




						FED Applicable		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020								
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		
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC	YES	
	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						NO
	e(ii)	Courier Charges Rs. 1,500/- Flat per item						NO
	f	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied						
		Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened.	(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat					YES
			(ii) Charges @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- Flat					YES
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.						YES
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.						YES
	g	L/C opened under "Supplier Credit" /"Pay As You Earn Scheme" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	
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		
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 Guarantees section.				NO		
j	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES		
2	REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated	(i) to be applied/charged from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				YES		
3	TRANSFER OF L/C							
	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.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.						
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	
	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	
	c	Contract Registration charges other than 'a' above.						
	i	upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.				YES	
	over Rs.75 Million	Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-						
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.				YES		


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Description		Charges		
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
		Plus : Courier cost recovery Rs.1,500/- Flat per item		NO
	b	Extention in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.	YES
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
	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.2,000/= per shipment.	YES
7	L/C Cancellation Charges		(i) Rs.2,000/- Flat	YES
			(ii) Plus Swift charges Rs.500/-	NO
8	Credit Report Charges			
	Credit report on Foreign Suppliers/ Buyers.		(i) Actual	NO
			(ii) Plus Swift charges - Rs.500/-	NO
		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.		
9	FIM under Murabaha			
	a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-		
	i	Arrangement of Facility	Nil	
	ii	On one time Request.	Profit rate @ 0.55% of Bill Amount	NO
	iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	NO
	b	Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-		
	i	Arranged at the time of opening of D.A L/C.	Profit rate @ 0.35% of Bill Amount	NO
ii	One time Murabaha facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	Profit rate @ 0.55% of Bill Amount	NO	
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	
10	Import Bills returned unpaid.			
	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.	Handling Charges US \$ 40 Plus Courier Charges of Rs.250/=	YES
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES
11	Charges for Bills Collection			
	a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs Rs.1,500/- Flat Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,500/- Note: If Usance Bills lodged and retired on the same day Rs.1,500/- 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	YES
	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


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Description		Charges	
12	Recovery of Actual Reimbursement Charges Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
13	Other Import Related Services Charges		
a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES
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
c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES
d	Expenses recovery protest / Legal charges	At Actual	NO
Part B EXPORTS			
1	L/C Advising		
a	Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
b	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
2	Amendment Advising Amendment Advising.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
3	Negotiation		
a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-	YES
b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES
c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (c) will not be applicable here.	YES
d	Export Development Surcharge	Rs.80/- Flat per transaction	YES
e	Negotiation Charges (FCY L/C's):-		
i	Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.2,500/-	YES NO
ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.2,500/-	YES NO
Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the financing agreement/FAL will be applicable. (2) Negotiable where annual expected export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head.			
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES
4	Confirmation Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions- Global Trade Service (FI-GTS). Please refer Note No.7 (Last Page)	YES
5	Transfer of L/Cs. Transfer of Export L/Cs.	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 L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES
8	Handling of Duty Draw - Back Claims		
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 Transferred		
a	Transfer of export proceeds to other Bank.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES
b	IERS – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES
c	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


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Description		Charges		
	d	Preparation of substitution case in Islamic export re-finances.	Rs.1,500/- Flat	YES
10	Charges for Collections			
	a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat	YES NO
	b	Foreign Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES
	c	Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES
	d	Transfer of export bill lodged under collection to other banks and Transfer of Form-E before lodgement of shipping documents or cancellation of Form-E.	Rs.1,200/- Flat	YES
	e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs.1000/- (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- 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.	YES NO
11	Charges for Advance Payment			
		Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES
Part C Charges for FOREIGN CURRENCY REMITTANCES				
A OUTWARD:				
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	YES
			Plus Swift charges Rs.500/-	NO
			Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. Hajj and Umrah remittances allowed to NGOs/HGOs @ USD 30/- per transaction plus applicable Swift charges	
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-	YES
			Plus Swift charges Rs.500/-	NO
	b	Special remittance in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES
c Charges for Local Foreign Funds Transfers (LFFT)				
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free	
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	Depending on the currency in which transfer is being made YES
	d	Charges FFT/FDD		
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any Plus Swift charges Rs.500/-	YES NO
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES
			Plus Swift Charges - Rs.500/- for additional message.	NO
B Charges for INWARD:				
1	a	Home Remittance	NIL	
	b	FCY Commercial / Home Remittances	NIL	
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-	YES
			Plus Courier Charges Rs. 150/-	NO
d	Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts.	Free if the deposit remains in the FC Account for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs.300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.	YES	


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ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020																														
Description		Charges																												
Part D OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS																														
1	Correspondents' charges, if any, will be recovered.	At actual		NO																										
2	Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.		YES NO																										
3	Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.500/-		YES NO																										
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL)	US\$20/- (To be recovered from collecting Bank)		YES																										
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-		YES NO																										
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.		YES																										
7	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.		YES																										
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.		YES																										
9	Debit Authority Issuance Charges																													
	Currency	Current Refund Charges																												
	SAR	50.00		NO																										
	CAD	20.00		NO																										
	EUR	20.00		NO																										
	DKK	110.00		NO																										
	USD	20.00		NO																										
	GBP	15.00		NO																										
	AED	75.00		NO																										
	SGD	20.00		NO																										
	AUD	20.00		NO																										
	NOK	150.00		NO																										
	SEK	150.00		NO																										
	CHF	20.00		NO																										
DOMESTIC BANKING																														
Part E CHARGES FOR REMITTANCES																														
1	Issuance of Banker's Cheque																													
	a	Through A/c	Rs.330/- Flat	YES																										
		Note:- 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																										
	b	For Cash Management customers. Charges as per specific agreement with them in line with Functional Head Approval.		YES																										
	c	Cancellation of Bankers Cheque	Rs.240/- Flat	YES																										
		Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc.																												
	d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	YES																										
	e	Courier Delivery of Banker's Cheque	Rs. 250/-	YES																										
2	Special Pre-printed Drafts for CMD Customers		@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES																										
3	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS																													
	a	Deposit (Cash)	<table border="1"> <thead> <tr> <th>Product</th> <th>Transaction</th> <th>Charges</th> <th>Payable By</th> </tr> </thead> <tbody> <tr> <td rowspan="2">a</td> <td>(i) Within City</td> <td>Free</td> <td rowspan="2">Depositor</td> </tr> <tr> <td>ii) Inter city</td> <td>Flat Rs.380/=</td> </tr> <tr> <td rowspan="4">b</td> <td rowspan="2">ii) Within City Upto Rs.500,000/- per day</td> <td>Free</td> <td rowspan="4">Account Holder</td> </tr> <tr> <td>(ii) Within City Over Rs.500,000/= per day</td> <td>0.15% of the transaction amount with Minimum Rs.600/-</td> </tr> <tr> <td rowspan="2">(iii) Inter-city upto Rs.500,000/- per day</td> <td>Free</td> <td rowspan="2">YES</td> </tr> <tr> <td>(iv) Inter-City Over Rs.500,000/= per day</td> <td>0.125% of the transaction amount with Minimum Rs.600/-</td> </tr> <tr> <td>c</td> <td>Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both</td> <td>(i) Within city and within the Catchment area of One Clearing House</td> <td>Free</td> <td>Account</td> <td>YES</td> </tr> </tbody> </table>	Product	Transaction	Charges	Payable By	a	(i) Within City	Free	Depositor	ii) Inter city	Flat Rs.380/=	b	ii) Within City Upto Rs.500,000/- per day	Free	Account Holder	(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	Free	YES	(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	(i) Within city and within the Catchment area of One Clearing House	Free	Account	YES
Product	Transaction	Charges	Payable By																											
a	(i) Within City	Free	Depositor																											
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Description		Charges				
	across the board)	(ii) Inter city	Free	Holder		
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account		Flat Rs. 400/=	Beneficiary	YES	
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	
		(ii) Inter city	*NIL			
Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.						
Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad						
Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.					YES	
Note:-3) Cash Management as per agreement signed with the customer alongwith Functional Head approval.					YES	
Note:-4) Cash Management as per Schedule of Charges where no written agreement is available.					YES	
Note:-5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.						
Note:-6) Charges mentioned in Point 3 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work (Islamic) Premium Account Holders.						
Note:-7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.						
*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.						
5 3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility						
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million						
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)	
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL	
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL	
	Funds In-flow	NIL				
*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.						
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
		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/-				YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)				NO
b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-				YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)				NO
		No Charges on LBC i.e proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP brach and vice versa.				
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/-				YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)				NO
d	Charges for USS drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat				YES
e	Intercity clearing through NIFT	Rs.350/- per instrument. Flat				YES


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ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020					
Description		Charges			
f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.		YES	
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	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC		NO	
2	Inland Letter of Credit				
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,500/- per LC	YES
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter		
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter		
		Above Rs.100 M	Negotiable Per Quarter		
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			
Note: Charges negotiable on case-to-case basis under approval of Functional Head					
b	Amendments charges without increase in amount.	Rs.1,500/- Flat		YES	
c	Involving increase in amount and / or extension in period of shipment.	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.		YES	
d	Extension in maturity of Usance Bills	Service charges Rs. 1,000/- Flat per bill		YES	
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES	
f	Advising / Amendment Charges.	Rs.1,500/- Flat		YES	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		NO	
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved 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	
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/-		YES	
		Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of Negotiation till realization.		NO	
ii	Collection charges (Inland L/Cs)	Rs.1,000/- Flat		YES	
iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat		YES	
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	
ii	If retired after 3 days of lodgment.			NO	
				NO	
Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imburement arrangement is made to the Negotiating Bank only on receipt of documents.					
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	


				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description			Charges	
Part	FINANCES			
A	PROJECT FINANCE			
1	Project Evaluation Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.		YES
2	Services Fee and Charges in respect of project financing in addition to return on investment:-			
	a Structuring and Advisory fee	On case to case basis as per agreement with the party.		YES
	b Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.		YES
	c Legal documentation fee	On case to case basis as per agreement with the party.		YES
	d Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.		YES
	e Consortium Agency Fee	On case to case basis as per agreement with the party.		YES
	f Advisory fee for Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.		YES
	g Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.		YES
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.			
B	WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING			
1	Legal and other documentation charges in all cases of fund based and non fund based facilities	legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/- (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document. Actual (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) Actual (c) Registration Fee & Charge Search Report. Actual Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.		YES
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/Cs		YES
	b Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat		YES
	c Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.		YES
	d Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-		YES
	e Feasibility study charges before renewal of facility	@ 0.1% to 1.0%. Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.		YES
	Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.			
	f Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion		YES
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.			
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.			
4	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat		YES
C	IJARAH FINANCE (Machinery)			
	a Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).		YES
	b Legal Documentation Fee	(i) Rs.3,000/- Flat in each case		YES
		(ii) Actual out of pocket expenses (if First and Second charge is created)		YES
D	OTHER CHARGES			


			ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020			FED Applicable
Description			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
	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
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
	b	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case			YES
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
	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
	c	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.			YES
4		Processing to mark lien on securities issued by other institutions.	Rs.500/- Flat per trip			YES
5	For IB Facility against pledge/ hypothecation.					
	a	Godown Rent.	Actual			NO
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per financing approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account.			
			(ii) If inspection carried out by Bank Staff, charges will be as under:-			
			For financing facility amount	Pledge	Hypothecation	
			Up to Rs.1.000 M	Rs.200/- Flat	Nil	YES
Up to Rs.5.000 M	Rs.1,200/- Flat	Rs.1,200/- Flat				
Up to Rs.10.000 M	Rs.1,800/- Flat	Rs.1,800/- Flat				
Above Rs.10.000 M	Rs.2,200/- Flat	Rs.2,200/- Flat				
Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.						
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.				
Note: - These charges are per Customer for each pledge site.						
d	Other incidental expenses (Legal charges etc)	Actual Cost.			YES	
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.						


			ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020			FED Applicable
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 (PLRA) Service Charges for Customers / Branches in Punjab Province excluding GOVT Charges				
	a	Verification of data / documents	Rs.500/- per verification Flat			
	b	Fard issuance	Rs.500/- per document Flat			YES
	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
	1.2	Profit on All Unit Purchase (Early Settlement)	5% on all units purchased.			YES
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase.			YES
	1.4	Legal Opinion	Actual to be borne by the Customer.			NO
	1.5	Property Appraisal	Actual to be borne by the Customer.			NO
	1.6	Property Takaful	Property Takaful Cost to be borne by the Bank.			NO
	1.7	Charity due to Late Payment	Rs. 2,500/- per late rental.			NO
	1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.			YES
	Part I	HBL Islamic Car Finance				
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs.8,000/- (For regular cases) 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
	1.2	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding amount at the time of settlement.			YES
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase			YES
	1.4	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower			YES
	1.5	Legal Notice Fee	Actual Cost			YES
	1.6	Charity due to Late Payment	Rs. 1,200/- per late payment.			NO
	Part J	HBL Car Ijarah				
1	1.1	Re-Possession Charges	Actual Cost			YES
	1.2	Legal Notice Fee	Actual Cost			YES
	1.3	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.			NO
	Part K	STANDING INSTRUCTIONS CHARGES:				
	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.290/- per transaction except deduction of financing installments			YES
	b	Amendment of Current Standing Order	Rs.250/- flat			YES
	C	Cancellation of Standing Order	Rs. 100/- Flat			


						FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020						
Description			Charges			
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
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.			YES
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat			YES
	d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement			YES
2	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).					
	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.			YES
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.			YES
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)				
		Small	Rs.4,000/- Flat per annum.			YES
		Medium	Rs.5,500/- Flat per annum.			
		Large	Rs.7,500/- 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
		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
		Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.			YES
	d	Addition of New Locker Operator				
			Rs. 300/-			YES
	Note: In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.					
Part 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


							FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020							
Description			Charges				
		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 Rs. 1 Million each (per quarter or part thereof) plus Rs. 5,000/- subsequent charges.					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.					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
Part N	MISCELLANEOUS CHARGES						
1	a	Transaction Charges on HBL Islamic Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit transactions.				YES
	b	Transaction charges on Al-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
	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 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.				YES
	d	Transaction Charges on HBL Asaan Account	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.				YES
		Following categories of Accounts are exempt from recovery of "Transaction Charges"					
		1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.					
		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					
		Cheque Book & Cheque Related Charges					
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				Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
			Rs.15/- Flat per leave for all other Chequeing Accounts.				
3		Stop payment of cheque	(i) Rupee A/c	Rs.450/- Flat per instruction			YES
			(ii) F.C. A/C	US\$ 12/- or equivalent 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					
4		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.	Rs.550/- Flat per cheque			YES
			(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque			YES
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
6		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque			YES
			(ii) Above one year up to five years	Rs.200/- Flat Per cheque			
			(iii) Above five years	Rs.500/- Flat Per cheque			
7		Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat				NO
8		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)				YES
		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
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
11	a	Monthly Bank Statement	Rs.400/- per annum.				YES


				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description		Charges		
	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
13		Overseas Employment Certificate.	Rs.500/- Flat per certificate	YES
14		Credit Information Report / Opinion.		
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	YES
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'Q' as applicable.				
Account Transaction (s) & Balance Related Charges				
15		For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat	YES
16		Closure of Account Charges	Free	YES
17		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	Yes
18		Confirmation of balances to Auditors.	Rs.500/- Flat	YES
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
Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.				
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	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
				Electricity
				Sui Gas
				Telephone
				Water
				CDGK Utility
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.	YES
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
	b	To provide printed challans.		YES
	c	Safe keeping of question papers & answer copies.		YES
	d	Delivery of question papers to examination centres using Bank's transport.		YES
Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.				
Salary / Pension Disbursement & Visa Collection Fee related Charges				
22		Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.	YES
*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners. →Regular PLS Savings Accounts. (Islamic) →Basic Banking Accounts (BBA).				
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
24		Visa Fee Collection	Rs.100/- Flat per application	YES
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
26		Handling Charges on Commodity Operation	Rs.3.75 per 1000/-	YES
27		SMS Alert Charges		
		SMS Alert Charges for over-the counter transactions	Monthly Subscription of PKR 85/- per month	YES
Following categories of Accounts are exempt from recovery of "SMS Alert Charges"				
		1) Deceased		
		2) Blocked		
		3) Inactive		
		4) Closed		

		FED Applicable	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020			
Description		Charges	
	5) Unclaimed		
	6) Zero Balance/ Overdraft		
	7) Staff		
	8) HBL at Work Islamic Premium Account		
	9) HBL Al-Mukhtar Account		
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. 600/- PayPak Chip - Rs. 850/- Green Visa - Rs.1,000/- Visa Chip - Rs.1,500/- MasterCard Standard - Rs.1,500/- MasterCard Gold - Rs. 2,200/- UnionPay Mag - Rs.1,000/- UnionPay Chip - Rs. 1,400/- Visa USD - US\$ 10/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 1,850/- MasterCard World - Rs.10,000/-	YES
	c Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil 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 Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A	YES
	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/- Union Pay 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 - 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
	f POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Visa Chip USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount	YES
	g ATMs International (Cash withdrawal)	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Visa Chip USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES

				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description		Charges		
h	ATMs International (Balance 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 World - Rs.225/- per Transaction		YES
i	SMS Alert Charges	Free		NA
*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
Part P HBL ALTERNATE DELIVERY CHANNELS (ADC)				
1	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
		Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.		
Note: (No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.)				
Free Cash Withdrawals from other Bank's ATMs for HBL 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
c	HBL Card on HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)		YES
1.3	Funds Transfer (HBL to HBL)	NIL	* will be updated as per SBP's directives	YES
	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
2	HBL Phone Banking			
a	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	US\$ 12/- or equivalent Flat per instruction	YES
Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.				
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts		Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
		Rs.15/- Flat per leave for all other Chequeing Accounts.		
3	HBL Internet Banking/ HBL Mobile			
a	Subscription	Nil		
b	Funds Transfer			YES
		Inter Branch funds transfer	Nil	
	Inter Bank funds transfer (IBFT)	*NIL Free Funds Transfer for HBL at Work (Islamic) Premium Account.		
c	Utility Bill Payment		Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts		Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N
		Rs.15/- Flat per leave for all other Chequeing Accounts.		
* will be updated as per SBP's directives				
4	HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)			
a	Utility Bill Payment	Nil		
b	Initial Deposit - Konnect by HBL Mobile Account		NIL	
c	Cash Deposit - Konnect by HBL Mobile Account		NIL	

				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description		Charges		
d	Utility Bill Payment - Konnect by HBL Mobile Account		NIL	
e	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account			
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0	NIL	
ii)	Money Transfer Receiving		NIL	
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts. If transaction is executed at agent location Rs. 10 will be charged.			
f	Money Transfer - Konnect by HBL Mobile Account to CNIC			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction	YES
Note: If transaction is executed at agent location additional Rs.10 will be charged.				
ii)	Money Transfer Receiving		Nil	
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location			
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction	YES
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account			
i	Fund Transfer		*NIL	YES
* will be updated as per SBP's directives				
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)			
i	Inter Bank Fund Transfer (IBFT)		*NIL	YES
* will be updated as per SBP's directives				
j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account			
i)	Withdrawal Amount*	Transfer Amount Rs. 1 - 200	Rs.7 per transaction	YES
		Transfer Amount Rs. 200 - 500	Rs.10 per transaction	YES
		Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction	YES
* For Transaction through HRA account fee will be 50% of the above mentioned slab.				
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account			
i)	Withdrawal Amount	Transfer Amount Rs. 500	Rs.12 per	YES
		Transfer Amount Rs. 1,000	Rs.25 per	YES
		Transfer Amount Rs. 1,500 - 2,500	Rs.40 per	YES
		Transfer Amount Rs. 3,000 - 4,000	Rs.50 per	YES
		Transfer Amount Rs. 4,500 - 6,000	Rs.60 per	YES
		Transfer Amount Rs. 6,500 - 8,000	Rs.75 per	YES
		Transfer Amount Rs. 8,500 - 10,000	Rs.90 per	YES
		Transfer Amount Rs. 10,500 - 13,000	Rs.100 per	YES
		Transfer Amount Rs. 13,500 - 16,000	Rs.125 per	YES
				Transfer Amount Rs. 16,500 - 20,000
l	Cash Withdrawal - HBL Core Banking Account at Agents Location			

				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description		Charges		
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.25.00 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.35.00 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.35.00 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.50.00 per transaction	YES
m	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
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.30.00 per transaction	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
		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	Rs.200.00 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs.225.00 per transaction	YES
n	HBL ATM biometric verification			Rs.15 per transaction
o	Balance Inquiry - Connect by HBL Mobile Account			NIL
p	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking			NIL
q	Transfer in - Connect by HBL Account to HBL Core Banking Account(Linked)			NIL
r	View Mini Statement - Connect by HBL Mobile Account			NIL
s	Air Time Top Up - Connect by HBL Agent & Mobile Account			NIL
t	Mobile Account Opening			NIL
u	Average Minimum Balance required			NIL
v	Balance Inquiry through SMS			NIL
w	Upgrade of MW Account			NIL
x	Corporate Clients			Pricing is decided as per mutual agreement be
y	Subscription Packages			
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. 999 per package	YES
v		DR Package 2	Rs. 1250 per package	YES
vi		Foodie	Rs. 1000 per package	YES
vii		Debit Card Package	Rs. 1200 per package	YES
viii		DR Package 3	Rs. 1875 per package	YES
ix		Economy	Rs. 3000 per package	YES
x		Gold Package	Rs. 6500 per package	YES
Part Q	DISPATCH / COMMUNICATION CHARGES			
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.		NO
2	Postage Registered	(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.		NO
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		NO
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.		NO
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat		NO
6	Fax	Rs.100/- Flat per message.		NO
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
iii	IPS Statement	Quarterly Free On Request - Nil		NO
Part S	INVESTMENT BANKING			
1	a	Advisory Fee	Negotiable on case to case basis.	YES
	b	Succession Fee		YES
	c	Retainer Fee		YES
	d	Arrangement Fee		YES
	e	Underwriting Fee		YES
	f	Participation Fee		YES
	g	Monitoring Fee		YES
	h	Commitment Charges		YES
	i	Trustee / Agency Fee		YES
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.

				FED Applicable
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 1, 2020 TO DEC 31, 2020				
Description		Charges		
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
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 at actual (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation		
d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.		YES
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.			
Part U	EXEMPTIONS			
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him/her.			
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs 1.000 M in Current Account or Rs 1.000 M in Profit Earning Deposits / Accounts. Note: - Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him/her.			
	Exemptions can only be granted for charges included under the following "Parts of 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.			
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.			
Note-2:-	The applicability of FED is based on understanding of the relevant laws.			
Note-3:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.			
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.			
Note-5:-	All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.			
Note-6:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.			
Note-7:-	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)			