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### ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021

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							FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021									
Description		Charges							
INTERNATIONAL BANKING									
Part A		IMPORTS							
1		Sight/DA Letter of Credit Opening charges	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC	YES	C5	912006
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC			
	b		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter				
	c		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter				
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter				
e(i)	Plus : Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-						NO	03	912352
e(ii)	Courier Charges Rs.2,000 Flat per item Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-						NO	27	912304
f	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied  Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened.		(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat  (ii) Charges @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat						
						YES	N5	930249	
						YES	QD	912010	
						YES	N5	930249	
	Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.			YES	QD	912010			
g	L/C opened under "Supplier Credit" "Pay As You Earn Scheme" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	A6	930106	
h	L/C opened under "Deferred Payment" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.3,000/- At the time of opening of L/C, to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	A6	930106	
i	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G issuance cost to be recovered as per slabs given under Part M. Minimum Rs.2,000/-. Please refer slab wise fee at mentioned at part L Guaratees section.				NO	A2	930102	
j	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES	B0	930110	
2	REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated		(i) to be applied/charged from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.			YES	A8	930108	
	TRANSFER OF L/C								
3	Transfer of L/C to New Beneficiary		Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs 2,000/-			YES	A9	930109	

		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.		
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 ISLAMIC BANKING اسلامی بینکاری							
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021				FED Applicable	Charge Code	Misys Internal Account	
Description		Charges					
4		Registration of Import Contract					
	a	Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.	Handling charges Rs.6,000/- Flat	YES	B3	912818
	b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of Wa'ad based forward cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M		YES	Q2	912815
	c	Contract Registration charges other than 'a' above.					
	i	upto Rs.75 Million over Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes. Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-		YES	B3	912818
	d	Registered Contract Amendment Charges	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.  Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.		YES	B3	912818
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		YES	C1	930121
		Plus : Swift Charges Rs. 1,000 Flat		NO	03	912352	
		Plus : Courier cost recovery Rs.-2,500/- Flat per item		NO	27	912304	
	b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.		YES	C1	930121
6		LCs under Murabaha/Ijarah/Musharakah					
	a	Profit	Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.		NO		932501
	b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	Handling Charges Rs.3,000/- per shipment.		YES	D4	930712
			(b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case		YES	QD	912010
	d	Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs.		YES	D9	912803
7		L/C Cancellation Charges	(i) Rs.2,000/- Flat		YES	C2	912808
			(ii) Plus Swift charges Rs.500/-		NO	03	912352
8		Credit Report Charges					
		Credit report on Foreign Suppliers/ Buyers.	(i) Actual		NO	-	900121
			(ii) Plus Swift charges - Rs.500/-		NO	03	912352


		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.2,500/- to be recovered.			
9		<b>FIM under Murabaha</b>			
	a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-			
	i	Arrangement of Facility	Nil		
	ii	On one time Request.	Profit rate @ 0.55% of Bill Amount	NO	C4 912009
	iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	NO	D5 930135
	b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-			
	i	Arranged at the time of opening of D.A L/C.	Profit rate @ 0.35% of Bill Amount	NO	D5 930135

HBL ISLAMIC BANKING اسلامی بینک					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021							
Description			Charges				
	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	D5	930135
	iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	Profit rate @ 1.20% of Bill Amount		NO	D5	930135
10		Import Bills returned unpaid.					
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees. Plus Courier charges Rs.2,500/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.		YES NO	D6 27	912813 912304
			Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/-	YES	D6	912813
			Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES	D6	912813
11		Charges for Bills Collection					
	a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs <b>Rs.1,500/- Flat</b> Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum <b>Rs.1,500/-</b> Note: If Usance Bills lodged and retired on the same day <b>Rs.1,500/- Flat</b> will be recovered.		YES	D7	930137
	b	Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume		YES	B3	912818
	c	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance		YES	B7	930117
	d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-		YES NO	Q1 3	912814 912352
12		Recovery of Actual Reimbursement Charges					
		Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual		NO		N.A.
13		Other Import Related Services Charges					
	a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat		YES	Q2	912815


	<b>b</b>	Service charges against import transactions i.e. Import Bills/Murabaha profit on PAD / Collection Charges/ Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-	YES	B8	912382
	<b>c</b>	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES	Q3	912817
	<b>d</b>	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
	<b>e</b>	<b>EIF lodgment Charges on Open Account</b>	<b>Rs 500/-</b>	<b>YES</b>	<b>CR</b>	<b>914289</b>
	<b>f</b>	<b>Transfer of EIF</b>	<b>Rs 500/-</b>	<b>YES</b>	<b>CQ</b>	<b>914290</b>
<b>Part B</b>		<b>EXPORTS</b>				
<b>1</b>		<b>L/C Advising</b>				
	<b>a</b>	Advising L/C	(i) Rs.2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers	YES	C7	912030
			(ii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-	NO	27	912304
	<b>b</b>	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat	YES	C8	930128
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304

HBLISLAMIC BANKING اسلامی بینکاری			FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
2		Amendment Advising				
	Amendment Advising.	(i) Rs.1,000/- Flat	YES	C7	912030	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304	
3		Negotiation				
	a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES	D1	912008
	b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
	c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.1,500/-	YES	QF	912049
	d	Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
	e	Negotiation Charges (FCY L/C's):-				
	i	Clean Documents	Rs.1,000/- Flat	YES	E5	930711
			Plus Courier Charges Rs.2,500/-	NO	27	912304
	ii	Discrepant Documents	Rs.2,000/- Flat	YES	D9	912803
			Plus Courier Charges Rs.2,500/-	NO	27	912304
	Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the financing agreement/FAL will be applicable. (2) Negotiable where annual expected export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head.					
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148	
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	D0	912047	
5		Transfer of L/Cs.				
	Transfer of Export L/Cs.	Rs.2,000/- Flat	YES	C8	930128	

6		<b>Reimbursement</b>				
		Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES	C8	930128
7		<b>Processing of Documents under L/C restricted on other Banks</b>				
		Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES	D2	930132
8		<b>Handling of Duty Draw - Back Claims</b>				
	a	Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.	YES	QA	912051
	b	Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.	YES	D3	912383
9		<b>NOC Issuance / Documents Transferred</b>				
	a	Transfer of export proceeds to other Bank.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	912008
	b	IERS – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES	BA	912029
	c	Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat	YES	BA	912029
	d	Preparation of substitution case in Islamic export re-finances.	Rs.1,500 /- Flat	YES	64	930713
10		<b>Charges for Collections</b>				
	a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/-	YES	58	912012
			(ii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-	NO	27	912304
	b	Foreign Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES	M0	912013
	c	Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES	M0	912013


 ISLAMIC BANKING اسلامی بینکاری			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021					
Description		Charges			
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	C8	930128
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs 1,500/-	YES	D3	912383
		(i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.2,500/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	NO	27	912304
f	Service Charges against Export of Software and Export of Sample	0.13% minimum Rs.1,500/-			
g	Export follow up-swift for payment/acceptance	PKR 600/- per case			
h	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-			

	i	Handling Commission on Invoice Financing (Exports)	PKR 1,500/- per case			
11		<b>Charges for Advance Payment</b>				
		Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383
<b>Part C</b>		<b>Charges for FOREIGN CURRENCY REMITTANCES</b>				
A		<b>OUTWARD:</b>				
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	YES	43 (A/C) OR 40 CASH	930043 (A/C) OR 930742 (CASH)
			Plus Swift charges Rs.500/-	NO	03	912352
			Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent			
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-	YES	44 (A/C) OR 41 (CASH)	930706 (A/C) OR 930743 (Cash)
			Plus Swift charges Rs.500/-	NO	3	912352
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES	44	930706
	c	<b>Charges for Local Foreign Funds Transfers (LFFT)</b>				
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free			
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/ Euro = 4/ CNY = 20/- Decimal charges will be rounded down	YES	60	930707
	d	<b>Charges FFT/FDD</b>				
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any	YES	45(A/C) or 49 (Cash)	912809 (A/C) or 930744 (Cash)
			Plus Swift charges Rs.500/-	NO	3	912352
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES	43 (A/C) OR 40 CASH	930043 (A/C) or 930742 (Cash)
			Plus Swift Charges - Rs.500/- for additional message.	NO	3	912352
B		<b>Charges for INWARD:</b>				
1	a	Home Remittance	NIL			
	b	FCY Commercial / Home Remittances	NIL			
	c	Service charges on payment of all Inward Foreign Remittances (other	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-	YES	A0	930100
			Plus Courier Charges Rs. 150/-	NO	27	912304
	d	<b>Remittances, Outward TT</b>	<b>Free if the deposit remains in the FC Account for 14 days,</b>	YES	47	912064


				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS				
1		Correspondents' charges, if any, will be recovered.	At actual	NO		N.A.
2		Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any	YES	E8	930148
			Plus Swift charges Rs.500/- if applicable.	NO	3	912352
3		Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/-	YES	58	912012
			Plus Swift charges Rs.500/-	NO	3	912352

4		Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL)	US\$20/- (To be recovered from collecting Bank)	YES	DI	911910
5		Inward cheques received from local branches, up-country branches or	Charges @ 0.15% Minimum Rs.250/-	YES	48	930048
			Plus Swift charges Rs.500/-	NO	3	912352
6		Issuance of Proceeds Realization	Rs.500/- Flat per certificate.	YES	50	930050
7		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES	50	930050
8		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	65	912081
9		<b>Debit Authority Issuance Charges</b>				
		<b>Currency</b>	<b>Current Refund Charges</b>			
		SAR	50.00	NO	NO	912630
		CAD	20.00	NO	NO	912630
		EUR	20.00	NO	NO	912630
		DKK	110.00	NO	NO	912630
		USD	20.00	NO	NO	912630
		GBP	15.00	NO	NO	912630
		AED	75.00	NO	NO	912630
		SGD	20.00	NO	NO	912630
		AUD	20.00	NO	NO	912630
		NOK	150.00	NO	NO	912630
		SEK	150.00	NO	NO	912630
		CHF	20.00	NO	NO	912630



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Description		Charges							
DOMESTIC BANKING									
Part E		CHARGES FOR REMITTANCES							
1		Issuance of Banker's Cheque							
	a	Through A/c	Rs.375/- Flat			YES	62	912017	
		<b>Note:-</b> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less. Charges amount should not exceed Rs 25/- inclusive of FED.				*	YES	62	912017
	b	For Cash Management customers, Charges as per specific agreement with them <b>in line with Functional Head Approval.</b>				YES	AH	914271	
	c	Cancellation of Bankers Cheque	Rs.300/- Flat			YES	52	930052 930745	
		Note:- No cancellation charges on Banker's Cheque :							
	d	Issuance of Replacement, in case of	Same as Banker's Cheque issuance charges			YES	62	912017	
	e	Courier Delivery of Banker's Cheque	Rs. 250/-			YES	27	912304	
2		Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.			YES	0B	912038	
3	Call Deposit Receipt (CDR)								
	a	Issuance from Account	Rs. 200/-			YES	11	914199	
	b	Cancellation of CDR issued from Account	Rs. 240/-			YES	11	914199	
	c	Issuance of Duplicate CDR issued from account	Rs. 240/-			YES	11	914199	
4	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS								
		Product	Transaction	Charges	Payable By				
	a	Deposit (Cash)	(i) Within City	Free	Depositor	YES	14	910818	
			ii) Inter city	Flat Rs.400/=					
	b	Withdrawals (Cash)	ii) Within City Upto Rs.500,000/- per day	Free	Account Holder	YES	14	910818	
			(ii) Within City Over Rs.500,000/= per day	0.15% of the transaction amount with Minimum Rs.600/-					
			(iii) Inter-city upto Rs.500,000/- per day	Flat Rs 370/-					
			(iv) Inter-City Over Rs.500,000/= per day	0.125% of the transaction amount with Minimum Rs.600/-					
	c	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	14	910818	
			ii) Inter city	Free					
	d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=		Beneficiary	YES	14	910818	
	e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	60	930707	
			ii) Inter city	*NIL					
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.								
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges.								
	Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must								
					YES	57	912001		


	(b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.	YES	57	912001				
	Note:-(3) Cash Management as per agreement signed with the customer alongwith Functional Head approval.	YES	AH	914271				
	Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.	YES	AH	914271				
	Note:-(5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the							
	Note:-(6) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work							
	Note:-(7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party							
	<b>*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.</b>							
5	<b>3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility</b>							
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million							
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>	<b>Total Charges to be recovered from Customers (PKR)</b>			
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES	AC	914049
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL			
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL			
	<b>Funds In-flow</b>	NIL						
	<b>*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.</b>							

						FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021								
Description		Charges						
6	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility							
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000							
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)			
	Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL	YES	AC	914049
		2nd Batch 3:30 PM	*NIL	*NIL	*NIL			
	Funds In-flow	NIL						
	*Note: NIL Charges will be recovered against MT 102 till further instruction from SBP.							
Part F		BILLS						
1	Collection: -							
	a	Bills	@ 0.40% Minimum Rs.1000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	QG	912057
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57	912001
	c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57	912001
	d	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat			YES	DJ	911909
	e	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:-			YES	57	912001
	f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.			YES	DH	912083


g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	E8	930148
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO	27	912304
2	Inland Letter of Credit						
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,500/- per LC	YES	C6	912005
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter				
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter				
		Above Rs.100 M	Negotiable Per Quarter				
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO NO	03 27	912352 912304
		Note: Charges negotiable on case-to-case basis under approval of Functional Head					
b	Amendments charges without increase in amount.	Rs.1,500/- Flat			YES	C1	930121
c	Involving increase in amount and / or extension in period of shipment.	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.			YES	C1	930121
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill			YES	C1	930121
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat			YES	C2	912808
f	Advising / Amendment Charges.	Rs.1,500/- Flat			YES	C1	930121
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO	27	912304
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).			YES	QX	912802
h	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.			YES	B5	912804
i	Handling charges of discrepant documents	Rs.1500/- Flat			YES	D9	912803

<div><div>HBL</div><div>ISLAMIC BANKING اسلامی بینکاری</div></div>			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021					
Description		Charges			
3	Bills drawn against Inland Letters of Credit.				
3.1	SIGHT BILLS				
a	At Negotiating End				
i	Negotiation Charges	@ 0.55% or Minimum Rs.600/- Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit	YES YES	E6 E6	930146 930146
ii	Collection charges (Inland L/Cs)	Rs.1,000/- Flat	YES	C6	912005
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	C6	912005
b	At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based L.Cs				
i	If retired within 3 days from the date of lodgment.	Profit as per Financing facility from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date	NO		932506
ii	If retired after 3 days of lodgment.	f t i t i	NO		932506
			NO	E6	930146
	Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs,				

	c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	B6	912820
<b>Part G</b>		<b>FINANCES</b>				
<b>A</b>		<b>PROJECT FINANCE</b>				
1		Project Evaluation Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.	YES	K8	930726
2		Services Fee and Charges in respect of project financing in addition to return on investment:-				
	a	Structuring and Advisory fee	On case to case basis as per agreement with the party.	YES	E9	912054
	b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES	G4	930164
	c	Legal documentation fee	On case to case basis as per agreement with the party.	YES	G8	912315
	d	Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.	YES	G5	912363
	e	Consortium Agency Fee	On case to case basis as per agreement with the party.	YES	G7	930167
	f	Advisory fee for Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.	YES	G6	912320
	g	Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES	QB	912328
		Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.				

				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021							
Description		Charges					
B		WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING					
1		Legal and other documentation charges in all cases of fund based and non fund based facilities	legal documentation charges will be recovered from all customers @0.15%. minimum Rs		YES	G8	912315
			(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual			
			(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual			
			(c) Registration Fee & Charge Search Report.	Actual			
			Note: Legal documentation fee has to be recovered in addition to the charge under (a), (b)				
2		Feasibility study charges before sanctioning facility					
	a	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/C s		YES	L1	912321
	b	Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat		YES	L1	912321
	c	Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.		YES	F9	930702
	d	Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-		YES	L1	912321
	e	Feasibility study charges before renewal of facility	@ 0.1% to 1.0%. Negotiable - subject to Exposure & Trade Business reviewed annually case to case basis, with the approval of Functional Head.		YES	G0	914034
		Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months,					
	f	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion		YES	L1	912321
		Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head /		YES	L1	912321	
3		Restructuring charges on Ijarah and	@0.20% of restructured facility (No		G2 or L1	930162	

		Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.						
4		Replacement of securities under lien with the Bank (except at the time of	Rs.2,000/- Flat			YES	H6	930176
C		IJARAH FINANCE (Machinery) <sup>1</sup> i f f i l i d h						
	a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by			YES		930163
	b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case			YES		912315
			(ii) Actual out of pocket expenses (if First and Second charge is created)			YES		912315
D		OTHER CHARGES						
1	a	For processing the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs.10,000/- Flat per transaction			YES	H1	930171
	b	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction			YES	H1	930171
2	a	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.			YES	H3	930173
	b	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case			YES	H2	930172
3	a	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.			YES	G8	912315
	b	Processing of Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	Actual Cost - Plus Rs.1,000/- per case.			YES	G8	912315
	c	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.			YES	G8	912315
4		Processing to mark lien on securities	Rs.500/- Flat per trip			YES	G8	930169

 ISLAMIC BANKING اسلامی بینکاری				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
5		For IB Facility against pledge/ hypothecation.				
	a	Godown Rent.	Actual	NO	23	912102
	b	Stock Inspection Charges	Rs. 2,500/- per inspection (exclusive of applicable Govt. / Provincial Taxes)	YES	H7	912324
	c	In case of Muccadum (Managed Pledge)	Rs.20,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)			
	d	Other incidental expenses (Legal charges etc)	Actual Cost.	YES	G8	912315
	Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.					
6		For Finances against Mortgage / Hypothecation of Fixed Assets		No	-	-

a	Valuation	(i) Schedule of Valuation charges (for Industrial Properties only):						
		Value of Assets	Land & Building	Land,				
		Upto 10 M.	5000	10000	No			
		Above 10 to 25 M.	10000	15000	No			
		Above 25 to 50 M.	15000	25000	No			
		Above 50 to 100 M.	20000	35000	No			
		Above 100 to 200 M	25000	45000	No			
		Above 200 M. to 500 M.	35000	65000	No			
		Above 500 M. to 1000 M.	50000	90000	No			
		Above 1000 M. & above	@ 0.005% or Negotiable	@ 0.008% or Negotiable	No			
		Desktop Valuation	5,000/- Per Valuation		No			
		*in case valuation site is 50 KM away from Valuator Office Or RHQ Office, Rs.2,000/- is						
		(ii) Schedule of Fixed Valuation Charges (for Open Plot / Agriculture						
		Value of Assets	Fixed Valuation charges Per					
		-Open Plot/Agriculture Land	Rs.5,000/-		No			
		-Residential House (Ground plus one story)	Rs.10,000/-		No			
			(Rs.5,000/- for each additional story)		No			
		-Commercial Building	Rs.5,000/- for each floor		No			
		*in case valuation site is 50 KM away from Valuator Office Or RHQ Office, Rs.2,000/- is to be paid as Travelling Expenses to the Valuator						
		(iii) Schedule of Valuation Charges for Islamic Home Finance						
		Particulars	Valuation charges Per Valuation					
		Islamic Home Finance (Mortgages)	Rs.3,500/-		No			
Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes								
E	RURAL FINANCING							
1		Application Processing Charges for New to Bank/Additional Product to				L6	912070	
	a	Per Tractor Application	Rs. 3000/- flat		YES	L6	912070	
	b	Charity due to Late Payment	1% of unpaid Rental Amount.			NO	927068	
2								
	a	Verification of data / documents	Rs.500/- per verification Flat			YES	L6	912070
	b	Fard issuance	Rs.500/- per document Flat					
	c	Entry of Mutation (Arr-Rahen)	Rs.1,000/- per mutation Flat					
Part H	HBL Islamic Home Finance							
1	1.1	Application Processing Fee	Rs 10,000/- Inclusive of verification & Credit Report			YES	L5	912069
	1.2	Profit on All Unit Purchase (Early Settlement)	5% on all units purchased.			YES	L0	912349
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase.			YES	P4	912391
	1.4	Legal Opinion	Actual to be borne by the Customer.			NO	G8	912315
	1.5	Property Appraisal	Actual to be borne by the Customer.			NO	G8	912315

1.6	Property Takaful	Property Takaful Cost to be borne by the Bank.	NO	G8	912315
1.7	Charity due to Late Payment	Rs. 2,500/- per late rental.	NO	N3	927068
1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.	YES	L5	912069

			FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
		Mera Pakistan, Mera Ghar Housing Scheme (MPMGHS) – Low Cost Housing / Profit Subsidy				
2	2.1	Application Processing Fee	Rs 5,000/- Inclusive of verification & Credit Report	YES	L5	912069
	2.2	Profit on All Unit Purchase (Early Settlement)	0% profit on all units purchased. Outstanding principal/ units will be sold at face value i.e. No additional charges	YES	L0	912349
	2.3	Profit on Additional Unit Purchase (Partial Payment)	0% profit on additional unit purchase. Units will be sold by the bank on face value i.e. No additional charges.	YES	P4	912391
	2.4	Legal Opinion	Actual to be borne by the Customer.	NO	G8	912315
	2.5	Property Appraisal	Actual to be borne by the Customer.	NO	G8	912315
	2.6	Property Takaful	Property Takaful Cost to be borne by the Bank.	NO	G8	912315
	2.7	Charity due to Late Payment	Rs. 1,000/- per late rental.	NO	N3	927068
	2.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.	YES	L5	912069
Part I		HBL Islamic Car Finance				
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges	Rs. 8,500/- (For regular cases) Rs. 4,250/- (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	L3	912067
	1.2	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding amount at the time of settlement.	YES	K3	912346
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase	YES	K3	912346
	1.4	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower	YES	O2	912387
	1.5	Legal Notice Fee	Actual Cost	YES	G8	912315
Part J		HBL Car Ijarah				
1	1.1	Re-Possession Charges	Actual Cost	YES	O2	912387
	1.2	Legal Notice Fee	Actual Cost	YES	G8	912315
	1.3	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.	NO	K4	912395
Part K		STANDING INSTRUCTIONS CHARGES:				
	a	Standing Order/Balance Order	Rs.290/- per transaction except deduction of financing installments	YES	65	912081
	b	Amendment of Current Standing Order	Rs.250/- flat	YES	65	912081
Part L		Charges for SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS				
1		Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-				
	a	Individual shares with verified Transfer Deed attached.	Rs.500/- Flat	YES	P7	912055
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES	FA	912055
	c	Charges for holding bearer securities in safe custody on behalf of	Rs.850/- Flat	YES	FA	912055
	d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES	FA	912055
2		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the				
	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per	YES	DG	912344
	b	Envelopes	quarter Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG	912344
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)				
	Small	Rs.4,250/- Flat per annum.		YES	F4	912310

	Medium	Rs.5,750/- Flat per annum.			
	Large	Rs.7,750/- Flat per annum.			
	Extra Large	Rs.10,000/- Flat per annum.			
	Cubicle Locker	Rs.40,000/- Flat per annum.			
b	Key Deposit (Will apply at the time of issuance of new locker).				
	Note: Current Rate for the respective locker size will be applicable in case of customer status change.				
	Small	Rs.3,500/- Flat	NO	F4	912310
	Medium	Rs.4,000/- Flat			
	Large/Extra Large	Rs.6,500/- Flat			
	Cubicle Locker	Rs.50,000/- Flat			
c	Breaking Charges				
	For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.	YES	88	912807
	Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.	YES	88	912807
d	Addition of New Locker Operator	Rs. 300/-	YES	F4	912310
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.				

<div><div>HBL</div><div>ISLAMIC BANKING اسلامی بینکاری</div></div>							FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021									
Description			Charges						
Part M		GUARANTEES							
		Guarantee Amount Range		Per Quarter recovery of Cost or part thereof	Subsequent quarter or part thereof				
		From	To						
		Amount upto	500,000	5,000	2,500		NO		
		500,001	1,000,000	8,000	4,000		NO		
		1,000,001	2,000,000	15,000	7,500		NO		
		2,000,001	3,000,000	22,500	11,250		NO		
		3,000,001	4,000,000	30,000	15,000		NO		
		4,000,001	5,000,000	37,500	18,750		NO		
		5,000,001	6,000,000	48,000	24,000		NO		
		6,000,001	7,000,000	70,000	35,000		NO		
		7,000,001	8,000,000	64,000	32,000		NO		
		8,000,001	9,000,000	67,500	33,750		NO		
		9,000,001	10,000,000	75,000	37,500		NO		
		10,000,001	12,500,000	93,750	46,875		NO		
		12,500,001	15,000,000	112,500	56,250		NO		
		15,000,001	17,500,000	140,000	70,000		NO		
		17,500,001	20,000,000	200,000	100,000		NO		
		20,000,001	22,500,000	180,000	90,000		NO		
		22,500,001	25,000,000	187,500	93,750		NO		



		25,000,001	27,500,000	206,250	103,125		NO		
		27,500,001	30,000,000	225,000	112,500		NO		
		30,000,001	32,500,000	243,750	121,875		NO		
		32,500,001	35,000,000	280,000	140,000		NO		
		35,000,001	37,500,000	375,000	187,500		NO		
		37,500,001	40,000,000	320,000	160,000		NO		
		40,000,001	42,500,000	318,750	159,375		NO		
		42,500,001	45,000,000	337,500	168,750		NO		
		45,000,001	47,500,000	356,250	178,125		NO		
		47,500,001	50,000,000	375,000	187,500		NO		
		50,000,001	52,500,000	420,000	210,000		NO		
		52,500,001	55,000,000	550,000	275,000		NO		
		55,000,001	57,500,000	460,000	230,000		NO		
		57,500,001	60,000,000	450,000	225,000		NO		
		60,000,001	62,500,000	468,750	234,375		NO		
		62,500,001	65,000,000	487,500	243,750		NO		
		65,000,001	67,500,000	506,250	253,125		NO		
		67,500,001	70,000,000	560,000	280,000		NO		
		70,000,001	72,500,000	725,000	362,500		NO		
		72,500,001	75,000,000	600,000	300,000		NO		
		75,000,001	77,500,000	581,250	290,625		NO		
		77,500,001	80,000,000	600,000	300,000		NO		
		80,000,001	82,500,000	618,750	309,375		NO		
		82,500,001	85,000,000	637,500	318,750		NO		
		85,000,001	87,500,000	700,000	350,000		NO		
		87,500,001	90,000,000	900,000	450,000		NO		
		90,000,001	92,500,000	740,000	370,000		NO		
		92,500,001	95,000,000	712,500	356,250		NO		
		95,000,001	97,500,000	731,250	365,625		NO		
		97,500,001	100,000,000	750,000	375,000		NO		
		- Minimum charges for the amendment of guarantee is 1,400/-					NO		
		- All guarantees amount exceeding Rs. 100 Million shall attract additional cost recovery of Rs. 10,000/- per					NO		
		Rs. 1 Million each (per quarter or part thereof ) plus Rs. 5,000/- subsequent charges.							


		- Rs. 1,700/- (flat) will be charged per amendment plus cost recovery as above, if amendment involves increase in amount or extension in period of validity of Guarantee.		NO		
		- Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.		NO		
		- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.		NO		
		- Claim handling charges of Rs. 1,500 (flat).		NO		
<b>Part N</b>		<b>MISCELLANEOUS CHARGES</b>				
<b>1</b>	<b>a</b>	Transaction Charges on HBL Islamic Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.	YES	B1	912093
	<b>b</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.	YES	B1	912093
	<b>c</b>	HBL Al-Mukhtar (Islamic Freedom)	Free transactional services on Al-Mukhtar account as listed in product features. However,	YES	B1	912093
	<b>d</b>	Transaction Charges on HBL Asaan Account	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.	YES	B1	912093

HBL ISLAMIC BANKING اسلامی بینک				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021							
Description		Charges					
	<b>h</b>	FBR Collections through Branch	<b>NIL</b>	YES	03	912319	
		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					
		2) Accounts of Mustehiqeen of Zakat					
		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					
		<b>Cheque Book &amp; Cheque Related Charges</b>					
2		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 for all other Chequeing Accounts.	Isb-N Sindh-N Punjab-Y Bal-Y	90	912318	
3		Stop payment of cheque	(i) Rupee A/c (ii) F.C. A/C	Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction	YES YES	25 25	912360 912360
		Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.					
4		Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c. (ii) FC A/c.	Rs.550/- Flat per cheque US\$ 5/- or equivalent Flat per cheque	YES YES	DB D1	912359 911910
5		Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	YES	DB	912359

6		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES	92	930092
			(ii) Above one year up to five years	Rs.200/- Flat Per cheque			
			(iii) Above five years	Rs.500/- Flat Per cheque			
7		Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat		NO	27	912304
8		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)		YES		912397
		Account Statement & Certificate Related Charges					
9		Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/= Flat per month		NO	3	912352
10		Duplicate Statements for all types of accounts, on request from customer.	Rs.29/-Flat, per statement Note: HBL at Work (Islamic) Premium Account and HBL Al-Mukhtar Account (Islamic Freedom Account) is exempted.		YES	RA	912082
11	a	Monthly Bank Statement	Rs.400/- per annum.		YES	RA	912082
	b	Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free		NO		
12		Bank Certificate for the purpose of Visa.	Rs.300/- Flat per certificate		YES	98	912396
13		Overseas Employment Certificate.	Rs.500/- Flat per certificate		YES	98	912396
14		Credit Information Report /					
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES	93	930093
		Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'Q' as applicable.					
		Account Transaction (s) & Balance Related Charges					
15		For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat		YES	94	930094
16		Closure of Account Charges	Free		YES	26	930026
17		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		Yes	IA	914059
18		Confirmation of balances to Auditors.	Rs.500/- Flat		YES	97	930097


HBL ISLAMIC BANKING اسلامی بینکاری					FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021								
Description			Charges					
		Dividend Related Charges						
19	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	As per Agreement with client along with Functional Head approval			YES	84	930084
		Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in						
		Utility Companies and Utility Bills related Charges						
20	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Electricity	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	04	912004	
				Sui Gas		05	912026	
				Telephone		06	912027	
				Water		07	912028	
				CDGK Utility		OA	914024	
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.			YES	14	910818

		Other Services to BISE / University:-				
21	a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head	YES	20	912327
	b	To provide printed challans.		YES	20	912327
	c	Safe keeping of question papers &		YES	20	912327
	d	Delivery of question papers to examination centres using Bank's transport.		YES	20	912327
		Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.				
		Salary / Pension Disbursement & Visa Collection Fee related Charges				
22		Salary Disbursement Charges.*	Manual salary processing (PKR 15 per transaction) flat per A/c per month from A/c holder	YES	17	912325
	*Following categories of accounts are exempted from recovery of “Salary Disbursement Charges”.					
23		Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)	YES	18	912362
24		Visa Fee Collection	Rs.100/- Flat per application	YES	-	912105
		Misc. Charges				
25		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum	YES		912816
26		Handling Charges on Commodity	Rs.3.75 per 1000/-	YES	6	910902
27		SMS Alert Charges				
		SMS Alert Charges for over-the-counter transactions	Monthly Subscription of PKR 85/- per month	YES	P6	914279
	Following categories of Accounts are exempt from recovery of “SMS Alert Charges”					
	1) Deceased					
	2) Blocked					
	3) Inactive					
	4) Closed					
	5) Unclaimed					
	6) Zero Balance/ Overdraft					
	7) Staff					
	8) HBL at Work Islamic Premium Account					
	9) HBL Al-Mukhtar Account					

 ISLAMIC BANKING بَنك اِسْلَامِيّ				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
Part O		HBL DEBIT CARD (ATM CARD) *				
	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned			
1	b	Annual fee (Primary)	PayPak Rs. 1000/-	YES	F5	912097

c	Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs.550/- MasterCard Gold - N/A Master Card Dolmen Discount Card - Nil UnionPay Chip - Rs.550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A	YES	F5	912097
d	Card Replacement fee	PayPak Chip - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- MasterCard Gold - Rs. 600/- Master Card Dolmen Discount Card - Rs. 400/- UnionPay Mag - Rs. 300/- Union Pay Chip - Rs.400/- Visa Chip USD - US\$ 4/MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-	YES	F5	912097
e	POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES	N8	912098
f	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil	YES	QV	912485
g	ATMs International (Cash)	PayPak -Nil	YES	QV	912485
h	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil	YES	QV	912485
i	SMS Alert Charges	Free	NA	NA	914035
*Note: (i) Account based propositions: As per account terms & conditions					
4	MERCHANT ACQUIRING (POS)				
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	28	914169
Part P	HBL ALTERNATE DELIVERY CHANNELS (ADC)				
1	ATM Charges				
1.1	Cash Withdrawal				
a	HBL Card on HBL ATMs	Nil	YES	21	910821
b	HBL Card on Non-HBL ATMs	Rs. 18.75 Flat per withdrawal. Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.	YES	21	910821
Note: (No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards					
c	issued by any bank in Pakistan ) Cash Withdrawal Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs)	YES	22	914288
Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.					
Free Cash Withdrawals from other Bank's ATMs for HBL at Work (Islamic) Premium Account.					
1.2	Balance Inquiry				
a	HBL Card on HBL ATMs	Nil			
b	HBL Card on Non-HBL ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	914217
c	HBL Card on HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	94	930094
d	Balance Inquiry Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs)	YES	22	914288
1.3	Funds Transfer (HBL to HBL)	NIL	YES	14	910818
	Funds Transfer (HBL to Other Bank)	NIL			
		Free Funds Transfer from HBL ATMs for HBL at Work Account			

1.4	Utility Bill Payment	Nil			
1.5	HBL-ATM Biometric Transactions (On-Net)	Rs. 15/- Flat per transaction	YES	21	914190

				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021							
Description		Charges					
2	HBL Phone Banking						
	a Funds Transfer Inter Branch Fund Transfer	Nil		YES	14	910818	
	b Statement Request	Rs-29/- Flat per Statement		YES	RA	912082	
	c Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.450/- Flat per instruction	YES	25	912360	
		(ii) F.C. A/C	US\$ 12/- or equivalent Flat per instruction	YES	25	912360	
	Note:- Stop payment charges are to be levied one time for stop payment instructions,						
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic		Isb-N Sindh-N Punjab-Y Bal-Y	90	912318	
		Rs.15/- Flat per leave for all other Chequeing Accounts.					
3	HBL Internet Banking/ HBL Mobile						
	a Subscription	Nil					
	b Funds Transfer			YES	14	910818	
		Inter Branch funds transfer					
		Inter Bank funds transfer (IBFT)					
	c	Utility Bill Payment	NIL	Electricity	NO	4	912004
				Sui Gas	NO	5	912026
				Telephone	NO	6	912027
				Water	NO	7	912028
	d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic		Isb-N Sindh-N	90	912318
Rs.15/- Flat per leave for all other Chequeing Accounts.							
55	* will be updated as per SBP's directives			j b			
4	HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)						
	a	Utility Bill Payment	Nil				
	b	Money Transfer					
	i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60 per transaction	YES	K1	9914151
			Transfer Amount Rs. 1,001 - 2,500	Rs.120 per transaction	YES	K1	9914151
			Transfer Amount Rs. 2,501 - 4,000	Rs.180 per transaction	YES	K1	9914151
			Transfer Amount Rs. 4,001 - 6,000	Rs.240 per transaction	YES	K1	9914151
			Transfer Amount Rs. 6,001 - 8,000	Rs.300 per transaction	YES	K1	9914151
			Transfer Amount Rs. 8,001 - 10,000	Rs.350 per transaction	YES	K1	9914151
			Transfer Amount Rs. 10,001 - 13,000	Rs.400 per transaction	YES	K1	9914151
			Transfer Amount Rs. 13,001 - 15,000	Rs.450 per transaction	YES	K1	9914151
			Transfer Amount Rs. 15,001 - 20,000	Rs.600 per transaction	YES	K1	9914151
			Transfer Amount Rs. 20,001 - 25,000	Rs.750 per transaction	YES	K1	9914151
	ii	Money Transfer Receiving	NIL				
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC						
	c	Initial Deposit - Konnect by HBL Mobile Account		NIL			
d	Cash Deposit - Konect by HBL Mobile Account		NIL				
e	Utility Bill Payment - Konnect by HBL Mobile Account		NIL				
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account						
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0	NIL				

ii)	Money Transfer Receiving	NIL				
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/-					
g	Money Transfer - Konnect by HBL Mobile Account to CNIC					
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction	YES	K1	9914151
	Note: If transaction is executed at agent location additional Rs.10 will be charged.					
ii)	Money Transfer Receiving	Nil				
h	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction	YES	K1	9914151
	* will be updated as per SBP's directives					
i	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account					
i	Fund Transfer		*NIL	YES	32	9914162
	* will be updated as per SBP's directives					
j	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
i	Inter Bank Fund Transfer (IBFT)		*NIL	YES	32	9914162
	* will be updated as per SBP's directives					

HBLISLAMIC BANKING اسلامی بینکاری				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						
Description		Charges				
k	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
i	Withdrawal Amount*	Transfer Amount Rs. 1 - 200	Rs.7 per transaction	YES	35	9914165
		Transfer Amount Rs. 200 - 500	Rs.10 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35	9914165
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction	YES	35	9914165
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction	YES	35	9914165
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction	YES	35	9914165
		Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction	YES	35	9914165
Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction	YES	35	9914165		
* For Transaction through HRA account fee will be 50% of the above mentioned slab.						
l	Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
i	Withdrawal Amount	Transfer Amount Rs. 500	Rs.12 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,000	Rs.25 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,500 - 2,500	Rs.40 per transaction	YES	35	9914165

		Transfer Amount Rs. 3,000 - 4,000	Rs.50 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,500 - 6,000	Rs.60 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,500 - 8,000	Rs.75 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,500 - 10,000	Rs.90 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,500 - 13,000	Rs.100 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,500 - 16,000	Rs.125 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,500 - 20,000	Rs.150 per transaction	YES	35	9914165
m	Cash Withdrawal - HBL Core Banking Account at Agents Location					
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.35.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.35.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.50.00 per transaction	YES	K1	9914151
n	Cash Deposit into HBL Core Banking Account at Agent's location					
i	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs.30.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs.40.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs.45.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs.55.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs.60.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs.100.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs.125.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs.150.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 25,001 - 30,000	Rs.175.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 30,001 - 40,000	Rs.200.00 per transaction	YES	K1	9914151
		Transfer Amount Rs. 40,001 - 50,000	Rs.225.00 per transaction	YES	K1	9914151
o	HBL ATM biometric verification		Rs.15 per transaction			
p	Balance Inquiry - Konnect by HBL Mobile Account		NIL			
q	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking		NIL			
r	Transfer in - Konnect by HBL Account to HBL Core Banking Account (Linked)		NIL			
s	View Mini Statement - Konnect by HBL Mobile Account		NIL			
t	Air Time Top Up - Konnect by HBL Agent & Mobile Account		NIL			
u	Mobile Account Opening		NIL			
v	Average Minimum Balance required		NIL			
w	Balance Inquiry through SMS		NIL			
x	Upgrade of MW Account		NIL			
y	Corporate Clients		Pricing is decided as per mutual agreement between parties involved			
z	Subscription Packages					
i	Subscription Packages	DR Package 1	Rs. 625 per package	YES	IL	9914272
ii		Agent Package	Rs. 500 per package	YES	IL	9914272
iii		Traveler	Rs. 500 per package	YES	IL	9914272
iv		Medics	Rs. 999 per package	YES	IL	9914272
v		DR Package 2	Rs. 1250 per package	YES	IL	9914272
vi		Foodie	Rs. 1000 per package	YES	IL	9914272
vii		Debit Card Package	Rs. 1200 per package	YES	IL	9914272
viii		DR Package 3	Rs. 1875 per package	YES	IL	9914272
ix		Economy	Rs. 3000 per package	YES	IL	9914272
x		Gold Package	Rs. 6500 per package	YES	IL	9914272

	FED Applicable	Charge Code	Misys Internal Account
<b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021</b>			



Description			Charges					
Part Q		DISPATCH / COMMUNICATION CHARGES						
1		Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.		NO	E2	912301	
			(ii) Inland (Inter City) - Rs.50/- Flat per item.		NO	E2	912301	
2		Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.		NO	E2	912301	
			(ii) Inland (Inter City) - Rs.70/- Flat per item.		NO	E2	912301	
			(iii) Foreign Rs.200/- Flat per item.		NO	E2	912301	
			(iv) For Foreign Import LC Rs.1,200/- Flat per item.		NO	E2	912301	
			(v) For Inland LC Rs.200/- Flat per item.		NO	E2	912301	
3		Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher.		NO	27	912304	
			(ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		NO	27	912304	
4		Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.		NO	27	912304	
5		Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat		NO	3	912352	
			(ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat		NO	3	912352	
			(iii) All other Swift Messages Rs.500/- Flat		NO	3	912352	
6		Fax	Rs.100/- Flat per message.		NO	1	912358	
Part R		INVESTMENT PORTFOLIO SECURITIES (IPS)						
1	IPS Service Charges to be applied on GoP SUKUK at Coupon payment once per annum							
	IPS Services Charges							
i	IPS Custody Service Charges	Nil						
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines		NO	AC	916059 914049		
iii	IPS Statement	Quarterly Free						
		On Request - Nil		NO	QS	912380		
Part S		INVESTMENT BANKING						
1	a	Advisory Fee	Negotiable on case to case basis.		YES	AB	930704	
	b	Succession Fee			YES	A7	930709	
	c	Retainer Fee			YES	CM	930714	
	d	Arrangement Fee			YES	CP	930718	
	e	Underwriting Fee			YES	DC	930719	
	f	Participation Fee			YES	AB	912056	
	g	Monitoring Fee			YES	DK	930720	
	h	Commitment Charges			YES	ED	930730	
	i	Trustee / Agency Fee			YES	E0	930731	
	j	Out of Pocket Expenses	At actual or Negotiable on case to case basis.		-	E7	930732	
Part T		BANK CHARGES FOR GOVT. BUSINESS						
1		IMPORTS						
		Cash Letter of Credit						
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C		YES	QW	912801	
	b	Rs.250,000/- and above	0.0625% of the value of the L/C		YES	QW	912801	
	c	Amendment without increase in the amount.	(i) Swift Charges to be recovered <b>at actual</b> (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation					
	d	Amendment involving increase in the	Charges as (a) or (b) above on increased amount.		YES	QW	912801	
		Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.						
Part U		EXEMPTIONS						
	a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR						
	b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt.						
		Exemptions can only be granted for charges included under the following "Parts of SOBC".						
1		Part-C - Foreign Currency Remittances						

2		Part-D - Other Charges on Foreign Exchange Transactions			
3		Part-E - Remittances			
4		Part-F - Bills / Collection			
5		Part-G - Finances			
6		Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits			
7		Part-N - Miscellaneous Charges			
8		Part-O - HBL Debit Card (ATM Card)			
9		Part-P - HBL Alternate Delivery Channels (ADC)			
10		Part-Q - Dispatch / Communication Charges			
		Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.			
	<b>Note-1:-</b>	<b><i>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</i></b>			
	<b>Note-2:-</b>	<b><i>The applicability of FED is based on understanding of the relevant laws.</i></b>			
	<b>Note-3:-</b>	<b><i>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</i></b>			
	<b>Note-4:-</b>	<b><i>Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</i></b>			
	<b>Note-5:-</b>	<b><i>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i></b>			
	<b>Note-6:-</b>	<b><i>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i></b>			
	<b>Note-7:-</b>	<b><i>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions- Global Trade Services (FI-GTS)</i></b>			

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021						FED Applicable	Charge Code	Misys Internal Account
Description		Charges						
Part V	HBL Prestige							
	HBL Prestige qualifying criteria is based on clients meeting the following deposit criteria:							
a	Operational Waivers							
	1	Free Instant and normal cheque book	Free					
	2	HBL Internet Banking and HBL Mobile Application	Free					
	3	E-Statements	Free					
	4	Issuance of Banker's Cheque	Free					
	5	Cancellation of Bankers Cheque	Free					
	6	Issuance of Replacement, in case of lost Banker's Cheque	Free					
	7	Courier Delivery of Banker's Cheque	Free					
	8	Deposit (Cash) - Within City & Inter City	Free					
	9	Withdrawals (Cash)	Free					
	10	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free					
	11	Local Funds Transfers (LFTs) Online Funds Transfer / Cross	Free					
	12	Safe Deposit Lockers Fee	Free					
	13	Late payment fee	Free					
	14	Key Deposit	Free					
	15	Breaking Charges	Free					
	16	Addition of New Locker Operator	Free					
	18	Cheque Book Issuance Charges	Free					
	19	Stop payment of Cheque	Free					
	20	Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer"	Free					
	21	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free					
	22	Photocopy of the paid Cheque forwarded to Customers.	Free					
	23	Statement of Account sent on Daily basis through Swift Message MT-940	Free					
	24	Duplicate Statements for all types of accounts, on request from customer	Free					
	25	Monthly Bank Statement	Free					
	26	Bank Certificate for the purpose of Visa etc.	Free					
	27	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Free					
	28	Closure of Account Charges	Free					
	29	Handling of payments/ balances from deceased accounts against Succession Certificate	Free					
	30	Confirmation of balances to Auditors.	Free					
	31	SMS Alert Charges for over-the counter transactions	Free					
	32	Issuance of Proceed Realization Certificate	Free					
	33	Collection of FCY Cheques	Free					
	34	Inward Telegraphic Transfers	Free					
	35	Issuance of Zakat Deduction Certificate	Free					
	36	Standing Instructions	Free					
	37	Issuance of FCY Demand Draft	Free					

	FED Applicable	Charge Code	Misys Internal Account
<p><b>ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)</b> <b>EFFECTIVE FROM JULY 01, 2021 TO DECEMBER 31, 2021</b></p>			

Description			Charges						
b		Debit Card							
		HBL Prestige clients will receive the HBL Prestige World Elite Debit Card with the following benefits:							
		Annual Fee (i) Primary Card (ii) Supplementary Card	Free						
		Card Replacement Fee (i) Primary Card (ii) Supplementary Card	Free						
c		Mortgages							
	1	100% waiver on Processing Fee	Free						
d		Autos							
	1	50% waiver on Processing Fees					YES	L3	912067
6		Account Maintenance Charges							
		Charegs under Prestige Fee Quarterly Account Maintenance Charges – in case of not maintaining Quarterly Average balance criteria, to be deducted from any funded account of customer.	PKR 8000/- (Inclusive of FED) at every quarter end				YES		
Part W		HBL Roshan Digital Account							
1	a	Cheque Book Issuance Charges	Free				-	-	-
	b	Cheque Return Charges	Free				-	-	-
	c	Cash Withdrawal (Intercity)	Free				-	-	-
	d	Issuance of Duplicate Bank Statemen	Free				-	-	-
	e	Outward Remittance	Free				-	-	-
	f	Inter Bank Fund Transfer (IBFT)	Free				-	-	-
Part X		Roshan Apni Car							
1	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs 8,500 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	L3	912067
	1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of				YES	K3	912346
	1.3	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled.				YES	K3	912346
	1.4	Vehicle Appraisal (if applicable)	Actual				YES	K3	912346
	1.5	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.				YES	O2	912387
	1.6	Legal Notice Fee	Actual Cost.				YES	G8	912315
	1.7	Late Payment Charges	Rs.1,200/- per late payment				YES	K4	912395