakat  3) Accounts of Sudents  4) Accounts of Sudents  4) Accounts in functive and Unclaimed categories  6) Accounts in functive and Unclaimed categories  6) Accounts in functive and Unclaimed categories  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Assan  Account Charges on HBL Assan  R. 50° For debit transactions are made during a calendar month, except withdrawals made frough ATM's and system generated debit transaction.  Cheque Book & Cheque Rehited Charges  R. 500° Flat per annum  Student Exchange Remittance  Gill Rupes A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per instruction  Vanished Charges on cheques returned in Inward Chearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges an epiplicable on fault of the formation of the returned of the cheque of the control of the counter of the cheque of the control of the counter of the cheque o  | a     | Transaction Charges on HBL   | Rs.50/- per debit transaction to be cha             | rged if more tha   | nn 2 customer initiated debit           | YES  |
| b Transaction charges on Al-Irtifa (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 transaction as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer animains actual balance equal or above PKR 25000- for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  J) Accs of employees of Government (Semi-Government institutions including Armed Forces Employees / Pensioners operaed for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Mustchiqueen of Zakat  3) Accounts of Sudents  4) Accounts of Sudents  4) Accounts in functive and Unclaimed categories  6) Accounts in functive and Unclaimed categories  6) Accounts in functive and Unclaimed categories  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Assan  Account Charges on HBL Assan  R. 50° For debit transactions are made during a calendar month, except withdrawals made frough ATM's and system generated debit transaction.  Cheque Book & Cheque Rehited Charges  R. 500° Flat per annum  Student Exchange Remittance  Gill Rupes A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per instruction  Vanished Charges on cheques returned in Inward Chearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges an epiplicable on fault of the formation of the returned of the cheque of the control of the counter of the cheque of the control of the counter of the cheque o  |       | Islamic Basic Banking Account  | transactions are made during a calenda              | ar month except    | withdrawals made through ATM and        | 1  |
| b Transaction charges on Al-Irtifa (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) spotted metallic applicable on the particular service (i.e. Banker's Cheques) spotted metallic applicable on the particular service (i.e. Banker's Cheques) spotted metallic applicable on the particular service (i.e. Banker's Cheques) spotted metallic and control and in the control of the  |       |  |   |                    | 9                                       | 1  |
| addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.    Recount   |       | <u> </u>   |   |                    |   | <u> </u>   |
| addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.    Recount   | b     | Transaction charges  | Charge of Rs.50/- per debit transaction             | n will be levied:  | and recovered daily and this will be in | YES  |
| c HBL Al-Mukhtar (Islamic Freedom) Account  Free transactional services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer infiliated debit transactions training the month which wilb eat ong generated by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000-for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Acs 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 etc.  2) Accounts of Mustehiquen of Zakat  3) Accounts of Suddents  4) Accounts in Inactive and Unclaimed categories  6) Accounts of Schood Management Committee (SMCs) duly constituted by Education Deptt. Givet. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asam R. Account  1 Transaction Charges on HBL Asam R. Account  Cheque Book & Cheque Related Charges  R. 5000- Flat per annum  Cheque Hook & Cheque Related Charges  R. 5000- Flat per annum  Y Handling charges for issuance of Record for subsequent remittance.  Stop payment of cheque  (ii) F.C. A.C  (iii) F.C. A.C  (iv) Rupee A/c  Charges are applicable on HBL at Work (Islamic) Account  Charges on cheques returned in Inward Clearing Collection to be recovered from Customers issuing the Cheques with nor of car any other reason. "due to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic) Account  Charges on cheques returned in Inward Clearing Collection to be recovered from Customers  (iii) F.C. A.C  (iv) Rupee A/c   |       |  | C I   |                    | 2                                       |  |
| c HBL Al-Mukhtar (Islamic Freedom) Account Services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This damper can be waived if the customer maintains actual balance equal or above PKR 25000. For all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Acs 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 etc.  2) Accounts of Mustehiquen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts of Inactive and Unclaimed categories  6) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Chreque Book & Cheque Related Charges    Sudent Exchange Remittance permit and maintenance of Record for subsequent remittances.   |       | I I IIII (IDI / I) / ICCOUNT   |   |                    |   | Ì  |
| Account Accounts and the second secon  |       | 1  | Cheques) but excluding system genera                | acu ucon transa    | icuon.                                  | 1  |
| Account    However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be vaived if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.    Following categories of Accounts are exempt from recovery of "Transaction Charges"  |       | <u> 1                                   </u>   | <u>l</u>  |                    |   | <u>L</u>   |
| Account    However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be vaived if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.    Following categories of Accounts are exempt from recovery of "Transaction Charges"  | С     | HBL Al-Mukhtar (Islamic Freedom)   | Free transactional services on Al-M                 | lukhtar accoun     | nt as listed in product features.       | YES  |
| customer initiated debit fransactions during the month which will be auto generated by the system. This charge can be waited if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Acs 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 etc.  2) Accounts of Mustehique of Zakat  3) Accounts of Mustehique of Zakat  3) Accounts of Inactive and Unclaimed categories  4) Accounts of Inactive and Unclaimed categories  5) Accounts of Stodents  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  1 Transaction Charges on HBL Assan Rs.500- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  1 Cheque Book & Cheque Related Charges  1 Issuance of SBP/NBP cheques  1 Issuance of SBP/NBP cheques  2 Issuance of SBP/NBP cheques  3 Issuance of SBP/NBP cheques  4 Issuance of SBP/NBP cheques  4 Issuance of SBP/NBP cheques  5 Isop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per instruction  1 Issuance of Cheque Saving Accounts  1 Issuance of Cheque Saving Accounts  2 Isopayment of cheque  1 Inward Clearing/Collection to the levided one time for stop payment instructions whether it is for one or more cheques.  2 Charges are applicable on HBL at Work (Islamic) Account  2 Isopayment of cheques with insufficient balances in account or for any other reason, "due to fault of customers is saving the Cheques with insufficient balances in account or for any other reason, "due to fault of ustomers"  2 Isopayment of Cheques With insufficient bala  |       |  |   |                    |   |  |
| by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.  Following categories of Accounts are exempt from recovery of "Transaction Charges"  1) Acs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension proposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Mustchiagen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts in Inactive and Unclaimed categories  6) Accounts in School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequing Accounts of Exporter  d Transaction Charges on HBL Asaan   Rs. 500- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATMS and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issainer of SBP/INBP cheques  Issainer of SBP/INBP cheques  Issainer of Special Related Charges  Rs. 500- Flat per annum  Y  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per instruction  Y  Charges on cheques returned in Inward Clearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  Charges on cheques returned in Inward Clearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques.  (a) PLA C.  Charges on cheques returned in Inward Clearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques returned in Inward Clearing/Collection to be recovered from Customer'  (ii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. C.  USS 5/- or equivalen  |       | Account  |   |                    |   |  |
| 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 etc.  2) Accounts of Mustchiquen of Zakat  3) Accounts of Students  4) Accounts of Students  5) Accounts of Students  6) Accounts of Students  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asan Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATMs and system generated debit transaction.  Cheque Book & Cheque Related Charges  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y Student Exchange Remittance  Permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (ii) Rupee A/c  (ii) Rupee A/c  Charges are applicable on HBL at Work (Islamic) Account  Charges are applicable on HBL at Work (Islamic) Account  Charges on cheques returned in Inward Clearing/Collection to be circumental in account or for any other reason. "due to fault of customers"  10) Rupee A/c  Charges on cheques returned in Inward Clearing/Collection to be circumental in account or for any other reason. "due to fault of customers"  1) Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rs. P  |       |  |   |                    |   |  |
| 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 etc.  2) Accounts of Mustehiquen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts in Inactive and Unclaimed categories  6) Accounts in Inactive and Unclaimed categories  6) Accounts and School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Asaan  Account accounts against all types of Term Deposits.  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Asaan  Account account accounts against all types of Term Deposits.  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Asaan  Account account accounts against all types of Term Deposits.  9) Special Non-Chequeing Accounts of Exporter  4 Transaction Charges on HBL Asaan  Account account account account of term Deposits.  9) Special Non-Chequeing Accounts of Exporter  Transaction Charges on HBL Asaan  Account account account of term Deposits.  9) Special Non-Chequeing Accounts of Exporter  1 Transaction Charges for issuance of Exporter  1 Transaction Charges for issuance of Resolver accounts account or acco  |       |  | by the system. This charge can be w                 | vaived if the cu   | stomer maintains actual balance         |  |
| 1) Alss 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 etc.   2) Accounts of Mustehigeen of Zakat   |       |  | equal or above PKR 25000/- for all                  | days during th     | e month.                                |  |
| 1) Acs 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 etc.   2) Accounts of Mustehigeen of Zakat  |       |  | I   |                    |   |  |
| 1) Acs 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 etc.  2) Accounts of Mustehiqueen of Zakat 3) Accounts of Students 4) Accounts of Deceased 5) Accounts of Students 6) Accounts of Students 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter 7) Transaction Charges on HBL Asaan Rs.50/- Per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ArIM's and system generated debit transaction.  Cheque Book & Cheque Related Charges 1 Issuance of SBP/NBP cheques 1 Rs.500/- Flat per cheque (to be retained by the originating Branch) 2 Y 3 Student Exchange Remittance permit and maintenance of Record for subsequent remittance. 3 Stop payment of cheque 4 (i) Rupee A/c 4 (ii) FLC. A/C 5 US\$ 12/- or equivalent Flat per instruction 5 Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. 3 (2) Charges are applicable on HBL at Work (Islamic) Account 4 Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers 4 Suing the Cheques with insufficient balances in account or for any other reason, "due to fault of customer" 5 Accounts 6 Cheque Book Issuance Charges 7 Saccounts 7 Saccounts 8 PLS Accounts 8 PLS Accounts 8 Saccounts Saccount or for equivalent Flat per cheque to be recovered at the time of issuance of |       |  | I   |                    |   |  |
| 1) Acs 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 etc.   2) Accounts of Mustehigeen of Zakat  |       | <del>                                     </del>   |   |                    |   | 1  |
| salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Mustehiqeen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts in Inactive and Unchaimed categories  6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  1 Transaction Charges on HBL Assan Rs. 50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs. 500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Sudent Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Note- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges 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"  a Cheque Book Issuance Charges  Rs. 15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat Per leave to be recovered at the time of issuance of Cheque Book Islamic  |       |  |   |                    |   | <u> </u>   |
| salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.  2) Accounts of Mustehiqeen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts in Inactive and Unchaimed categories  6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  1 Transaction Charges on HBL Assan Rs. 50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs. 500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Sudent Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Note- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges 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"  a Cheque Book Issuance Charges  Rs. 15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rr. Flat Per leave to be recovered at the time of issuance of Cheque Book Islamic  |       | 1) A/cs of employees of Government   | / Semi-Government institutions include              | ing Armed Force    | es Employees / Pensioners opened for    | 1  |
| etc.  2) Accounts of Mustehigeen of Zakat  3) Accounts of Students  4) Accounts of Deceased  5) Accounts of Deceased  5) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.  7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  1 Transaction Charges on HBL Assam Rs.30/- per debit transaction to be charged if more than 4 customer initiated debit over-the-count counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  1 Cheque Book & Cheque Related Charges  1 Issuance of SBP/NBP cheques  1 Rs.500/- Flat per cheque (to be retained by the originating Branch)  2 Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittance.  3 Stop payment of cheque  4 (i) Rupee A/c  5 Rs.450/- Flat per instruction  5 Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  2 Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers  1 Issuing the Cheques with insufficient balances in account or for any other reason, "due to fault of customer"  2 Cheque Book Issuance Charges  2 Cheque Book Issuance Charges  3 Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plan Rs. Solications of the payment in the time of issuance of Cheque Book for Islamic Plan Rs. Solications of the payment in the time of issuance of Cheque Book for Islamic Plan Rs. Solications Plan Rs. S  |       | salary and pension purposes including  | widows / children of deceased employ                | vees eligible for  | family pension / benevolent fund grant  |  |
| 2) Accounts of Mustehiqeen of Zakat  3) Accounts of Students 4) Accounts of Students 5) Accounts in Inactive and Unclaimed categories 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 9) Special Non-Chequeing Accounts of Exporter d Tansaction Charges on HBL. Asaan Rs.50°- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500′- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Sudent Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C    US\$ 12/- or equivalent Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic) Account    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"  a Cheque Book Issuance Charges    Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   PLS Ac |       |  | ,   | ,                  | 71                                      |  |
| 3) Accounts of Students 4) Accounts of Deceased 5) Accounts in Inactive and Unclaimed categories 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter Transaction Charges on HBL Asaan Account account a debt transaction to be charged if more than 4 customer initiated debt over-the-counter debt transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges Issuance of SBP/NBP cheques Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  Charges are applicable on HBL at Work (Islamic)Account  Charges on cheques returned in Inward Clearing/Collection to be levied one time for stop payment instructions whether it is for one or more cheques.  Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers  (ii) F.C. A/C.  Charges on cheques returned in Inward Clearing/Collection to be sufficient balances in account or for any other reason. "due to fault of customer"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       |  |   |                    |   |  |
| 4) Accounts of Deceased 5) Accounts of Inactive and Unclaimed categories 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asaan Account Charges on HBL Asaan Account Cardia Charges on HBL Asaan Account Charges of SBP/NBP or deques Related Charges  Issuance of SBP/NBP or deques Res.500/- Flat per cheque (to be retained by the originating Branch)  Y Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Starter of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (iv) Rupee A/c  (iv) Rupee A/c  (iv) Rupee A/c  (iv) Rupee A/c  (iv) Starter of the per instruction whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic) Account  (iv) Rupee A/c.  (iv) Rupee  |       | <ol><li>Accounts of Mustehiqeen of Zakat</li></ol>   |   |                    |   |  |
| 5) Accounts in Inactive and Unclaimed categories 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter d Transaction Charges on HBL Asana Account Account Account  Cheque Book & Cheque Related Charges Issuance of SBP/NBP cheques Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Y  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic) Account  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 customers"  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | 3) Accounts of Students  |   |                    |   |  |
| 5) Accounts in Inactive and Unclaimed categories 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter d Transaction Charges on HBL Asana Account Account Account  Cheque Book & Cheque Related Charges Issuance of SBP/NBP cheques Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Y  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic) Account  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 customers"  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | 4) Accounts of Deceased  |   |                    |   |  |
| 6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh. 7) Nominated accounts against all types of Term Deposits. 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asaan Re.560/ per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Re.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Note:-(1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic)Account  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"  a Cheque Book Issuance Charges  Re.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  PLS Accounts   |       |  | 1   |                    |   |  |
| 7) Nominated accounts against all types of Term Deposits.  8) Regular Saving Accounts  9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asaan Account of Exporter  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic) Account  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"  A Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Rp.  |       |  |   |                    |   |  |
| 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asaan Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Y  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  A Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Rs. Br. Sh. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Rs. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp   |       | Accounts of School Management (  | Committee (SMCs) duly constituted by                | Education Dept     | tt. Govt. of Sindh.                     |  |
| 8) Regular Saving Accounts 9) Special Non-Chequeing Accounts of Exporter  d Transaction Charges on HBL Asaan Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Y  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  A Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Rs. Br. Sh. Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Rs. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp. Rp   |       | <ol><li>Nominated accounts against all type</li></ol>  | es of Term Deposits.                                |                    |   |  |
| 9) Special Non-Chequeing Accounts of Exporter  Transaction Charges on HBL Asaan Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Yame and the permittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic) Account  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"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Pun, Br. Scounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Plas Pun, Br. Scounts   |       | 8) Regular Saving Accounts   | •   |                    |   |  |
| d Transaction Charges on HBL Asaan Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Rupee A/c  Charges are applicable on HBL at Work (Islamic) Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       |  | -£ Et   |                    |   |  |
| Account counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.    Cheque Book & Cheque Related Charges   Rs.500/- Flat per cheque (to be retained by the originating Branch)   Y  |       |  | *   |                    |   |  |
| through ATM's and system generated debit transaction.  Cheque Book & Cheque Related Charges  Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of SbernNBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  US\$ 12/- or equivalent Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   | d     | Transaction Charges on HBL Asaan   | Rs.50/- per debit transaction to be cha             | rged if more tha   | in 4 customer initiated debit over-the- | YES  |
| Cheque Book & Cheque Related Charges   Issuance of SBP/NBP cheques   Rs.500/- Flat per cheque (to be retained by the originating Branch)   Y  |       | Account  | counter debit transactions are made du              | ıring a calendar   | month, except withdrawals made          |  |
| Cheque Book & Cheque Related Charges   Issuance of SBP/NBP cheques   Rs.500/- Flat per cheque (to be retained by the originating Branch)   Y  |       |  | through ATM's and system generated                  | debit transaction  | n.                                      |  |
| Issuance of SBP/NBP cheques  Rs.500/- Flat per cheque (to be retained by the originating Branch)  Y  Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C    US\$ 12/- or equivalent Flat per instruction   Y    Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account    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"    A   Cheque Book Issuance Charges   Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts    Sin Pun  |       |  | , ,   |                    |   |  |
| Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iii) F.C. A/C  (iv) State of the permittance of Restate of the permittance of Charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  A Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.500/- Flat per instruction  Y  Y  Sin Plus PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       |  |   |                    |   |  |
| Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (vii) F.C. A/C  (viii) F.C. A/C  (viii  |       | Issuance of SBP/NBP cheques  | Rs.500/- Flat per cheque (to be retained            | ed by the origina  | nting Branch)                           | YES  |
| Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (vii) F.C. A/C  (viii) F.C. A/C  (viii  |       | 1  | I   |                    |   | Ī  |
| Student Exchange Remittance permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (vii) F.C. A/C  (viii) F.C. A/C  (viv) F.C. A/C    |       |  | D 500/ FI   |                    |   |  |
| permit and maintenance of Record for subsequent remittances.  Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (v) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  (b) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) Flat per cheque  Y  US\$ 5/- or equivalent Flat per cheque  Y  Y  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic  PLS Accounts  Islamic  Sin  Pun  Bi  RP  |       |  | ks.500/- Flat per annum                             |                    |   | YES  |
| Stop payment of cheque   (i) Rupee A/c   Rs.450/- Flat per instruction   Y  |       |  | 1   |                    |   | Ì  |
| Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (v) LVS 12/- or equivalent Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic) Account  (i) Rupee A/c.  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"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | permit and maintenance of Record   | İ   |                    |   | 1  |
| Stop payment of cheque  (i) Rupee A/c  (ii) F.C. A/C  (iii) F.C. A/C  (iv) F.C. A/C  (iv) F.C. A/C  (v) LVS 12/- or equivalent Flat per instruction  Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic) Account  (i) Rupee A/c.  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"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | for subsequent remittances.  | İ   |                    |   | 1  |
| (ii) F.C. A/C    US\$ 12/- or equivalent Flat per instruction    Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.   |       | •  |   |                    |   | ļ  |
| (ii) F.C. A/C    US\$ 12/- or equivalent Flat per instruction    Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.   |       | Stop payment of cheque   | (i) Rupee A/c                                       |                    | Rs.450/- Flat per instruction           | YES  |
| Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  | 1   |                    | _                                       | Ì  |
| Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  | İ   |                    |   | 1  |
| Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  |   |                    |   | <u></u>  |
| Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Instruction  (i) Rupec A/c.  (ii) FC A/c.  US\$ 5/- or equivalent Flat per cheque  Y  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  | (ii) F.C. A/C                                       |                    | US\$ 12/- or equivalent Flat per        | YES  |
| Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.  (2) Charges are applicable on HBL at Work (Islamic)Account  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"  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  | İ   |                    |   | 1  |
| (2) Charges are applicable on HBL at Work (Islamic)Account  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"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | 1  | İ   |                    |   | 1  |
| (2) Charges are applicable on HBL at Work (Islamic)Account  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"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       | Note: (1) Stop pot -t  | to be levied one tim- ft                            | instructi 1        | other it is for one or                  | <del>                                     </del> |
| 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"  a Cheque Book Issuance Charges  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  |       |  |   | mstructions whe    | turer it is for one or more eneques.    | 1  |
| 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"  a Cheque Book Issuance Charges  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | (2) Charges are applicable on HBL at   | . Work (Islamic)Account                             |                    |   | 1  |
| 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"  a Cheque Book Issuance Charges  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | 1  |   |                    |   | 1  |
| 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"  a Cheque Book Issuance Charges  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | i e  |   |                    |   |  |
| 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"  a Cheque Book Issuance Charges  Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       |  | (i) Rupee A/c.                                      |                    | Rs.550/- Flat per cheque                | YES  |
| recovered from Customers issuing the Cheques with in- sufficient balances in account or for any other reason. "due to fault of customer"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts    Sin   Pun   Be   Recovered   PLS   Recovered   Recover  |       | Charges on cheques returned in   |   |                    | US\$ 5/- or equivalent Flat per cheque  | YES  |
| issuing the Cheques with insufficient balances in account or for any other reason. "due to fault of customer"  a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts    Pun  |       |  | (ii) FC A/c.  |                    |   | 1133   |
| a Cheque Book Issuance Charges Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts    Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   Pun   |       | Inward Clearing/Collection to be   | (ii) FC A/c.  |                    |   | 1  |
| for any other reason. "due to fault of customer"  a Cheque Book Issuance Charges Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Sin Plun Bk  |       | Inward Clearing/Collection to be recovered from Customers  | (ii) FC A/c.  |                    |   |  |
| a Cheque Book Issuance Charges Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-   | (ii) FC A/c.  |                    |   |  |
| a Cheque Book Issuance Charges Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts   |       | Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-   | (ii) FC A/c.  |                    |   |  |
| a Cheque Book Issuance Charges  Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts  Is Sin Plu Bi KP  |       | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or  | (ii) FC A/c.  |                    |   |  |
| PLS Accounts  Plus Accounts  Be   |       | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault                 | (ii) FC A/c.  |                    |   |  |
| PLS Accounts  Plus Accounts  Pun  Be  |       | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault                 | (ii) FC A/c.  |                    |   |  |
| Pun<br>Bi<br>KP   |       | 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"                  | ,   | at the time of ice | suance of Cheque Rook for Islamia       | Ich-N  |
| Bi<br>KP  | a     | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault<br>of customer" | Rs.15/- Flat per leave to be recovered              | at the time of is  | suance of Cheque Book for Islamic       |  |
| KP  | a     | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault<br>of customer" | Rs.15/- Flat per leave to be recovered              | at the time of is  | suance of Cheque Book for Islamic       | Sindh-   |
|   | a     | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault<br>of customer" | Rs.15/- Flat per leave to be recovered              | at the time of is  | suance of Cheque Book for Islamic       | Sindh-<br>Punjab                                 |
|   | a     | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault<br>of customer" | Rs.15/- Flat per leave to be recovered              | at the time of is  | suance of Cheque Book for Islamic       | Sindh-<br>Punjab<br>Bal-Y                        |
| AJ  | a     | Inward Clearing/Collection to be<br>recovered from Customers<br>issuing the Cheques with in-<br>sufficient balances in account or<br>for any other reason. "due to fault<br>of customer" | Rs.15/- Flat per leave to be recovered              | at the time of is  | suance of Cheque Book for Islamic       | Isb-N<br>Sindh-<br>Punjab<br>Bal-Y<br>KPK-       |

| HE        | BL : | SLAMIC BANKING   |   |   |  |                |
|-----------|------|--|---|---|--|----------------|
|           | ISI  | AMIC SCHEDULE OF BAI   | NK CHARGES (EXCLUS<br>JAN 1, 2020 TO JUN 30,                                      |   | EFFECTIVE FROM                                       | FED Applicable |
|           |      | Description  |   | Charges                                       |  |                |
|           | b    | Cheque Book Issuance Charges   | Rs.15/- Flat per leave for all other Chequeing Accounts.                          |   | Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N |                |
| 6 i       |      | Charges on cheques returned in<br>Inward Clearing/Collection to be<br>recovered from Customers issuing       | (i) Rupee A/c.  |   | Rs.450/- Flat per cheque                             | YES            |
|           |      | the Cheques with in-sufficient<br>balances in account or for any other<br>reason. "due to fault of customer" | (ii) FC A/c.  |   | US\$ 5/- or equivalent Flat per cheque               | YES            |
| 7         |      | FBR Collection through Branch<br>Counter (OTC)   | Rs 50/-   |   | 1  | Yes            |
| 8         | a    | Charges on Dividend Warrants (to<br>be recovered from dividend<br>declaring companies).                      | @ 0.60% of total Dividend Warr<br>on case to case basis and to be ap              |   | - Minimum. Rs.10,000/- (Negotiable al Head)          | YES            |
|           |      |  | dend warrants. gh a printer referred by Bank and charges of NIFT applicable on No | subsequently it is for                        |  |                |
|           |      | Original paid cheques returned to<br>customer after 6 months (at<br>customer request)                        | Rs.200/- Flat per cheque.   |   |  | YES            |
| 9         |      | Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)                | All types of A/cs   | Rs.200/- or the res                           | spective equivalent currency (Flat per<br>cheque)    | YES            |
| 10        |      | Photocopy of the paid cheques forwarded to Customers.  | (i) Up to One year (ii) Above one year up to five year                            | ars   | Rs.50/- Flat Per cheque Rs.200/- Flat Per cheque     | YES            |
|           |      |  | (iii) Above five years  |   | Rs.500/- Flat Per cheque                             | İ              |
| 11        | a    | Utility Bills Commission   | Rs.8/- per bill.  |   | Electricity  | NO             |
|           |      |  | Note: These Charges are include<br>of bill  | d in the net amount                           | Sui Gas  | NO<br>NO       |
|           |      |  | or om   |   | Telephone<br>Water                                   | NO             |
|           |      |  |   |   | CDGK Utility   | NO             |
|           | b    |  |   |   | YES  |                |
|           |      | Other Services to BISE / Universit   | y:-   |   |  |                |
| 12        | a    | Selling of admission forms / job application forms.  |   | .10,000/- per Branch<br>red with the approval |  | YES            |
| 13        |      | *Following categories of accounts an  Accounts of employees of Govern  Accounts of Armed Forces Emplo        | ment / Semi-Government Institution  | ons maintained for sa                         | lary and pension purposes.                           |                |
| 14        |      | Pension (Govt. Departments)  |   | ers. To be recovered                          | from employer, as per agreement.                     | YES<br>YES     |
| 14        |      | Confirmation of balances to<br>Auditors.   | Rs.500/- Flat   |   |  | 1123           |
| 15        |      | Bank Certificate for the purpose of Visa.  | Rs.300/- Flat per certificate   |   |  | YES            |
| 16        |      | Overseas Employment Certificate.   | Rs.500/- Flat per certificate   |   |  | YES            |
| 17<br>18  |      | Visa Fee Collection  Credit Information Report / Opinion.  | Rs.100/- Flat per application   |   |  | YES            |
|           |      | Credit Information report / opinion<br>provided locally to Banks / Other<br>Organizations (Embassies etc).   | Rs.500/- Flat   |   |  | YES            |
|           |      | Note:-Plus Postage / Courier / Fax C   | Charges will be recovered as per P  | art P as applicable.                          |  |                |
| 19        |      | For any enquiry requested by customer beyond 3 years relating to transactions on his account.                | Rs.1,000/- Flat   |   |  | YES            |
| 20        |      | Handling Charges on Commodity<br>Operation   | Rs.3.75 per 1000/-  |   |  | YES            |
| 21        |      | Duplicate Statements for all types of accounts, on request from customer.                                    | Rs 29/- Flat per Statement. No exempted.  | ne: HBL at Work I                             | stantic Fremium Account is                           | Yes            |
| 22        |      | Closure of Account Charges   | Free  |   |  | YES            |
| 23        | -    | SMS Alert Charges  |   |   |  |                |
|           |      | SMS Alert Charges for over-the counter transactions  | Monthly Subscription of PKR   | 85/- per month                                |  | YES            |
| $\exists$ |      | Following categories of Accounts are   | exempt from recovery of "SMS  | Alert Charges"                                |  |                |
|           |      | 1) Deceased  |   |   |  |                |

|   | ISI    |  | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020  | FED Applicab |
|---|--------|--|--|--------------|
|   |        | Description  | Charges  |              |
|   |        | 2) Blocked   |  |              |
| _ |        | 3) Inactive  |  |              |
|   |        | 4) Closed 5) Unclaimed   |  |              |
|   |        | 6) Zero Balance/ Overdraft                                       |  |              |
|   |        | 7) Staff   |  |              |
| _ |        | 8) HBL at Work Islamic Premium A                                 | ccount   |              |
| 4 | a      | 9) HBL Al-Mukhtar Account  Monthly Bank Statement                | Rs.400/- per annum.  | YES          |
| • | b      | Verification of Accounts/Bank<br>Statements of Students Applying | NIL  | 123          |
| 5 |        | for Foreign Education  Handling of payments / balances           | Rs. 500/- Flat   | Yes          |
|   |        | from deceased accounts against<br>Succession Certificate         |  |              |
| I | Part O | HBL DEBIT CARD (ATM CARD   | ]<br>))*   |              |
| 1 | a      | Card Charges   | Same charges applicable on Supplementary Cards except where mentioned  |              |
|   | b      | Annual fee (Primary)   | PayPak Rs. 600/- PayPak Chip - Rs. 850/- Green Visa - Rs. 1000/- Visa Chip - Rs.1,500/- MasterCard Standard - Rs.1,500/- MasterCard Gold - Rs. 2,000/- UnionPay Mag - Rs.1000/- UnionPay Chip - Rs. 1,250/- Visa USD - US\$ 10/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 1,850/= MasterCard World - Rs.8,500/-   | YES          |
|   | с      | Annual fee (Supplementary)                                       | PayPak - Nil   | YES          |
|   |        |  | Green Visa - Rs. 400/- Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Mag - Rs. 400/- UnionPay Chip - Rs. 550/- Visa USD - N/A Visa CSD - N/A Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A   |              |
|   | d      | Card Replacement fee   | PayPak Rs. 250/- PayPak Chip - Rs. 300/- Green Visa - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs. 400/- MasterCard Gold - Rs. 600/- UnionPay Mag - Rs. 300/- UnionPay Chip - Rs. 400/- Visa USD - US\$ 4/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 600/= MasterCard World - Rs.1,000/-  | YES          |
|   | e      | POS Transaction fee per transaction Local.                       | PayPak - NIIL PayPak - NIIL Green Visa - NIIL Visa Chip - NII. MasterCard Standard - NII MasterCard Gold - NII. UnionPay Mag - NIIL UnionPay Chip - NIIL Visa USD - 1% of Transaction Amount Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NII. MasterCard World - NIIL   | YES          |
|   | f      | POS Transaction fee per transaction<br>International             | PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount Wisa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Wisa Chip USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount | YES          |

| IS   | LAMIC SCHEDULE OF BA                               | NK CHARGES (EXCLUSIVE OF FEI   | O) EFFECTIVE FROM   | FED Applic                 |
|--|--|--|---|----------------------------|
|  | Description  | JAN 1, 2020 TO JUN 30, 2020  Charge  | s.  |                            |
| g  | ATMs International (Cash withdrawal)               | PayPak -Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- pe Visa Chip - 3% of Transaction Amount or Rs.300/- pe Visa Chip - 3% of Transaction Amount or Rs.300/- pe MasterCard Gold - 3% of Transaction Amount or Rs.30 UnionPay Mag - 3% of Transaction Amount or Rs. 30 UnionPay Chip - 3% of Transaction Amount or Rs. 300 Visa USD - 3% of Transaction Amount or USS 3/- per Visa Chip USD - 3% of Transaction Amount or USS MasterCard Titanium - 3% of Transaction amount or Rs. MasterCard World - 3% of Transaction Amount or Rs.30 | r Transaction, whichever is higher Transaction, whichever is higher 3.300/-per Transaction, whichever is higher 00/-per transaction, whichever is higher 1/-per transaction, whichever is higher 1/-per transaction, whichever is higher 1/-per transaction, whichever is higher 1/ | YES                        |
| h  | ATMs International (Balance<br>Inquiry)            | PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction   |   | YES                        |
| i  | SMS Alert Charges                                  | Free   |   | NA                         |
| *Note: (i)   | Account based propositions: As per a               | account terms & conditions   |   |                            |
| j E-commerce activation charges Upto Rs. 200 (per session) |  |  | YES   |                            |
| a  | MERCHANT ACQUIRING  Merchant Discount Rate         | Upto 3% of Transaction Amount  |   | YES                        |
| art P  | HBL ALTERNATE DELIVERY                             |  |   | 120                        |
|  | ATM Charges  |  |   |                            |
| 1.1  | Cash Withdrawal                                    |  |   |                            |
| a  | HBL Card on HBL ATMs                               | Nil  |   | YES                        |
| b  | HBL Card on Non-HBL ATMs                           | Rs. 18.75 Flat per withdrawal.   |   | YES                        |
|  | Note: (No switch charges to be debank in Pakistan. | Pay Pak, Green Visa, Gold Visa, Visa Chip, M<br>ducted on transactions conducted by IDPs throu   |   |                            |
| - 1.0  |  | c's ATMs for HBL at Work Account & HBL Freedom Acc   | ount.   |                            |
| 1.2<br>a   | Balance Inquiry HBL Card on HBL ATMs               | Nil  |   |                            |
| b  | HBL Card on Non-HBL ATMs                           | Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Ca   | rd & Union Pay)   | YES                        |
| с  | HBL Card on HBL ATMs<br>Mini Statement             | Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Un  | ion Pay, Pay Pak)   | YES                        |
| 1.3  | Funds Transfer (HBL to HBL)                        | Rs. 25/- Flat per transaction  |   |                            |
|  | Funds Transfer (HBL to Other<br>Bank)              | Rs. 100/- Flat per transaction   | Transaction amount less than or equal to PKR 10,000/-   |                            |
|  | <b>2</b> )   | Rs.150/- Flat per transaction  Free Funds Transfer from HBL ATMs for HBL a   | Transaction amount greater than PKR 10,000/- to less than or equal to PKR 1,000,000/-   | YES                        |
| 1.4  | FBR Tax Collection                                 | Transaction Amount: Upto 100,000 Transaction Amount: 100,000+1,000,000 Transaction Amount: above 1,000,000   | Fee Rs. 10 per Transaction<br>Fee Rs. 20 per Transaction<br>Fee Rs. 50 per Transaction  | YES                        |
| 1.5  | Utility Bill Payment                               | Nil  |   |                            |
| 1.6  | HBL-ATM Biometric Transactio                       | ns (On-Net)  | Rs. 15/- Flat per transaction   | YES                        |
| a  | HBL Phone Banking Funds Transfer                   | \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \  |   |                            |
|  | Inter Branch Fund Transfer                         | Nil  |   | YES                        |
| b  | Statement Request                                  | Rs-29/- Flat per Statement   |   | YES                        |
| c  | Stop Payment of Cheque(s)                          | (i) Rupee A/c  | Rs.450/- Flat per instruction   | YES                        |
|  |  | (ii) F.C. A/C  Note:- Stop payment charges are to be levied one  | US\$ 12/- or equivelant Flat per instruction  | YES                        |
|  |  | it is for one or more cheques.   | for stop payment instructions, whether  |                            |
| d-i  | Cheque Book request                                | Rs.15/- Flat per leave to be recovered at the time of PLS Accounts   | f issuance of Cheque Book for Islamic   | Isb-N<br>Sindh-<br>Punjab- |

| 3L<br>IS | LAMIC SCHEDULE OF BA  | ANK CHARGES (EXCLUSIVE OF FED)  | EFFECTIVE FROM  | FED 41                   |  |  |  |
|----------|---|---|---|--------------------------|--|--|--|
| 131      | LAURIC SCHEDULE OF BA   | JAN 1, 2020 TO JUN 30, 2020   | LI PECITYE PROM   | FED Applica              |  |  |  |
|          | Description   | Charges   |   | 1                        |  |  |  |
| d-ii     | Cheque Book request   | Rs.15/- Flat per leave for all other Chequeing Account  | ints.   | Isb-N                    |  |  |  |
|          |   |   |   | Sindh-N                  |  |  |  |
|          |   |   |   | Punjab-Y                 |  |  |  |
|          |   |   |   | Bal-Y                    |  |  |  |
|          |   |   |   | KPK-Y                    |  |  |  |
|          |   |   |   | AJK-N                    |  |  |  |
|          |   |   |   | Fata/Pata-l              |  |  |  |
|          | HBL Internet Banking/ HBL   |   |   |                          |  |  |  |
|          | Mobile  |   |   |                          |  |  |  |
| а        | Subscription  | Nil   |   |                          |  |  |  |
|          | *   | 1411  |   |                          |  |  |  |
| b        | Funds Transfer  |   |   | YES                      |  |  |  |
|          | Inter Branch funds transfer   |   |   |                          |  |  |  |
|          |   | Nil   |   |                          |  |  |  |
|          |   |   |   | _                        |  |  |  |
|          | Inter Bank funds transfer (IBFT)  | Transfer Amount:1- 10,000   | Fee Rs. 50 per Transaction  |                          |  |  |  |
|          |   | Transfer Amount:10,001-150,000  | Fee Rs. 75 per Transaction  |                          |  |  |  |
|          |   | Trasnfer Amount :150,001-500,000  | Fee Rs. 125 per Transaction   |                          |  |  |  |
|          |   | Transfer Amount :500,001-1,000,000  | Fee Rs. 150 per Transaction   |                          |  |  |  |
|          |   | *Free Funds Transfer from HBL ATMs for HBL  |   |                          |  |  |  |
|          |   | at Work (Islamic) Premium Account.  |   |                          |  |  |  |
|          |   | at Work (Islamic) Fremium Account.  |   |                          |  |  |  |
| с        |   | Transaction Amount: Upto 100,000  | Fee Rs. 10 per Transaction  |                          |  |  |  |
| ·        | FBR Tax Collection  | Transaction Amount: 100.000+1.000.000   | Fee Rs. 20/- per Transaction  | Yes                      |  |  |  |
|          | TBK Tax Collection  | Transaction Amount: above 1,000,000   | Fee Rs. 50/- per Transaction  | 1 68                     |  |  |  |
|          | There make  |   |   |                          |  |  |  |
| d-i      | Utility Bill Payment  | NIL   | Electricity   | NO                       |  |  |  |
|          |   |   | Sui Gas   | NO                       |  |  |  |
|          |   |   | Telephone   | NO                       |  |  |  |
|          |   |   | Water   | _                        |  |  |  |
|          | CI P '  | D 15/ Pl 1  |   | NO<br>Position N         |  |  |  |
| d-ii     | Cheque Book request   | Rs.15/- Flat per leave to be recovered at the time of   | issuance of Cheque Book for Islamic   | Punjab-Y                 |  |  |  |
|          |   | PLS Accounts.   |   | Bal-Y                    |  |  |  |
|          |   |   |   | KPK-Y                    |  |  |  |
|          |   |   |   | AK - Y                   |  |  |  |
|          |   |   |   | Sindh-N                  |  |  |  |
| d-iii    | Cheque Book request   | Rs.15/- Flat per leave for all other Chequeing Accou  | ints.   | Punjab-Y                 |  |  |  |
|          |   |   |   | Bal-Y                    |  |  |  |
|          |   |   |   | KPK-Y                    |  |  |  |
|          |   |   |   | AK - Y                   |  |  |  |
|          |   |   |   | Sindh-N                  |  |  |  |
|          | HRL Branchless Ronking / Von  | nect by HBL (Charges inclusive of FED/ST)   |   | 1                        |  |  |  |
|          |   |   |   | 1                        |  |  |  |
| a        | Utility Bill Payment  | Nil   |   | 1                        |  |  |  |
| b        | Money Transfer  |   |   |                          |  |  |  |
| i        |   | Transfer Amount Rs. 1 - 1,000   | Rs.60.00 per transaction  | YES                      |  |  |  |
|          |   |   | 1   | ĺ                        |  |  |  |
|          |   | Transfer Amount Rs. 1,001 - 2,500   | Rs.120.00 per transaction   | YES                      |  |  |  |
|          |   | 11thister / thiodit 143. 1,001 2,000  | Rs.120.00 per transaction   | 11.5                     |  |  |  |
|          |   | Transfer Amount Rs. 2,501 - 4,000   | D- 100 00 tti   | YES                      |  |  |  |
|          |   | Transfer Amount Rs. 2,301 - 4,000   | Rs.180.00 per transaction   | 1123                     |  |  |  |
|          |   |   |   |                          |  |  |  |
|          |   | Transfer Amount Rs. 4,001 - 6,000   | Rs.240.00 per transaction   | YES                      |  |  |  |
|          |   |   |   |                          |  |  |  |
|          |   | Transfer Amount Rs. 6,001 - 8,000   | Rs.300.00 per transaction   | YES                      |  |  |  |
|          |   |   |   |                          |  |  |  |
|          |   | Transfer Amount Rs. 8,001 - 10,000  | Rs.350.00 per transaction   | YES                      |  |  |  |
|          |   |   |   |                          |  |  |  |
|          | Money Transfer Sending  | Transfer Amount Rs. 10,001 - 13,000   | Rs.400.00 per transaction   | YES                      |  |  |  |
|          | Wolley Transier Schuling  |   | •   |                          |  |  |  |
|          |   | Transfer Amount Rs. 13,001 - 15,000   | Rs.450.00 per transaction   | YES                      |  |  |  |
|          |   |   | •   |                          |  |  |  |
|          |   | Transfer Amount Rs. 15,001 - 20,000   | Rs.600.00 per transaction   | YES                      |  |  |  |
|          |   | 15,001 - 20,000   | 25.550.00 per transaction   | 1133                     |  |  |  |
|          |   | Transfer Amount Do 20 001 25 000  | P-750.00  | VEC                      |  |  |  |
|          |   | Transfer Amount Rs. 20,001 - 25,000   | Rs.750.00 per transaction   | YES                      |  |  |  |
|          |   |   | 1   |                          |  |  |  |
|          |   | Transfer Amount Rs. 25,001 - 30,000   | Rs.900.00 per transaction   | YES                      |  |  |  |
|          |   |   | 1   |                          |  |  |  |
|          |   | Transfer Amount Rs. 30,001 - 40,000   | Rs.1,100.00 per transaction   | YES                      |  |  |  |
|          |   |   | <u> </u>  |                          |  |  |  |
|          |   | Transfer Amount Rs. 40,001 - 50,000   | Rs.1,300.00 per transaction   | YES                      |  |  |  |
|          |   | <u> </u>  |   |                          |  |  |  |
| ii       | Money Transfer Receiving  | NIL   |   |                          |  |  |  |
|          |   |   |   | <u></u>                  |  |  |  |
|          | Note 1: Transaction Limits (Separa  | te for Sending & Receiving): Rs. 50,000/- per Month p   | er CNIC   |                          |  |  |  |
|          | Note-2: Inclusive of Taxes.   | 6,  |   | 1                        |  |  |  |
| c        | Initial Deposit - Konnect by HB   | Mobile Account  | NIL   | 1                        |  |  |  |
|          |   |   | NIL<br>NIL  | 1                        |  |  |  |
| d        | Cash Deposit - Konect by HBL  |   |   | +                        |  |  |  |
| e        | Utility Bill Payment - Konnect b  |   | NIL   | 1                        |  |  |  |
| f        | Money Transfer - Konnect by H   | BL Mobile Account to Konnect by HBL Mobile Acc  | count   |                          |  |  |  |
| i)       | Money Transfer Sending  | Transaction Limits: Rs. 25,000/- per day for L0   |   |                          |  |  |  |
|          | ,   | accounts and Rs. 50,000/- per day for L1 accounts   | NIL   | ĺ                        |  |  |  |
|          |   | accounts and Rs. 50,000/- per day for L1 accounts   | NIL   |                          |  |  |  |
| ,        | +   |   | 1   | 1                        |  |  |  |
|          |   |   | NIL   |                          |  |  |  |
| ii)      | Money Transfer Receiving  |   | ay for L0 accounts and Rs. 50,000/-   |                          |  |  |  |
|          |   | Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/-  |   |                          |  |  |  |
|          | Note 1: Transaction Limits (Se  |   | narged.   |                          |  |  |  |
|          | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | action is executed at agent location Rs. 10 will be ch  | narged.   |                          |  |  |  |
|          | Note 1: Transaction Limits (Se  | action is executed at agent location Rs. 10 will be ch  | narged.   |                          |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | action is executed at agent location Rs. 10 will be check the Mobile Account to CNIC  |   | YES                      |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | action is executed at agent location Rs. 10 will be cl<br>BL Mobile Account to CNIC  Transfer Amount Rs. 1 - 1,000  | Rs.45.00 per transaction  | YES                      |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | Action is executed at agent location Rs. 10 will be characteristics   BL Mobile Account to CNIC     Transfer Amount   Rs.   1 - 1,000     Transfer Amount   Rs.   1,001 - 2,500   | Rs.45.00 per transaction<br>Rs.90.00 per transaction  | YES                      |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | action is executed at agent location Rs. 10 will be cl<br>BL Mobile Account to CNIC<br>Transfer Amount Rs. 1 - 1,000<br>Transfer Amount Rs. 1,001 - 2,500<br>Transfer Amount Rs. 2,501 - 4,000  | Rs.45.00 per transaction<br>Rs.90.00 per transaction<br>Rs.135.00 per transaction   | YES<br>YES               |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | Action is executed at agent location Rs. 10 will be characteristics   BL Mobile Account to CNIC     Transfer Amount   Rs.   1 - 1,000     Transfer Amount   Rs.   1,001 - 2,500   | Rs.45.00 per transaction<br>Rs.90.00 per transaction  | YES                      |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | action is executed at agent location Rs. 10 will be cl<br>BL Mobile Account to CNIC<br>Transfer Amount Rs. 1 - 1,000<br>Transfer Amount Rs. 1,001 - 2,500<br>Transfer Amount Rs. 2,501 - 4,000  | Rs.45.00 per transaction<br>Rs.90.00 per transaction<br>Rs.135.00 per transaction   | YES<br>YES               |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | Action is executed at agent location Rs. 10 will be characteristics   CNIC  | Rs.45.00 per transaction Rs.90.00 per transaction Rs.135.00 per transaction Rs.190.00 per transaction Rs.230.00 per transaction                           | YES<br>YES<br>YES<br>YES |  |  |  |
| ii)      | Note 1: Transaction Limits (Se)<br>per day for L1 accounts, If trans<br>Money Transfer - Konnect by H | Transfer Amount Rs. 1000  Transfer Amount Rs. 1 - 1,000  Transfer Amount Rs. 1001 - 2,500  Transfer Amount Rs. 1,001 - 2,500  Transfer Amount Rs. 2,501 - 4,000  Transfer Amount Rs. 4,001 - 6,000  Transfer Amount Rs. 6,001 - 8,000  Transfer Amount Rs. 8,001 - 10,000 | Rs.45.00 per transaction Rs.90.00 per transaction Rs.135.00 per transaction Rs.190.00 per transaction Rs.230.00 per transaction Rs.265.00 per transaction | YES YES YES YES YES      |  |  |  |
| ii)      | Note 1: Transaction Limits (Seper day for L1 accounts. If trans                                       | Action is executed at agent location Rs. 10 will be characteristics   CNIC  | Rs.45.00 per transaction Rs.90.00 per transaction Rs.135.00 per transaction Rs.190.00 per transaction Rs.230.00 per transaction                           | YES<br>YES<br>YES        |  |  |  |
| ii)      | Note 1: Transaction Limits (Se)<br>per day for L1 accounts, If trans<br>Money Transfer - Konnect by H | Transfer Amount Rs. 1000  Transfer Amount Rs. 1 - 1,000  Transfer Amount Rs. 1001 - 2,500  Transfer Amount Rs. 1,001 - 2,500  Transfer Amount Rs. 2,501 - 4,000  Transfer Amount Rs. 4,001 - 6,000  Transfer Amount Rs. 6,001 - 8,000  Transfer Amount Rs. 8,001 - 10,000 | Rs.45.00 per transaction Rs.90.00 per transaction Rs.135.00 per transaction Rs.190.00 per transaction Rs.230.00 per transaction Rs.265.00 per transaction | YES YES YES YES YES      |  |  |  |

|     |                                    | NK CHARGES (EXCLUSIVE OF FED)<br>JAN 1, 2020 TO JUN 30, 2020  | 2112011,21110  | FED Applica |
|-----|------------------------------------|---|--|-------------|
|     | Description                        | Charges   |  | 7           |
|     |                                    | Transfer Amount Rs. 15,001 - 20,000   | Rs.440.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 20,001 - 25,000   | Rs.490.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 25,001 - 30,000   | Rs.565.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 30,001 - 40,000   | Rs.600.00 per transaction  | YES         |
|     | N                                  | Transfer Amount Rs. 40,001 - 50,000   | Rs.715.00 per transaction  | YES         |
| ii) | Money Transfer Receiving           | Nil   |  |             |
|     |                                    | nt location additional Rs.10 will be charged.   |  |             |
| h   | Money Transfer - CNIC to Other     | Bank Accounts (IBFT)  |  |             |
|     |                                    | Transfer Amount Rs. 1 - 1,000   | Rs.25.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 1,001 - 2,500   | Rs.50.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 2,501 - 4,000   | Rs.65.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 4,001 - 6,000   | Rs.80.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000                                  | Rs.90.00 per transaction   | YES<br>YES  |
| i)  | Inter Penk Fund Transfer (IDET)    | Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000                                | Rs.105.00 per transaction<br>Rs.120.00 per transaction                           | YES         |
| 1)  | Inter Bank Fund Transfer (IBFT)    | Transfer Amount Rs. 13,001 - 15,000  Transfer Amount Rs. 13,001 - 15,000                              |  | YES         |
|     |                                    | Transfer Amount Rs. 15,001 - 20,000   | Rs.130.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 20,001 - 25,000  Transfer Amount Rs. 20,001 - 25,000                              | Rs.155.00 per transaction  | YES         |
|     |                                    |   | Rs.170.00 per transaction  | _           |
|     |                                    | Transfer Amount Rs. 25,001 - 30,000   | Rs.225.00 per transaction<br>Rs.250.00 per transaction                           | YES         |
|     |                                    | Transfer Amount Rs. 30,001 - 40,000<br>Transfer Amount Rs. 40,001 - 50,000                            | Rs.250.00 per transaction<br>Rs.300.00 per transaction                           | YES<br>YES  |
| i   | M. T. C. K. W. All III             |   | · · · · · · · · · · · · · · · · · · ·  | 11.5        |
| 1   | wioney Transfer - Konnect by Hi    | BL Mobile Account to HBL Core Banking Account   | 1  | w pages de  |
|     | 1                                  | Transfer Amount Rs. 1 - 1,000   | Rs.25.00 per transaction   | YES         |
|     | 1                                  | Transfer Amount Rs. 1,001 - 2,500   | Rs.25.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 2,501 - 4,000<br>Transfer Amount Rs. 4,001 - 6,000                                | Rs.35.00 per transaction<br>Rs.45.00 per transaction                             | YES<br>YES  |
|     | 1                                  | Transfer Amount Rs. 4,001 - 6,000<br>Transfer Amount Rs. 6,001 - 8,000                                | Rs.45.00 per transaction<br>Rs.60.00 per transaction                             | YES         |
|     |                                    | Transfer Amount Rs. 8,001 - 10,000  | Rs.70.00 per transaction   | YES         |
| i   | Fund Transfer                      | Transfer Amount Rs. 10,001 - 13,000   | Rs.80.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 13,001 - 15,000   | Rs.100.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 15,001 - 20,000   | Rs.125.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 20,001 - 25,000<br>Transfer Amount Rs. 25,001 - 30,000                            | Rs.150.00 per transaction<br>Rs.175.00 per transaction                           | YES<br>YES  |
|     |                                    | Transfer Amount Rs. 25,001 - 30,000  Transfer Amount Rs. 30,001 - 40,000                              | Rs.200.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 40,001 - 50,000   | Rs.225.00 per transaction  | YES         |
| i   | Money Transfer - Konnect by HI     | BL Mobile Account to Other Bank Accounts (IBFT  |  |             |
|     |                                    | Transfer Amount Rs. 1 - 1,000   | Rs.20.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 1,001 - 2,500   | Rs.35.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 2,501 - 4,000   | Rs.50.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 4,001 - 6,000   | Rs.70.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 6,001 - 8,000   | Rs.80.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 8,001 - 10,000  | Rs.125.00 per transaction  | YES         |
| i   | Inter Bank Fund Transfer (IBFT)    | Transfer Amount Rs. 10,001 - 13,000   | Rs.180.00 per transaction  | YES         |
|     | , , ,                              | Transfer Amount Rs. 13,001 - 15,000   | Rs.230.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 15,001 - 20,000   | Rs.275.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 20,001 - 25,000   | Rs.325.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 25,001 - 30,000   | Rs.375.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 30,001 - 40,000   | Rs.425.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 40,001 - 50,000   | Rs.475.00 per transaction  | YES         |
| k   | Cash Withdrawal at Agent Local     | tion - Konnect by HBL Mobile Account  | F  |             |
|     | Cuon Wilmarawar at rigent 20ca     | Transfer Amount Rs. 1 - 200   | Rs.7 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 200 - 500   | Rs.12 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 501 - 1,000   | Rs.25 per transaction  | YES         |
|     |                                    | · · · · · · · · · · · · · · · · · · ·   |  | YES         |
|     | 1                                  | Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000                                   | Rs.40 per transaction Rs.70 per transaction                                      | YES         |
|     | 1                                  | Transfer Amount Rs. 2,501 - 4,000  Transfer Amount Rs. 4,001 - 6,000                                  | Rs.100 per transaction   |             |
|     | 1                                  | Transfer Amount Rs. 4,001 - 6,000  Transfer Amount Rs. 6,001 - 8,000                                  |  | YES<br>YES  |
| i   | Withdrawal Amount**                | Transfer Amount Rs. 6,001 - 8,000  Transfer Amount Rs. 8,001 - 10,000                                 | Rs.130 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 10,001 - 10,000  Transfer Amount Rs. 10,001 - 13,000                              | Rs.175 per transaction Rs.200 per transaction                                    | YES         |
|     | 1                                  |   |  | YES         |
|     | 1                                  | Transfer Amount Rs. 13,001 - 16,000<br>Transfer Amount Rs. 16,001 - 20,000                            | Rs.265 per transaction Rs.325 per transaction                                    | YES         |
|     |                                    |   |  |             |
|     |                                    |   | Rs.375 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 25,001 - 30,000<br>Transfer Amount Rs. 30,001 - 40,000                            | Rs.470 per transaction Rs.535 per transaction                                    | YES<br>YES  |
|     |                                    | Transfer Amount Rs. 40,001 - 40,000  Transfer Amount Rs. 40,001 - 50,000                              | •  | YES         |
|     | ** For Transaction through HR A as | ecount fee will be 50% of the above mentioned slab.   | Rs.590 per transaction   | 1123        |
| 1   | Cash Withdrawal from ATM - K       |   |  | $\neg$      |
| •   |                                    | Transfer Amount Rs. 500   | Rs.12.00 per transaction   | YES         |
|     | 1                                  | Transfer Amount Rs. 1,000   | Rs.25.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 1,500 - 2,500   | Rs.40.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 3,000 - 4,000   | Rs.50.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 4,500 - 6,000   | Rs.60.00 per transaction   | YES         |
| i   | Withdrawal Amount***               | Transfer Amount Rs. 6,500 - 8,000   | Rs.75.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 8,500 - 10,000  | Rs.90.00 per transaction   | YES         |
|     |                                    | Transfer Amount Rs. 10,500 - 13,000   | Rs.100.00 per transaction  | YES         |
|     |                                    | Transfer Amount Rs. 13,500 - 16,000   | Rs.125.00 per transaction  | YES         |
|     | 1                                  | Transfer Amount Rs. 16,500 - 20,000   | Rs.150.00 per transaction  | YES         |
|     | ***For Transactions through HR A   | account from ATM, per transaction fee will be Rs. 15/   | •  | 120         |
| m   |                                    | anking Account at Agents Location   |  | 1           |
|     |                                    | Transfer Amount Rs. 1 - 1,000   | Rs.25.00 per transaction   | YES         |
|     | 1                                  | Transfer Amount Rs. 1,001 - 2,500   | Rs.25.00 per transaction   | YES         |
|     |                                    |   | per dansaction   | _           |
|     | L                                  | Transfer Amount Rs. 2.501 - 4 000   | Rs.25.00 per transaction   | YES         |
| i   | Withdrawal Amount                  | Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000                                   | Rs.25.00 per transaction<br>Rs.35.00 per transaction                             | YES<br>YES  |
| i   | Withdrawal Amount                  | Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 | Rs.25.00 per transaction<br>Rs.35.00 per transaction<br>Rs.35.00 per transaction |             |

|          | ISL                               | AMIC SCHEDULE OF BA  | NK CHARGES (EXCLUSIVE OF FED)<br>JAN 1, 2020 TO JUN 30, 2020   | EFFECTIVE FROM   | FED Applicab   |
|----------|-----------------------------------|--|--|--|--|
|          |                                   | Description  | Charges  |  |  |
| ┿        | m                                 | Cash Deposit into HBL Core Bar   | nking Account at Agent's location  | T  |  |
| _        |                                   |  | Transfer Amount Rs. 1 - 1,000  | Rs.25.00 per transaction   | YES  |
| _        |                                   |  | Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000  | Rs.25.00 per transaction<br>Rs.30.00 per transaction   | YES<br>YES   |
| -        |                                   |  | Transfer Amount Rs. 4,001 - 6,000  | Rs.40.00 per transaction   | YES  |
| -        |                                   |  | Transfer Amount Rs. 6,001 - 8,000  | Rs.45.00 per transaction   | YES  |
| -        |                                   |  | Transfer Amount Rs. 8,001 - 10,000   | Rs.55.00 per transaction   | YES  |
|          | i                                 | Deposit Amount   | Transfer Amount Rs. 10,001 - 13,000  | Rs.60.00 per transaction   | YES  |
|          |                                   |  | Transfer Amount Rs. 13,001 - 15,000  | Rs.100.00 per transaction  | YES  |
|          |                                   |  | Transfer Amount Rs. 15,001 - 20,000  | Rs.125.00 per transaction  | YES  |
| _        |                                   |  | Transfer Amount Rs. 20,001 - 25,000  | Rs.150.00 per transaction  | YES  |
| _        |                                   |  | Transfer Amount Rs. 25,001 - 30,000  | Rs.175.00 per transaction  | YES  |
| -        |                                   |  | Transfer Amount Rs. 30,001 - 40,000<br>Transfer Amount Rs. 40,001 - 50,000   | Rs.200.00 per transaction<br>Rs.225.00 per transaction   | YES<br>YES   |
| _        |                                   | TIDE ATTACK  |  | *  | 11:3   |
| _        |                                   | HBL ATM biometric verification   |  | Rs.15 per transaction  |  |
| _        | n                                 | Balance Inquiry - Konnect by HI  | Mobile Account to HBL Core Banking   | NIL  |  |
|          | 0                                 | Account(Linked)  |  | NIL  |  |
| $\top$   | р                                 | ` ′  | ccount to HBL Core Banking Account(Linked)   | NIL  |  |
| I        | q                                 | View Mini Statement - Konnect I  |  | NIL  |  |
|          | r                                 | Air Time Top Up - Konnect by F   | IBL Agent & Mobile Account   | NIL  |  |
| $\top$   | s                                 | Mobile Account Opening   |  | NIL  |  |
| I        | t                                 | Average Minimum Balance requ   | ired   | NIL  |  |
|          | u                                 | Minimum Balance charges  |  | NIL  |  |
|          | v                                 | Balance Inquiry through SMS  |  | NIL  |  |
|          | w                                 | Upgrade of MW Account  |  | NIL  |  |
|          | X                                 | Corporate Clients  |  | Pricing is decided as per mutual agr   | reement between  |
|          | i i                               | Subscription Packages  | DR Package 1   | Rs. 625 per package  | YES  |
|          | ii                                |  | Agent Package  | Rs. 500 per package  | YES  |
|          | iii                               |  | Traveler   | Rs. 500 per package  | YES  |
|          | iv                                |  | Medics   | Rs. 1500 per package   | YES  |
|          | v                                 | Subscription Packages  | DR Package 2   | Rs. 1250 per package   | YES  |
|          | vi<br>vii                         | 1  | Foodie Debit Card Package  | Rs. 1000 per package<br>Rs. 1200 per package   | YES<br>YES   |
|          | viii                              | 1  | DR Package 3   | Rs. 1875 per package   | YES  |
|          | ix                                |  | Economy  | Rs. 2500 per package   | YES  |
|          | x                                 |  | Gold Package   | Rs. 6500 per package   | YES  |
| Part     |                                   |  | ON CHARGES   |  | I  |
|          | Q Q                               | DISPATCH / COMMUNICATION   |  |  | NO   |
|          | Q                                 | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item.   |  | NO   |
|          | Q                                 | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item.<br>(ii) Inland (Inter City) - Rs.50/- Flat per item.  |  |  |
| :        | Q                                 |  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item.  |  | NO<br>NO   |
|          | : Q                               | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item.<br>(ii) Inland (Inter City) - Rs.50/- Flat per item.<br>(i) Local (Within City) - Rs.50/- Flat per item.<br>(ii) Inland (Inter City) - Rs.70/- Flat per item.   |  |  |
|          | į Q                               | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item.  |  |  |
|          | į Q                               | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item.<br>(ii) Inland (Inter City) - Rs.50/- Flat per item.<br>(i) Local (Within City) - Rs.50/- Flat per item.<br>(ii) Inland (Inter City) - Rs.70/- Flat per item.   |  |  |
|          | Q                                 | Postages Ordinary  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item.   |  |  |
| 2        | Q                                 | Postages Ordinary  Postage Registered  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.   | ctual whichever is higher.   | NO   |
| i .      | · Q                               | Postages Ordinary  Postage Registered  Courier  Foreign Courier  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or ac constant of the const | ctual whichever is higher.<br>tual whichever is higher.<br>er.                                   | NO NO NO   |
| :        | Q                                 | Postages Ordinary  Postage Registered  Courier   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or ac datal whichever is high (i) Full Text L.C / Guarantee and long messages.Rs   | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO  |
| i .      | Q                                 | Postages Ordinary  Postage Registered  Courier  Foreign Courier  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Thand (Inter City) - Rs.250/- Flat per item or ac (iii) Thand (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC/ Guarantee amd long messages.Rs (iii) LC/ Guarantee amendment and miscellaneous  | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO  |
| i .      | · Q                               | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item or ac (ii) Local (Within City) - Rs.150/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Lc/ (Guarantee and long messages.Rs (ii) Lc/ (Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat  | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO NO   |
| i .      |                                   | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee amendment and miscallaneous (iii) All Other Swift Messages Rs.500/- Flat Rs.100/- Flat per message.  | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO  |
| Part     | R                                 | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S.   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or ac ac Rs.1,500/- Flat per item or ac actual whichever is high (i) Full Text L.C / Guarantee and long messages.Rs (ii) L.C / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message.   | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO NO NO                                      |
| Part     | R                                 | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S.   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee amendment and miscallaneous (iii) All Other Swift Messages Rs.500/- Flat Rs.100/- Flat per message.  | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO NO NO                                      |
| Part     | R                                 | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S:  The Charges to be applied on GoP S   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or ac ac Rs.1,500/- Flat per item or ac actual whichever is high (i) Full Text L.C / Guarantee and long messages.Rs (ii) L.C / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message.   | ctual whichever is higher.<br>tual whichever is higher.<br>er.<br>.1,500/- Flat                  | NO NO NO NO NO   |
| Part     | R<br>S Service                    | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ec Charges to be applied on GoP S  IPS Services Charges   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or ac and long messages.Rs (ii) Lc/ Guarantee and long messages.Rs (ii) Lc/ Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTITES (IPS) UKUK at Coupon payment once per annum  | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO   |
| Part     | R<br>S Service                    | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ce Charges to be applied on GoP S IPS Custody Service Charges  Security Movement against IPS  Security Movement against IPS   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO                                      |
| Part     | i ii iii                          | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ee Charges to be applied on GoP S  IPS Services Charges IPS Custody Service Charges Security Movement against IPS Accounts  IPS Statement   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inl | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO   |
| Part IPS | t R<br>S Servic<br>i<br>ii<br>iii | Postages Ordinary  Postage Registered  Courier  Foreign Courier Swift  Fax INVESTMENT PORTFOLIO S:  Ce Charges to be applied on GoP S IPS Custody Service Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO NO                          |
| Part IPS | i iii iii t S                     | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ce Charges to be applied on GoP S IPS Services Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING Advisory Fee  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO YES                                  |
| Part     | i ii iii t S a b                  | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S:  ce Charges to be applied on GoP S  IPS Services Charges  IPS Custody Service Charges  Security Movement against IPS  Accounts  IPS Statement  INVESTMENT BANKING  Advisory Fee  Succession Fee   | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO NO VES YES                  |
| Part     | i iii iii t S                     | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ce Charges to be applied on GoP S IPS Services Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING Advisory Fee  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO NO VES YES YES              |
| Part     | i ii iii t S a b c                | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S: ee Charges to be applied on GoP S  IPS Services Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING  Advisory Fee  Retainer Fee  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item (v) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) Inland (Inter City) - Rs.250/- Flat per item or ac (iii) LC / Guarantee and long messages.Rs (ii) LC / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per   | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO NO VES YES                  |
| Part     | ER Service i iii iii b c d        | Postages Ordinary  Postage Registered  Courier  Foreign Courier Swift  Fax INVESTMENT PORTFOLIO S: ce Charges to be applied on GoP S IPS Custody Service Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING Advisory Fee Succession Fee Retainer Fee Arrangement Fee                 | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Floreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or actual whichever is high (i) Full Text L.C / Guarantee and long messages.Rs (ii) L.C / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per Quarterly Free On Request - Nil  | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO VES YES YES YES             |
| Part     | i ii iii Sabbccddee               | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S:  The Charges to be applied on GoP S  Security Movement against IPS  Accounts  IPS Statement  INVESTMENT BANKING  Advisory Fee  Succession Fee  Retainer Fee  Arrangement Fee  Underwriting Fee  | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Floreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or actual whichever is high (i) Full Text L.C / Guarantee and long messages.Rs (ii) L.C / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per Quarterly Free On Request - Nil  | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO VES YES YES YES YES         |
| Part     | i ii iii t S a b c c d e e f      | Postages Ordinary  Postage Registered  Courier  Foreign Courier  Swift  Fax  INVESTMENT PORTFOLIO S:  ce Charges to be applied on GoP S  IPS Services Charges IPS Custody Service Charges Security Movement against IPS Accounts IPS Statement  INVESTMENT BANKING Advisory Fee Succession Fee Retainer Fee Underwriting Fee Participation Fee | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Floreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (iv) For Inland LC Rs.200/- Flat per item. (i) Local (Within City) - Rs.150/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac (ii) Inland (Inter City) - Rs.250/- Flat per item or ac Rs.1,500/- Flat per item or actual whichever is high (i) Full Text L.C / Guarantee and long messages.Rs (ii) L.C / Guarantee amendment and miscellaneous (iii) All other Swift Messages Rs.500/- Flat Rs.100/- Flat per message. ECURTTIES (IPS) UKUK at Coupon payment once per annum  Nil Only Funds Transfer charges through RTGS as per Quarterly Free On Request - Nil  | ctual whichever is higher. tual whichever is higher. er1,500/- Flat short messages Rs.600/- Flat | NO NO NO NO NO NO NO NO NO VES YES YES YES YES YES YES |

|    | ISI     |   | NK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM<br>JAN 1, 2020 TO JUN 30, 2020  | FED Applica |
|----|---------|---|--|-------------|
|    |         | Description   | Charges  |             |
| T  | Part T  | BANK CHARGES FOR GOVT. I  | Ü  |             |
| 1  | ait i   | IMPORTS   | JUSTINESS  |             |
| ^  |         | Cash Letter of Credit   |  |             |
| ľ  | a       | Less than Rs. 250,000/-   | 0.125% of the value of the L/C   | YES         |
| Ī  | b       | Rs.250,000/- and above  | 0.0625% of the value of the L/C  | YES         |
| -  | c       | Amendment without increase in the amount.   | (i) Swift Charges to be recovered<br>(ii) Actual Confirmation Charges to be recovered, if the amendment is to add<br>confirmation  |             |
|    | d       | Amendment involving increase in the amount.   | Charges as (a) or (b) above on increased amount.   | YES         |
|    |         | routed through State Bank of Pakista<br>to be recovered.  | s/charges will apply only to those Letters of Credit, which cover imports by the Government n. In case L/C is received directly from the importing government agency, normal charges are   |             |
| P  | Part U  | EXEMPTIONS  |  |             |
|    | a       | Rs.0.500 M in other Profit Earning  | ily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR g Deposits / Accounts. ommission shall require Functional Head Approval or as per any authority with limit   |             |
|    | b       | Entities, Societies, Trust etc. maintai<br>Profit Earning Deposits / Accounts.                          | E/Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt.  n daily average balance (Quarterly basis) of Rs 1.000 M in Current Account or Rs 1.000 M in   |             |
|    |         | Exemptions can only be granted for  | or charges included under the following "Parts of SOBC".   |             |
| 1  |         | Part-C - Foreign Currency Remittano   | ees  |             |
| 2  |         | Part-D - Other Charges on Foreign E   |  |             |
| 3  |         | Part-E - Remittances  | Actioning Cartains actions   |             |
| 4  |         | Part-F - Bills / Collection   |  |             |
| 5  |         | Part-G - Finances   |  |             |
| 6  |         |   | es, Safe Custody of Articles in Safe Deposits  |             |
|    |         |   | es, sale Custody of Articles in sale Deposits  |             |
| 7  |         | Part-N - Miscellaneous Charges  |  |             |
| 8  |         | Part-O - HBL Debit Card (ATM Car  |  |             |
| 9  |         | Part-P - HBL Alternate Delivery Cha   |  |             |
| 10 |         | Part-Q - Dispatch / Communication   | Charges  |             |
|    |         | Note:- Charges recovered during the<br>April, July, October & January, for the                          | quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of a previous quarters.   |             |
|    | ote-1:- | the customers in addition to Nor  | olding Tax / Zakat / FED etc levied by the Government are to be recovered from<br>mal Charges, wherever applicable.  |             |
| Ne | ote-2:- | The applicability of FED is base  | d on understanding of the relevant laws.   |             |
|    | ote-3:- | part of the "Total Earnings" fro<br>from the Bank and correspondin<br>will however not exceed the rates | tip with clients on an individual basis. The applicability of any of the charges is methe customers and is dependent on the combination of products/services availed gly the risks associated with each customer. The rates of charges for any customer given in this schedule of charges. |             |
| No | ote-4:- | Specific products of the Bank ca  | n have exemptions from charges as per their features and terms & conditions.   |             |
| No | ote-5:- | All negotiable charges / waiver of whom this authority is delegated                                     | f any charge should be approved by Functional Head or any authorized official to with limits.  |             |
|    | ote-6:- | is delegated with limits.   | be approved by Functional Head or any authorized official to whom this authority   |             |
| No | ote-7:- | All Financial Institutions (FIs) r<br>Global Trade Services (FI-GTS)                                    | elated charges will be approved on case to case basis by Financial Institutions-   |             |