

**List of 51 Islamic Window Branches and 16 Islamic Branches Exempted from
Federal Excise Duty (FED)
Located in Northern Areas/ FATA/ PATA areas**

**Islamic
Windows**


S.No	CODE #	NAME OF BRANCHES	PROVINCE NAME
1	0099	ZHOB	PATA
2	0221	MINGORA-BANK SQUARE	PATA
3	0232	PUNJABI BAZAR, PARACHINAR	FATA
4	0278	CHAKDARA	PATA
5	0315	LANDI KOTAL, KHYBER AGENCY	FATA
6	0344	SADDA, KURRAM AGENCY	FATA
7	0349	DEEWANA BABA	PATA
8	0351	KOZA BANDI	PATA
9	0355	DIR	PATA
10	0357	TOTALAI	PATA
11	0359	BARAWAL BANDI	PATA
12	0363	MUNDA	PATA
13	0382	BUNEY, DISTRICT CHITRAL	PATA
14	0386	KHAR	PATA
15	0440	PIR BABA	PATA
16	0458	MADYAN	PATA
17	0476	SKARDU-BAZAR CHOWK YADGAR	GILGIT - BALTISTAN
18	0480	DARGAI	PATA
19	0516	SUI	PATA
20	0932	SOWARI	PATA
21	0975	CHITRAL	PATA
22	0977	DAROSH, DISTRICT CHITRAL	PATA
23	1097	KABAL	PATA
24	1104	KUMBAR	PATA
25	1139	TOTAKAN	PATA
26	1150	TIMARGARA	PATA
27	1192	BISHAM	PATA
28	1225	SAKHAKOT	PATA
29	1328	GAHKUCH	GILGIT - BALTISTAN
30	1334	CHAKESAR	PATA
31	1419	THANA	PATA
32	1456	LORALAI	PATA
33	1498	GARAM CHASHMA	PATA
34	1499	BUNJI	GILGIT - BALTISTAN
35	1538	DARORA	PATA
36	1637	SHIGAR BAZAR	GILGIT - BALTISTAN
37	1718	BARIKOT	PATA
38	1746	MIRANSHAH-DATTA KHEL ROAD	FATA
39	1750	KALAYA	FATA
40	1806	MIR ALI	FATA
41	1918	DANDAI BAZAR	PATA
42	1942	MATTA-NEW COLLEGE CHOWK	PATA
43	1970	INAYAT KALAY	PATA
44	2307	CHILLAS BRANCH, DISTRICT DIAMER	GILGIT - BALTISTAN
45	2315	MAIN BAZAR BRANCH, KHAPLU	GILGIT - BALTISTAN
46	2322	MAIN BAZAR, MUSLIM BAGH BRANCH, DISTRICT	PATA
47	2327	AIRPORT ROAD BRANCH, MINGORA.	PATA
48	2335	ALI ABAD BRANCH, HUNZA	GILGIT - BALTISTAN
49	2516	KOHLU BRANCH	PATA
50	2527	VILLAGE DASU BRANCH	PATA
51	2565	BATKHELA	PATA

**Islamic
Branches**

S.No	CODE #	NAME OF BRANCHES	PROVINCE NAME
1	5030	ISLAMIC BANKING BATKHELA BRANCH, MALAKAND AGENCY.	PATA
2	5031	ISLAMIC BANKING WAZIRDAND BRANCH, KHYBER AGENCY. FATA (FORMER NEW BARA	FATA
3	5054	ISLAMIC BANKING NEW ROAD, MINGORA	PATA
4	5075	ISLAMIC BANKING JUTIAL BRANCH GILGIT CITY	GILGIT - BALTISTAN
5	5312	ISLAMIC BANKING SHAHEED CHOWK TIMERGARA BRANCH	PATA
6	5313	ISLAMIC BANKING MATTA BRANCH, MINGORA	PATA
7	5385	ISLAMIC BANKING SKARDU	GILGIT - BALTISTAN
8	5492	ISLAMIC BANKING BAGH DHERI	PATA
9	5493	ISLAMIC BANKING KANJU	PATA
10	5494	ISLAMIC BANKING GREEN CHOWK BRANCH	PATA
11	5495	ISLAMIC BANKING MADYAN	PATA
12	5496	ISLAMIC BANKING CITY CENTRE QAMBER	PATA
13	5818	ISLAMIC BANKING SIRSINAI - KABAL	PATA
14	5823	ISLAMIC BANKING DARGAI	PATA
15	5828	ISLAMIC BANKING TAKHT-E-BAND	PATA
16	5832	ISLAMIC BANKING SOWARI BRANCH	PATA

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EFFECTIVE FROM JULY 01, 2023 TO DEC 31, 2023

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						FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023									
Description		Charges							
INTERNATIONAL BANKING									
Part A	IMPORTS								
1			Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof	Minimum Amount per LC			
	a	Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission	Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per LC	YES	C5	
	b		Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter				
	c		Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter				
	d		Above Rs. 100 M	Negotiable Per Quarter	Negotiable Per Quarter				
	e	Plus : Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 4,000/- (adjustable upon receipt of actual cost)					NO	03 27	912352 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 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 YES YES YES	N5 QD N5 QD QD	930249 912010 930249 912010 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	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 M Guaratees section.			NO	A2	930102	
	i	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 counterRs.				YES	A8	930108
	3	Registration of Import Contract							
a	Registration of Import Contract	0.20% Minimum Rs. 2,000/- irrespective of import volumes							
b	Registered Contract Amendment Charges	Flat Charges Rs. 1,200/- If amendment involves increase in amount then charges will be @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per			YES	B3	912818		
c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges			YES	B8	912382		
d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat			YES	D7	930137		
4	L/C Amendment Charges	Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment.			YES	C1	930121		
	Plus: Swift Charges Rs. 1,000/- Flat Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)					NO	03 27	912352 912304	
5	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. Ther amount recovered in lieu of delay in NOSTRO or PAD shall be considered or accounted for as			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. (In case of Funded Facilities this cost will become part of the financing) (b) Extra Charges @ 0.15% Minimum Rs. 1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case			YES YES	D4 QD	930712 912010		
c	Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondance charges US\$ 20/-			YES	D9	912803		
6	L/C Cancellation Charges					YES NO	C2 03	912808 912352	
7	Credit Report Charges								
	Credit report on Foreign Suppliers/ Buyers	(i) Actual			NO	-	900121		
		(ii) Plus Swift charges - Rs. 500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost)			NO	03	912352		

ISLAMIC BANKING بنك إسلامي				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023							
Description		Charges					
8		FIM under Murabaha					
	a	Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-					
	i	Arrangement of Facility	Nil				
	ii	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	
	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 (Shall be accounted as per the Shariah Board Guidelines)	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 @ 0.55% of Bill Amount (Shall be accounted as per the Shariah Board Guidelines)	NO	D5	930135	
9		Import Bills returned unpaid.					
		Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES	D6	912813	
			Plus Courier charges Rs. 4,000/ (adjustable upon receipt of actual cost) - and any other charges from Beneficiary Bank for return of un-paid bills.	NO	27	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
10		Documentary Collection					
	a	Service charges against retirement of import Collections received without Contracts	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES	B8	912382	
	b	Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712	
	c	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	
11		Open Account / Consignment					
12	a	Service charges against Open Account/ Consignment	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES	B3	912818	
	b	Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712	
13		Recovery of Actual Reimbursement Charges					
		Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO		N.A.	
14		Advance Payment without LC					
	a	Import against Advance payment to supplier. (Without L/C).	(i) Rs. 1,500/- Flat at the time of remittance	YES	B7	930117	
	b	Service charges against Advance payment import	@ 0.15% Minimum Rs. 1,500/- Plus Applicable Swift Charges	YES	B8	912382	
15		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	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill	Rs. 1,000/- Flat	YES	Q2	912815	
	c	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315	
	d	Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs. 1,500/- Flat per bill.	YES	C1	930121	
	e	FI Issued for transactions where remittance is not from Pakistan	Rs 1,500/- Flat Per FI	YES	CQ	914290	
	f	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request	Rs. 1,000/- per application flat for LC upto Rs. 1 M Rs. 1,500/- per application flat for LC over Rs. 1 M	YES	Q2	912815	

ISLAMIC BANKING بنك اسلامي			FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
16		Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt				
	a	Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents	Rs. 2,000/- Flat	YES	Q3	912817
	b	Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs. 2,000/- Flat	YES	A4	912018
		Note a):- Calculation of sale price would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no profit will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Profit as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Profit as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.				
Part B	EXPORTS					
1		L/C Advising				
	a	Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers	YES	C7	912030
			(iii) Plus Courier Charges - Rs. 150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 2,500/-	NO	27	912304
	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	C8	930128
			NO	27	912304	
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	C7	912030
			NO	27	912304	
3		Confirmation				
		Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'U', Note No.7.	YES	D0	912047
4		Transfer of L/Cs				
		Transfer of Export L/Cs.	Rs. 2,000/- Flat	YES	C8	930128
5		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 Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	E5	930711
				NO	27	912304
	(ii)	Discrepant Documents	Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	D9	912803
			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.				
		Documents—Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148
6		Reimbursement				
		Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat	YES	C8	930128
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	D2	930132
8		Handling of Duty Draw - Back Claims				
	a	Handling of Duty draw back claim	0.25% minimum Rs. 1,000/- per case to SBP.	YES	QA	912051
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	C8	912008
	b	IERS – NOC for Entitlement	Rs. 1,200/- (Flat) per case	YES	BA	912029
	c	Preparation of substitution case in Islamic export re-finances	Rs. 1,500 /- Flat	YES	64	930713
10		Charges for Collections				
	a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign - Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	58	912012
				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
d	Transfer of export bill lodged under collection to other banks and Transfer of Financial Instrument before lodgement of shipping documents or cancellation of Financial Instrument	Rs. 1,200/- Flat	YES	C8	930128	

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023				FED Applicable	Charge Code	Misys Internal Account
Description			Charges			
	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/- (i) Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	YES	D3	912383
				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			
	j	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES		
11		Charges for Advance Payment				
	a	Handling Charges against advance payment received for export	0.10% minimum Rs. 1,000/-	YES	D3	912383
Part C Charges for FOREIGN CURRENCY REMITTANCES						
A	OUTWARD:					
	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 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	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	Charges FFT/FDD				
	d	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
	e	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	Charges for INWARD:					
	a	Home Remittance	NIL			
	b	FCY Commercial / Home Remittances	NIL			
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	Nil	-	-	-
			Note: Transaction charges will be updated as per SBP directives.	-	-	-
	Home Remittance Account, Annexure A of B Regulations, banks are not allowed to obtain charges on closing and opening of HRA.					
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.				
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
			US\$ 15/- for collection above US\$ 1,000/- 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 local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Charges @ 0.15% Minimum Rs. 250/-	YES	48	930048
			Plus Swift charges Rs. 500/-	NO	3	912352
6		Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs. 500/- Flat per certificate	YES	50	930050
7		Standing Instruction Charges in Foreign Currency A/c	US\$ 5/- per transaction plus actual remittance charges as applicable	YES	65	912081


<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 JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
8	Debit Authority Issuance Charges					
		Currency	Current Refund Charges			
		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
DOMESTIC BANKING						
Part E	CHARGES FOR REMITTANCES					
1	Issuance of Banker's Cheque					
	a	Through A/c	Rs. 500/- Flat	YES	62	912017
		Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs. 25/- inclusive of FED. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Islamic Freedom A/c (Al Mukhtar) if the monthly average balance is PKR 40,000/- or more		YES	62	912017
	b	For Cash Management customers, Charges as per specific agreement with them in line with Functional Head Approval.		YES	AH	914271
	c	Cancellation of Bankers Cheque	Rs. 500/- Flat	YES	52	930052 930745
		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 favour of Educational Institutions, HEC/Board etc. (iv) Following are exempted from these charges: (a) HBL Islamic Freedom A/c (Al Mukhtar) if the monthly average balance is PKR 40,000/- or more				
2		Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	YES	62	912017
3	a	Courier Delivery of Banker's Cheque	Rs. 250/-	YES	27	912304
	b	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038
4	Call Deposit Receipt (CDR)					
	a	Issuance from Account	Rs. 250/-	YES	11	914199
	b	Cancellation of CDR issued from Account	Rs. 250/-	YES	11	914199
	c	Issuance of Duplicate CDR issued from account	Rs. 250/-	YES	11	914199
5	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS					
		Product	Transaction	Charges	Payable By	
	a	Deposit (Cash)	(i) Within City	Free	Depositor	YES
			ii) Inter city	Flat Rs. 400/=		
	b	Withdrawals (Cash)	(i) Within City	Free	Account Holder	YES
			(ii) Inter-city upto Rs. 500,000/- per day	Flat Rs 370/-		
			(iii) Inter-City Over Rs. 500,000/- per day	0.15% of the transaction amount		
	c	FCY Within City Deposit/ Withdrawal	Free			
	d	FCY Intercity Deposit / Withdrawal	0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down	YES	60	930707
	e	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
			(ii) Inter city	Free		
	f	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=		Beneficiary	YES
					13	910818
	g	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.			YES	57	912001


ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023					FED Applicable	Charge Code	Misys Internal Account
Description		Charges					
	(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 educational institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.						
	Note:-(6) Charges mentioned in Point 4 (a, b & f) above are not applicable to HBL Islamic Freedom on maintaining PKR 40,000 or above monthly average balance and HBL Islamic at Work 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.						
6	Inter Bank Funds Transfer (IBFT) through Branch						
	Inter Bank Funds Transfer (IBFT)	Free			Yes	13	910818
7	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	AC
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL		
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL		
7	Funds In-flow	NIL					
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.						
8	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
		2nd Batch 3:30 PM	*NIL	*NIL	*NIL		
	Funds In-flow	NIL					914049
	*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	QG	912057
			(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO	27	912304
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs. 300/- Maximum Rs. 10,000/-		YES	57	912001
			(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) No Charges on LBC i.e		NO	27	912304
	c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs. 500/- Maximum Rs. 10,000/-		YES	57	912001
			(ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO	27	912304
	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		YES	57	912001
		Note (1): No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within the Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.					
		Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.					
		Note (3): Following are exempted from these charges: (i) HBL Islamic Freedom A/c (AI Mukhtar) holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance					
	f	Urgent collection of local cheques for Rs. 500,000 and above	Rs. 500/- per collection.		YES	DH	912083
		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) Only for OBC		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
			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		NO	03 27	912352 912304
			Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO		
		Note: Charges negotiable on case-to-case basis under approval of Functional Head					
	b	Amendments charges without increase in amount.	Rs. 1,500/- Flat		YES	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	Handling charges on inland import collection bills at opening end.	Rs. 600/- Flat per collection.		YES	B5	912804
	g	Handling charges of discrepant documents	Rs. 1500/- Flat		YES	D9	912803
	h	Service charges against retirement of Inland LC (Sight / Usance)	@ 0.15% Minimum Rs. 1,500/-		YES	C6	912005
	i	If bill matures after expiry of L/C	Usual charges as in (h) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expirv of L/C. Minimum Rs. 600/-.		YES	C6	912005

ISLAMIC BANKING بنك إسلامي				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
3	Inland Exports					
	Inland LC Advising / Confirmation					
	a	Advising / Amendment Charges.	Rs. 1,500/- Flat (ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	YES	C1	930121
	b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	NO	27	912304
				YES	QX	912802
4	Bills drawn against Inland Letters of Credit.					
	SIGHT BILLS					
	i	Negotiation Charges	@ 0.55% or Minimum Rs. 600/- Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of Negotiation till realization.	YES	E6	930146
				YES	E6	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
	iv	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs. 500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	B6	912820
Part G	FINANCES					
A	PROJECT FINANCE					
	1	Project Evaluation Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.	YES	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 sydication/ 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.					
B	WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING					
	a	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. (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) (c) Registration Fee & Charge Search Report Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.	YES	G8	912315
			Actual			
			Actual			
			Actual			
	b	Feasibilty study charges before sanctioning facility				
	c	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs. 40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.	YES	L1	912321
	d	Feasibility study charges before interim facility	Rs. 10,000/- Flat (per amendment) For SMEs Rs. 3,000/- Flat or As approved by Business Functional Head.	YES	L1	912321
	e	Feasibility study charges before enhancement of facility	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES	F9	930702
	f	Feasibility study charges before facilities on Short form for One Off	Minimum Rs. 2,000/-	YES	L1	912321
	g	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	G0	914034
	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.					
	h	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion	YES	L1	912321
	i	Charity as undertaken by the customer in financing agreement, in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, IERF & IDBP. Subject to offered under Islamic Mode of Financing facility	4% over & above the normal rate agreed. For IERF (Charity Rate will be 6MK + 4%) However, The Chairty will be charges as per the customer undertaking.	YES	L1	912321
	Note:- Exceeding Rs. 100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.			YES	L1	912321
	j	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	G2 or L1	930162 or 912321
	k	Negotiation (Clean) without recourse	2% of Negotiated Value	YES	E5	930711

ISLAMIC BANKING بنك إسلامي				FED Applicable	Charge Code	Misys Internal Account		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023								
Description		Charges						
		Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.						
	1	Replacement of securities under lien 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	H6	930176		
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	YES		930163		
	b	Legal Documentation Fee	(i) Rs. 3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)	YES YES		912315 912315		
D		OTHER CHARGES						
	a	For processing the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	Rs. 10,000/- Flat per transaction	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		
	c	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		
	d	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs. 1,000/- Flat per case	YES	H2	930172		
	e	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		
	f	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		
	g	Processing of Registration of charge & Lawyer's charges For finances below Rs. 0.5 (M) Partnership / Proprietorship / Individual CustomeRs.	Actual Cost.	YES	G8	912315		
		Processing to mark lien on securities issued by other institutions.	Rs. 500/- Flat per trip	YES	G8	930169		
	E		For IB Facility against pledge/ hypothecation.					
a		Godown Rent.	Actual	-	-	-		
b		Stock Inspection Charges	Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-		
c		In case of Muccadum (Managed Pledge)	Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-		
d		Other incidental expenses (Legal charges etc)	Actual Cost.	-	-	-		
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal AuditorRs.								
F		For Finances against Mortgage / Hypothecation of Fixed Assets				-	-	-
	a	Valuation	(i) Schedule of Valuation charges (for Industrial Properties only):		-			
			Value of Assets	Land & Building	Land, Building & Machinery	-		
			Upto 10 M.	5000	10000	-		
			Above 10 to 25 M.	10000	15000	-		
			Above 25 to 50 M.	15000	25000	-		
			Above 50 to 100 M.	20000	35000	-		
			Above 100 to 200 M	25000	45000	-		
			Above 200 M. to 500 M.	35000	65000	-		
			Above 500 M. to 1000 M.	50000	90000	-		
			Above 1000 M. & above	@ 0.005% or Negotiable	@ 0.008% or Negotiable	-		
			Desktop Valuation	5,000/- Per Valuation		-		
			*in case valuation site is 50 KM away from Valuator Office Or RHQ Office, Rs. 2,000/- is to be paid as Travelling					
			(ii) Schedule of Fixed Valuation Charges (for Open Plot / Agriculture land/Residential/Commercial Buildings.)					
			Value of Assets	Fixed Valuation charges Per Valuation				
			- Open Plot/Agriculture Land	Rs. 5,000/-		-		
			- Residential House (Ground plus one story)	Rs. 10,000/-		-		
			- Commercial Building	(Rs. 5,000/- for each additional story)		-		
				Rs. 5,000/- for each floor		-		
			*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 Task			
			Islamic Home Finance (Mortgages)		Rs. 3,500/-		No	
Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes								

ISLAMIC BANKING بنك إسلامي				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
RURAL FINANCING						
1		Application Processing Charges for New to Bank/Additional Product to existing customer.			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
	c	Verification of data / documents	Rs. 500/- per verification Flat	YES	L6	912070
	d	Fard issuance	Rs. 500/- per document Flat			
	e	Entry of Mutation (Arr-Rahen)	Rs. 1,000/- per mutation Flat			
Part H	HBL Islamic Home Finance					
1	1.1	Application Processing Fee	Standard Islamic Home Finance - Rs 10,000/-	YES	L5	912069
	1.2	Profit on All Unit Purchase (Early Settlement)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Apna Ghar - 1% on all units purchased during the first year, thereafter, Nil	YES	L0	912349
	1.3	Profit on Additional Unit Purchase (Partial Payment)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Apna Ghar - 1% on all units purchased during the first year, thereafter, Nil	YES	P4	912391
	1.4	Legal Opinion	Actual (to be borne by the Applicant)	NO	G8	912315
	1.5	Property Appraisal	Actual (to be borne by the Applicant)	NO	G8	912315
	1.6	Property Takaful	Actual (to be borne by the Bank)	NO	G8	912315
	1.7	Charity due to Late Payment	Rs. 1,000/- 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 Applicant)	YES	L5	912069
Part I	HBL Islamic Car Finance (Diminishing Musharakah)					
	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs. 12,000/- Rs. 6,000/- (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	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding units 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
	1.6	Charity due to Late Payment	Rs. 1,500/- per late payment	NO	N3	927068
Part J	HBL Car Ijarah					
	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	SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS					
		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 customer against banking facilities.	Rs. 850/- Flat	YES	FA	912055
	d	Replacement of securities under lien to the Bank.	Rs. 1,000/- Flat per replacement	YES	FA	912055
		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).				
	e	Boxes and Packages	Rs. 5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs. 400/- per quarter.	YES	DG	912344
	f	Envelopes	Rs. 3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs. 400/- per quarter.	YES	DG	912344
	g	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)		YES	F4	912310
		Small	Rs. 5,000/- Flat per annum			
		Medium	Rs. 7,500/- Flat per annum			
		Large	Rs. 10,000/- Flat per annum			
		Extra Large	Rs. 12,000/- Flat per annum			
		Cubicle Locker	Rs. 40,000/- Flat per annum			
		Note: 50% waiver for Nisa Tawfir Accountholders on Safe Deposit Lockers Fee for the first year. Annual Charges are to be recovered as per ISOBC.				
	h	Key Deposit (Will apply at the time of issuance of new locker).		NO	F4	912310
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.				
		Small	Rs. 3,500/- Flat			
		Medium	Rs. 4,000/- Flat			
		Large/Extra Large	Rs. 6,500/- Flat			
		Cubicle Locker	Rs. 50,000/- Flat			
	i	Breaking Charges		YES	88	912807
		For Small, Medium, Large & Extra Large Locker	Rs. 4,000/- per Locker or actual cost whichever is more.			
		Cubicle Locker	Rs. 6000/- per Locker or actual cost whichever is more.			
	j	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.				

							FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023									
Description			Charges						
Part M	GUARANTEES								
	a	Guarantee Amount Range		Per Quarter recovery of Cost or part thereof	Subsequent quarter or part thereof				
		From	To						
		Amount upto	500,000	5,000	2,500		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 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		
	b	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs. 600/- Flat or Courier Rs. 150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city)				YES	QC	912007

			FED Applicable	Charge Code	Misys Internal Account		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023							
Description		Charges					
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	B1	912093	
	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	
	c	HBL Al-Mukhtar (Islamic Freedom) Account	For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ Rs. 60/- per transaction will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system. Following will be the free features if customer maintains average monthly balance of Rs. 40,000/ or more •Free Cheque Books •Free Duplicate Account Statements when requested •Waiver of HBL Islamic Debit Card Annual Fee •Free Issuance of Banker's Cheques •Free Intercity Funds Transfer via HBL Network •Free Intercity Cash Withdrawal via HBL network •Free Intercity Cash Deposit via HBL network •Waiver for Outward Clearing Cheque Return Charges •Free Over The Counter (OTC) SMS alerts for individuals/sole proprietors •Free Internet Banking/Mobile Banking •Free Intercity Clearing •Free Cancellation of Bankers Cheque •Free Stop Payment of Cheque •Free 1 link and M-Net charges •Free charges on cheques returned in inward clearing/collection	YES	B1	912093	
	e	FBR Collections through Branch Counter (OTC)	NIL	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 salary and pension purposes						
	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-Chequing Accounts of Exporters (Account Type-CP).						
	12) HBL Islamic Uraan Accounts.						
	14) HBL Islamic @ work.						
	15) HBL Islamic Rutba Accounts.						
2		Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: Free Cheque Book, HBL Islamic Al-Mukhtar Account on maintaining average balance of PKR 40,000 or above , HBL Islamic @ Work and Islamic Branchless Banking Account is exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL NISA Tawfir. Subsequent cheque book for HBL Islamic NISA Tawfir will be charged as per ISOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318	
	a	Transaction Charges on 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's and system generated debit transactions. Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who are exempted from Service Charges as per Part-L.	YES	B1	912093	
	b	Transaction charges on Al Irtifa 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	
	c	HBL Al Mukhtar Account	For the month in which average monthly balance is below Rs. 25,000/-, cumulative transactions Charge @ Rs. 60/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.	YES	B1	912093	
	d	Transaction Charges on HBL Islamic Asaan Account	Rs. 50/- per debit transaction to be charged if more than 4 customer initiated over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transactions.	YES	B1	912093	
	f	FBR Collections through Branch Counter (OTC)	NIL	YES	03	912319	
	g	Stop payment of cheque	(i) Rupee A/c	Rs. 500/- Flat per instruction	YES	25	912360
			(ii) F.C. A/C	US\$ 12/- or equivalent Flat per instruction	YES	25	912360
Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on HBL Islamic at Work Account. (3) HBL Islamic Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance.							

ISLAMIC BANKING بنك اسلامي				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
3	Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c.	Rs. 550/- Flat per cheque	YES	DB	912359
		(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES	D1	911910
Note: HBL Al Muktar Freedom Account holder on maintaining PKR 40,000 or above monthly average balance is exempted from these charges.						
4	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs. 250/- or the respective equivalent currency (Flat per cheque)	YES	DB	912359
5	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			
6	Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat		NO	27	912304
7	Issuance of SBP/NBP cheques	Rs. 500/- Flat per cheque (to be retained by the originating Branch)		YES		912397
Account Statement & Certificate Related Charges						
8	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO	3	912352
9	Duplicate Statements for all types of accounts, on request from customer.	Rs. 25/- Flat per statement		YES	RA	912082
10	Monthly Bank Statement	Rs. 500/- per annum. Note: HAW Accounts are exempted from Bank Statement Charges		YES	RA	912082
11	Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free		NO		
12	Bank Certificate for the purpose of Visa.	Rs. 375/- Flat per certificate Note: Islamic HAW Accounts are exempted from Bank Certificate Charges. Nisa Tawfir Savings Accountholders are exempted from these charges for visa purposes.		YES	98	912396
13	Overseas Employment Certificate.	Rs. 500/- Flat per certificate		YES	98	912396
14	Credit Information Report / Opinion.					
	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
	a Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		Yes	1A	914059
	b Confirmation of balances to Auditor	Rs. 500/- Flat		YES	97	930097
17	Dividend Related Charges					
	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 dividend account for payment of						
18	Utility Companies and Utility Bills related Charges					
	a Utility Bills Commission	Rs. 8/- per bill. Note: These Charges are included in the net amount of bill	Electricity Sui Gas Telephone Water CDGK Utility	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y	04 05 06 07 0A	912004 912026 912027 912028 914024
	b Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies.		YES	14	910818
19	Other Services to BISE / University:-					
	a Selling of admission forms / job application forms.	Rs. 10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.		YES	20	912327
	b To provide printed challans.			YES	20	912327
	c Safe keeping of question papers & answer copies.			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.						


ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023					FED Applicable	Charge Code	Misys Internal Account		
Description		Charges							
20	Salary / Pension Disbursement & Visa Collection Fee related Charges					YES	17	912325	
	Salary Disbursement Charges.*	Manual salary processing: Rs. 25/- per transaction)							
*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). Note: With reference to Principle 2 of Guiding principles on Fairness if Service Charges, HBL-IB will provide basic banking service to vulnerable person (pensioners, senior citizens or physically handicapped) free or levy the charges on more liberal/ concessional terms on case to case basis .									
21	Visa Fee Collection		Rs. 100/- Flat per application			YES	-	912105	
Misc. Charges									
22	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.		Rs. 500/- Flat per annum			YES		912816	
	Handling Charges on Commodity Operation		Rs. 3.75 per 1000/-			YES	6	910902	
	SMS Alert Charges								
	SMS Alert Charges for over-the counter transactions		Monthly Subscription of PKR 150/- 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 Freedom Account on maintaining PKR 40,000 or above monthly average balance									
23	a	Biometric at Branches for proof of life against pension accounts	Rs. 16/- per biometric performed						
	b	Biometric at Konnect agent location for proof of life against pension accounts	Rs. 16/- per biometric performed						
Part O HBL DEBIT CARD (ATM CARD) *									
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned						
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,500/- Visa Chip - Rs. 2,200/- MasterCard Standard - Rs. 2,200/- MasterCard Gold - Rs. 3,000/- UnionPay Chip - Rs. 2,000/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 15,000/-			YES	F5	912097	
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Chip - Rs. 550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A			YES	F5	912097	
	d	Card Replacement fee	PayPak Chip - Rs. 450/- Visa Chip - Rs. 600/- MasterCard Standard - Rs. 600/- MasterCard Gold - Rs. 850/- Union Pay Chip - Rs. 600/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,500/-			YES	F5	912097	
	e	POS Transaction fee per transaction Local.	PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL			YES	N8	912098	


ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023			FED Applicable	Charge Code	Misys Internal Account						
Description		Charges									
f	POS Transaction fee per transaction International	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount	YES	QV	912485						
g	ATMs International (Cash withdrawal)	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs. 300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher	YES	QV	912485						
h	ATMs International (Balance Inquiry)	PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction	YES	QV	912485						
* Note: (i) Issuance charges of Mastercard Standard for Islamic Nisa Tawfir Account holders are waived for the first year. Second year onwards, annual fees shall apply. (ii) Issuance charges of Mastercard Gold for HBL Islamic Nisa Tawfir Account are waived in case the customer maintains PKR 50,000 & over at the time of account opening. Second year onwards, annual fees shall apply. (iii) First-year free issuance of Paypak debit card for HBL Islamic Rutba, all Islamic Asaan Account & Freelancer Digital Account. Second year onwards, annual fees shall apply. (iv) Free debit card (Classic variant) for HBL Islamic Al Mukhtar.											
i	SMS Alert Charges	Free	NA	NA	914035						
*Note: (i) Account based propositions: As per account terms & conditions											
2	MERCHANT ACQUIRING (POS)										
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	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. 23.44 Flat per withdrawal.	YES	21	910821						
c	Other Local Bank Card on HBL	Rs. 23.44 per withdrawal	YES								
d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 200 per withdrawal	YES								
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	22	914288						
Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.											
Free Cash Withdrawals from other Bank's ATMs for HBL Islamic at Work Account, HBL Islamic Freedom Account on maintaining PKR 40,000 or above monthly average balance.											
1.2	Balance Inquiry										
a	HBL Card on HBL ATMs	Nil									
b	HBL Card on Non-HBL ATMs	Rs. 3.13 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	914217						
c	Other Local Bank Card on HBL ATM	3.13/- per inquiry									
d	HBL Card on HBL ATMs Mini Statement	Rs. 5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	94	930094						
e	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	22	914288						
1.3	Funds Transfer (HBL to HBL)	NIL									
	Funds Transfer (HBL to Other Bank)	<table><tr><th>Transfer Amount</th><th>Charges</th></tr><tr><td>Rs. 1 - 25,000</td><td>Free</td></tr><tr><td>Rs. 25,001 and above</td><td>0.1% or Rs. 200</td></tr></table> Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs. 200 whichever is lower. All charges are inclusive of FED. * Islamic Freedom accounts on maintaining PKR 40,000 or above monthly average balance, Islamic HAW accounts	Transfer Amount	Charges	Rs. 1 - 25,000	Free	Rs. 25,001 and above	0.1% or Rs. 200	YES	14	910818
Transfer Amount	Charges										
Rs. 1 - 25,000	Free										
Rs. 25,001 and above	0.1% or Rs. 200										
1.4	Utility Bill Payment	Nil									
2	HBL Phone Banking										
a	Funds Transfer Inter Branch Fund Transfer	Nil	YES	14	910818						
b	Statement Request	Nil	YES	RA	912082						
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs. 500/- Flat per instruction (ii) F.C. A/C US\$ 12/- Flat per instruction (or equivalent in other currencies) Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. HBL Islamic Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge.	YES YES	25 25	912360 912360						
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: HBL Islamic FreedomAccount on maintaining PKR 40,000 or above monthly average balance, HBL Islamic at Work. Only first Cheque Book of 10 leaves is free for HBL Islamic Uraan, HBLIslamic Rutba, and HBL NISA Tawfir . Subsequent cheque book for HBL Islamic Uraan, HBL Islamic Rutba and HBL NISA Tawfir will be charged as per ISOBC.	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318						

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023				FED Applicable	Charge Code	Misys Internal Account	
Description		Charges					
3	HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)						
	a	Subscription	Nil				
	b	Funds Transfer		YES	14	910818	
		Inter Branch Fund Transfer	Nil				
	c	Inter Bank Funds Transfer (IBFT) *	Transfer Amount	Charges			
			Rs. 1 - 25,000	Free			
			Rs. 25,001 and above	0.1% or Rs. 200			
			Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs. 200 whichever is lower. All charges are inclusive of FED. * HBL Islamic Freedom accounts on maintaining PKR 40,000 or above monthly average balance, Islamic HAW accounts				
	d	Utility Bill Payment	NIL	Electricity	NO	4	912004
				Sui Gas	NO	5	912026
Telephone				NO	6	912027	
Water				NO	7	912028	
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: HBL Islamic FreedomAccount on maintaining PKR 40,000 or above monthly average balance, HBL Islamic at Work. Only first Cheque Book of 10 leaves is free for HBL Islamic Uraan, HBLIslamic Rutba, and HBL NISA Tawfir . Subsequent cheque book for HBL Islamic Uraan, HBL Islamic Rutba and HBL NISA Tawfir will be charged as per	Isb-N Sindh-N Punjab-Y Bal-Y KPK-Y AJK-N	90	912318		
	* will be updated as per SBP's directives						
4	HBL Pay Business Banking						
	a	Monthly Subscription *	Rs. 250/-				
	* Charges to be recovered per account tagged for Retail Customers						
5	HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)						
	a	Utility Bill Payment	Nil				
	b	Money Transfer	As per SBP regualtion, free IBFT service till Rs. 25,000 monthly limit. After that HBL-Islamic will charge Rs 200 or 0.1% whichever is lower as per mentoned charges in I-SOBC.				
	c	Money Transfer Sending Note: Applicability will be as per SBP directives	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
	iii)	Money Transfer Sending at Agent's location	Rs. 490 per transaction	YES	K1	9914151	
	ii	Money Transfer Receiving	Rs. 10 per transaction	YES	-	9916269	
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC						
	d	Initial Deposit - Konnect by HBL Mobile Account	NIL				
	e	Cash Deposit - Konect by HBL Mobile Account	NIL				
	f	Utility Bill Payment - Konnect by HBL Mobile Account	NIL				
	g	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account					
	h	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/-	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						
	i	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	-	-	-		
j	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location						
i)	Despoit Amount	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	
k	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account						
a	Fund Transfer	*NIL	YES	32	9914162		
* will be updated as ner SBP's directives							

ISLAMIC BANKING بنك اسلامي				FED Applicable	Charge Code	Misys Internal Account		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023								
Description		Charges						
m	1	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)						
	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32	9914162		
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	32	9914162		
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	32	9914162		
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	32	9914162		
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162		
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162		
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162		
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162		
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	32	9914162		
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162		
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32	9914162		
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32	9914162		
		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32	9914162		
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162		
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32	9914162		
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32	9914162		
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32	9914162		
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162		
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32	9914162		
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32	9914162		
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32	9914162		
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32	9914162		
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32	9914162		
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162		
	Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	32	9914162			
* will be updated as per SBP's directives								
n	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account							
o	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.						
p	Cash Withdrawal from ATM - Konnect by HBL Mobile Account							
q	Withdrawal Amount	Transfer Amount Rs. 1- 500	Rs. 12 per transaction	YES	35	9914165		
		Transfer Amount Rs. 501 -1000	Rs. 25 per transaction	YES	35	9914165		
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40 per transaction	YES	35	9914165		
		Transfer Amount Rs. 2501 - 4000	Rs. 50 per transaction	YES	35	9914165		
		Transfer Amount Rs. 4,001 - 6,000	Rs. 60 per transaction	YES	35	9914165		
		Transfer Amount Rs. 6,001 - 8,000	Rs. 75 per transaction	YES	35	9914165		
		Transfer Amount Rs. 8,001 - 10,000	Rs. 90 per transaction	YES	35	9914165		
		Transfer Amount Rs. 10,001 - 13,000	Rs. 100 per transaction	YES	35	9914165		
		Transfer Amount Rs. 13,001 - 16,000	Rs. 125 per transaction	YES	35	9914165		
		Transfer Amount Rs. 16,001 - 20,000	Rs. 150 per transaction	YES	35	9914165		
		*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:						
Card Annual Fee		Free ONUS ATM Cash Withdrawal Limit/Month						
750		Rs. 30,000						
1200		Rs. 200,000						
750 (for Konnect Agents)		No Limit						
r	Cash Deposit into HBL Core Banking Account at Agent's location							
s	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 25 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 1,001 - 2,500	Rs. 25 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 2,501 - 4,000	Rs. 30 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 4,001 - 6,000	Rs. 40 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 6,001 - 8,000	Rs. 45 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 8,001 - 10,000	Rs. 55 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 10,001 - 13,000	Rs. 60 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 13,001 - 15,000	Rs. 100 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 15,001 - 20,000	Rs. 125 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 20,001 - 25,000	Rs. 150 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 25,001 - 30,000	Rs. 175 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transaction	YES	K1	9916267		
		Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction	YES	K1	9916267		
		u	HBL ATM biometric verification		Rs. 15 per transaction			
		v	Balance Inquiry - Konnect by HBL Mobile Account		NIL			
		w	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account(Linked)		NIL			
x	Transfer in - Konnect by HBL Account to HBL Core Banking Account (Linked)		NIL					
y	View Mini Statement - Konnect by HBL Mobile Account		NIL					
z	Air Time Top Up - Konnect by HBL Agent & Mobile Account		NIL					
aa	Mobile Account Opening		NIL					
ab	Fund Transfer To RAAST ID		NIL					
ac	Average Minimum Balance required		NIL					
ad	Balance Inquiry through SMS		NIL					
ae	Upgrade of MW Account		NIL					
af	Corporate Clients		Pricing is decided as per mutual agreement between parties involved					

ISLAMIC BANKING بنك إسلامي					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023							
Description			Charges				
	ab	Remittance Cards					
	i	Remittance Cards	Agent Debit Card	Rs. 750 per Debit Card	YES	1L	9916277
	ii		Traveler	Rs. 500 per Package	YES	1L	9916277
	iii		Medics	Rs. 999 per Package	YES	1L	9916277
	v		Konnect Debit Card 1200	Rs. 1,200 per Debit Card	YES	1L	9916277
			Konnect Islamic Debit Card 1200	Rs. 1,200 per Debit Card	YES	1L	9916277
	vi		Konnect Debit Card 750	Rs. 750 per Debit Card	YES	1L	9916277
			Konnect Islamic Debit Card 750	Rs. 750 per Debit Card	YES	1L	9916277
	vii		Kissan Card for Punjab Agri	Rs. 500 per Debit Card	YES	1L	9916277
	viii		Kissan Card for KPK Agri	Rs. 500 per Debit Card	YES	1L	9916277
	ix		Economy Pro	Rs. 3,100 per Package	YES	1L	9916277
	x		Economy Plus	Rs. 4,000 per Package	YES	1L	9916277
	xi		Sasta (1 Month)	Rs. 200 per Package	YES	1L	9916277
	xii		Hangama (1 Month)	Rs. 450 per Package	YES	1L	9916277
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 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	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.						

 ISLAMIC BANKING بنك إسلامي		FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023				
Description				
Charges				
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.			
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc.			
	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 &			
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			
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)			
Note-8:-	HBL-IB will not collect charges for tax payers using digital channels for payment of duties and taxes of federal and provincial governments.			

 ISLAMIC BANKING بِانكٍ اِسْلَامِيّ			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023					
Description		Charges			
Part V	HBL Islamic Prestige				
	Individual clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis,				
	Prestige Eligibility Criteria (Average assets under management)				
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period		
	Islamic Current Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances		
	Islamic Saving Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances		
	Please note the initial cheque deposit requirement for Prestige Account Opening is as per above mentioned criteria (or equivalent foreign currency)				
	Islamic TD	20,000,000.00 or equivalent Foreign Currency	Quarterly average balance		
	Islamic RDA	\$50,000.00 or equivalent	Funded or invested in INPCs		
	Islamic Mutual Funds	15000000	Quarterly average, active holding,		
	Regular Premium BancaTakaful	1000000	Throughout active life of the policy		
	Islamic House Finance	15000000	Throughout the active life of the product		
	Islamic Car Finance	5000000	Throughout the active life of the product		
	GOP Ijarah Sukuk	15,000,000	Quarterly average balances, active		
	Account Maintenance Charges				
	Membership Fee *	PKR 8,000/- per quarter (+FED province-wise)	YES	RB	930763
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above.)				
1	Banking Services				
a	First Cheque Book	Free			
b	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free			
c	E-Statements	Free			
d	Issuance of Banker's Cheque	Free			
e	Cancellation of Bankers Cheque	Free			
f	Issuance of Replacement, in case of lost Banker's Cheque	Free			
g	Courier Delivery of Banker's Cheque	Free			
h	Cash Deposit (i) Within City (ii) Inter City	Free			
i	Cash Withdrawal (i) Within City (ii) Inter City	Free			
j	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free			
k	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	Free			
l	Cheque Book Issuance Charges	Free			
m	Stop payment of Cheque	Free			
n	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			
o	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free			
p	Photocopy of the paid Cheque forwarded to CustomeRs.	Free			
q	Interbank Funds Transfer (IBFT)	Free			
r	Statement of Account sent on Daily basis through Swift Message MT-940	Free			
s	Duplicate Statements for all types of accounts, on request from customer	Free			
t	Monthly Bank Statement	Free			
u	Same Day Clearing via NIFT	Free			
v	Local Fund Transfers (RTGS)	Free			
w	Issuance of Account Maintenance Certificate	Free			
x	issuance of Balance Confirmation Certificate	Free			
y	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Free			
z	Account Closure Charges	Free			
aa	Handling of payments/ balances from deceased accounts against Succession Certificate	Free			
ab	Confirmation of balances to AuditorRs.	Free			
ac	SMS Alert Charges	Free			
ad	Issuance of Proceed Realization Certificate (PRC) –HBL	Free			

<div><div>HBL</div><div>ISLAMIC BANKING بنك اسلامي</div></div>					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023							
Description		Charges					
	ae	Issuance of Zakat Deduction Certificate	Free				
	af	Standing Instructions	Free				
	ag	Inward Telegraphic Transfers	Free				
	ah	Issuance of FCY Demand Draft	Free				
	ai	Cancellation of FCY Demand Draft	Free				
	aj	International ATM Withdrawals through HBL ATMs*	Free				
	ak	Collection of Cheques (Local Currency/ Foreign Currency**)	Free				
	al	Inward Telegraphic Transfers***	Free				
	am	Outward Telegraphic Transfers***	Free				
* This only applies to ATM Access Fees, FX conversions are done on market rates.							
2	Debit Card						
	HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:						
		Annual Fee/ Issuance Fee	Free				
		Replacement Fee	Free				
	iii	POS Transaction fee per transaction Local.	Free		YES	N8	912098
	iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES	QV	912485
	v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher		YES	QV	912485
	vi	ATMs International (Balance Inquiry)	Rs. 225/- per Transaction		YES	QV	912485
	B	HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:					
	i	Annual Fee/ Issuance Fee	Free				
	ii	Replacement Fee	Free				
	iii	POS Transaction fee per transaction Local.	1% of Transaction Amount		YES	N8	912098
	iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES	QV	912485
	v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher		YES	QV	912485
	vi	ATMs International (Balance Inquiry)	US\$ 3/- per Transaction		YES	QV	912485
3	Mortgages						
	1	100% waiver on Processing Fee	Free				
4	Autos						
	1	50% waiver on Processing Fees			YES	L3	912067
5	HBL Prestige Lockers *						
	(to be recovered in advance and at the commencement date yearly)						
	Prestige Semi Digital						
	a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR or	For Rent	
	i	Small	N/A	N/A	CA: 5,000,000/-	YES	F4 912310
	ii	Medium	Rs. 15,000/-	Rs. 35,000/-	SA: 5,000,000 /-	For Key Deposit	
	iii	Large	Rs. 20,000/-	Rs. 50,000/-	TD: 20,000,000/-	NO	F4 900032
	b	Locker Breaking Charges	Rs. 20,000/-			YES	88 912807
	c	Charity due to late payment (As per undertaking of the customer)	10% of the applicable annual locker rent with a grace period of 30 days from the due date.			YES	QY 912805
	In case balance falls below funding requirement additional retention fee of PKR 25,000 per quarter will be charged.						
	Prestige Automated Locker						
	a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR or	For Rent	
	i	Small	Rs. 40,000/-	Rs. 60,000/-	CA: 20,000,000/-	YES	F4 912310
	ii	Medium	Rs. 45,000/-	Rs. 70,000/-	SA: 30,000,000 /-	For Key Deposit	
	iii	Large	Rs. 50,000/-	Rs. 100,000/-	TD: 50,000,000/-	NO	F4 900032
	b	Locker Breaking Charges	Rs. 50,000/-			YES	88 912807
	c	Charity due to late payment (As per undertaking of the customer)	10% of the applicable annual locker rent with a grace period of 30 days from the due date.			YES	QY 912805
	In case balance falls below funding requirement additional retention fee of PKR 70,000 per quarter will be charged.						
	Important Note:						
	a) For Islamic Prestige Clients, charges for Islamic Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per ISOBC. b) The Islamic Prestige Lockers (Semi Digital and Automated) facility is available only for Islamic Prestige clients, maintaining deposit relationships (CASA and TD) as per the above-mentioned criteria. c) The AUM-based (Islamic Investments, BancaTakaful, Islamic House Finance, Islamic Auto financing) clients can only access the regular lockers, subject to the availability and prevailing charges. d) Quarterly retention fees will be recovered against Semi-Digital and Automated Lockers categories, in case balances fall below the aforementioned defined criteria. e) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender. Note: In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered.						

<div><div>HBL</div><div>ISLAMIC BANKING</div><div>ISLAMIC BANKING</div></div>				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JUL 01, 2023 TO DEC 31, 2023						
Description		Charges				
Part W	HBL Islamic Roshan Digital Account					
A	Individual clients (including Non-Resident Pakistanis & Resident Pakistani) will be eligible to avail the following free/ discounted services:					
	Banking Services	RDA (Non- Resident Paksitani)	RDA (Resident Pakistani) *Equivalent to FCY			
	1	Instant Starter Cheque Book	Free	As per SOBC		
	2	HBL Internet Banking and HBL Mobile Application	Free			
	3	E-Statements	Free			
	4	Issuance of Banker's Cheque	As per SOBC			
	5	Cancellation of Bankers Cheque	As per SOBC			
	6	Cash Withdrawal (Non HBL ATMs)	Free	As per SOBC		
	7	SMS Alert Charges (for over the Counter)	Nil	As per SOBC		
	8	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per SOBC)			
B	Service Charges on RDA Resident Account, where Minimum monthly average balance is less than:-					
	US\$ 100/-	US equivalent of Rs.43/- Flat, to be recovered on monthly basis				
	€ 100/-	€ equivalent of Rs.43/- Flat, to be recovered on monthly basis				
	£ 100/-	£ equivalent Rs.43/- Flat, to be recovered on monthly basis				
	Note: (1) For FCRDA (Resident Pakistani) customers, all Charges are applicable as per SOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only. (3) For RDA (NRP & RP) customers, all ATMs related Charges are applicable as per SOBC.					
Part X	Islamic Roshan Apni Car					
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (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	Profit on All Unit Purchase (Early Settlement)	10% profit on all units purchased after delivery of vehicle.		YES	K3	912346
1.3	Partial Payment	Partial Payment after 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	Charity due to late payment (As per undertaking of the customer)	Rs. 1,500/- Per Late Payment		YES	K4	912395