



ISLAMIC BANKING
بنك اسلامي

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

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

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EFFECTIVE FROM JANUARY 01, 2020 TO JUNE 30, 2020

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**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
 JAN 1, 2020 TO JUN 30, 2020**

Description		Charges				
INTERNATIONAL BANKING						
Part A	IMPORTS					
1		Sight/DA Letter of Credit Opening charges.	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC
	a		Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC
	b		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter	
	c		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter	
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter	
	e(i)	Plus : Swift Charges Rs. 1,500/- Flat				
	e(ii)	Courier Charges Rs. 1,500/- Flat per item				
	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.				
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.				
	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.			
h	L/C opened under "Deferred Payment" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.3,000/- At the time of opening of L/C, to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				
i	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G issuance cost to be recovered as per slabs given under Part M. Minimum Rs.2,000/- Please refer slab wise fee at mentioned at part L Guarantees section.				
j	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				
2	REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated	(i) to be applied/charged from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				
3	TRANSFER OF L/C					

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
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<i>Description</i>		<i>Charges</i>
	Transfer of L/C to New Beneficiary	Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.
4	Registration of Import Contract	
	a Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers. Handling charges Rs.6,000/- Flat
	b Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of Wa'ad based forward cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M
	c Contract Registration charges other than 'a' above.	
	upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.
	over Rs.75 Million	Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-
	d Registered Contract Amendment Charges	Flat Charges Rs.1,200/- If amendment involves increase in amount then charges will be @.0.18% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above.
5	L/C Amendment Charges	
	a L/C Amendment Charges	Rs.1,400/- Flat charges per transaction or under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment. Plus : Swift Charges Rs. 600/- Flat Plus : Courier cost recovery Rs.1,500/- Flat per item
	b Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.
6	LCs under Murabaha/Ijarah/Musharakah	
	a Profit	Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.
	b Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	Handling Charges Rs.2,000/= per shipment.
7	L/C Cancellation Charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-
8	Credit Report Charges	
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.
9	FIM under Murabaha	
	a Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-	
	i Arrangement of Facility	Nil
	ii On one time Request.	Profit rate @ 0.55% of Bill Amount
	iii Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount
	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
	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
	iii Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	Profit rate @ 1.20% of Bill Amount


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<i>Description</i>		<i>Charges</i>
10	Import Bills returned unpaid.	
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees. Plus Courier charges Rs.1,800/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.
		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/-
		Note: b) If forwarding Bank authorize us to delivery documents free of cost Handling Charges of Rs.2,000/- to be recovered from Drawee.
11	Charges for Bills Collection	
a	Import Bills for Collections:- on Sight & Usance basis	Sight LCs Rs.1,200/- Flat Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum Rs.1,200/- Note: If Usance Bills lodged and retired on the same day Rs.1,200/- Flat will be recovered.
b	Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume
c	Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance
d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-
12	Recovery of Actual Reimbursement Charges Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual
13	Other Import Related Services Charges	
a	Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat
b	Service charges against import transactions i.e. Import Bills/Murabaha profit on PAD / Collection Charges/ Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-
c	Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat
d	Expenses recovery protest / Legal charges	At Actual
Part B EXPORTS		
1	L/C Advising	
a	Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
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)
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)
3	Negotiation	
a	Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-
b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-
c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (c) will not be applicable here.
d	Export Development Surcharge	Rs.80/- Flat per transaction
e	Negotiation Charges (FCY L/C's):-	
i	Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.1,500/-
ii	Discrepant Documents	Rs.2,000/- Flat

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

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
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		Description	Charges	
11		Charges for Advance Payment		
		Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	
Part C		Charges for FOREIGN CURRENCY REMITTANCES		
A		OUTWARD:		
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	
			Plus Swift charges Rs.500/-	
			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 @ 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/-	
			Plus Swift charges Rs.500/-	
	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.	
	c	Charges for Local Foreign Funds Transfers (LFFT)		
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free	
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	Depending on the currency in which transfer is being made
	d	Charges FFT/FDD		
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any	
			Plus Swift charges Rs.500/-	
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	
			Plus Swift Charges - Rs.500/- for additional message.	
B		Charges for INWARD:		
1	a	Home Remittance	NIL	
	b	FCY Commercial / Home Remittances	NIL	
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-	
			Plus Courier Charges Rs. 150/-	
	d	Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	At 0.25% (in FCY or Pak Rupees). Minimum Rs.300/-	
Part D		OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1		Correspondents' charges, if any, will be recovered.	At actual	
2		Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.	
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/- Plus Swift charges Rs.500/-	
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)	
5		Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-	
6		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	
7		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	


			
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Description		Charges	
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	
DOMESTIC BANKING			
Part E		CHARGES FOR REMITTANCES	
1	Issuance of Banker's Cheque		
	a	Through A/c	Rs.330/- Flat
	Note:- Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less. * Charges amount should not exceed Rs 25/- inclusive of FED.		
	b	For Cash Management customers, Charges as per specific agreement with them.	
	c	Cancellation of Bankers Cheque	Rs.240/- Flat
	Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favor of Educational institutions / HEC / Board etc.		
	d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply
	e	Courier Delivery of Banker's Cheque	Rs. 250/-
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	
3	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS		
	Product	Transaction	Charges
	a	Deposit (Cash)	(i) Within City Free (ii) Inter city Flat Rs.380/=
	b	Withdrawals (Cash)	(i) Within City Upto Rs.500,000/- per day Free (ii) Within City Over Rs.500,000/= per day 0.15% of the transaction amount with Minimum Rs.600/- (iii) Inter-city upto Rs.500,000/- per day Flat Rs 370/- (iv) Inter-City Over Rs.500,000/= 0.125% of the transaction amount with Minimum Rs.600/-
	c	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House Free (ii) Inter city Free
	d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/=
	e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House Free (ii) Inter city Flat Rs.250/-
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.		
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad		
	Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.		
	Note:-3 Cash Management as per agreement signed with the customer.		
	Note:-4 Cash Management as per Schedule of Charges where no written agreement is available.		
	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 at 4 a,b, c, d & e are also applicable for all Branches		
	Note:-7 Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work (Islamic) Premium Account Holders.		
	Note:-8 All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.		
5	3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million		

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Description		Charges			
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	Rs. 200/=	Rs. 20/-	Rs. 220/=	
	1:30 PM to 3:00 PM	Rs.300/=	Rs. 30/-	Rs.330/=	
	3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-	
Funds In-flow	NIL				
* FED/ST is applicable on HBL's share of charges only.					
6	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000				
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customer (PKR)	
Monday to Friday	First Batch 12:00 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-	
	2nd Batch 3:30 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-	
Funds In-flow	NIL				
* FED/ST is applicable on HBL's share of charges only.					
Part F	BILLS				
1	Collection: -				
a	Bills	@ 0.40% Minimum Rs.1000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			
b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No Charges on LBC i.e proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP brach and vice versa.			
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			
d	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat			
e	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			

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Description		Charges		
f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.		
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat		
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC		
2	Inland Letter of Credit			
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter	
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter	
		Above Rs.100 M	Negotiable Per Quarter	
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
		Note: Charges negotiable on case-to-case basis under approval of Functional Head		
b	Amendments charges without increase in amount.	Rs.1,500/- Flat		
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.		
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill		
e	Cancellation Charges. (Cancellation with mutual consent of	Rs.1,500/- Flat		
f	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)		
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).		
h	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.		
i	Handling charges of discrepant documents	Rs.1500/- Flat		
3	Bills drawn against Inland Letters of Credit.			
3.1	SIGHT BILLS			
a	At Negotiating End			
i	Negotiation Charges	@ 0.55% or Minimum Rs.600/-		
		Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of Negotiation till realization.		
ii	Collection charges (Inland L/Cs)	Rs.800/- Flat		
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		
b	At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based L.Cs			
i	If retired within 3 days from the date of lodgment.	Profit as per Financing facility from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date of negotiation.		
ii	If retired after 3 days of lodgment.			
		Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursement arrangement is made to the Negotiating Bank only on receipt of documents.		
c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.		

HBL ISLAMIC BANKING اسلامي بینک			
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 1, 2020 TO JUN 30, 2020			
		Description	Charges
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.
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.
	b	Project Monitoring fee (on Funded)	On case to case basis as per agreement with the party.
	c	Legal documentation fee	On case to case basis as per agreement with the party.
	d	Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.
	e	Consortium Agency Fee	On case to case basis as per agreement with the party.
	f	Advisory fee for Re-structuring & Re-scheduling fee of Project Finance	On case to case basis as per agreement with the party.
	g	Charges for Valuation of Fixed	On case to case basis as per agreement with the party.
		Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.	
B		WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING	
1		Legal and other documentation charges in all cases of fund based and non fund based facilities	legal documentation charges will be recovered from all customers @0.15%. minimum Rs 1500/- maximum Rs 5000/- (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document. Actual (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) Actual (c) Registration Fee & Charge Search Report. Actual Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.
2		Feasibility study charges before sanctioning facility	
	a	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs
	b	Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat
	c	Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.
	e	Feasibility study charges before renewal of facility	@ 0.1% to 1.0%
		Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.	
	f	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion
		Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the credit proposal of the customer.	
3		Restructuring charges on Ijarah and DM including all types of moratorium/ deferments.	@0.20% of restructured facility Charges upto Rs 0.50 m) (No
		Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.	
4		Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat
C		IJARAH FINANCE (Machinery)	
	a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).
	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)
D		OTHER CHARGES	



ISLAMIC BANKING
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ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020

Description		Charges	
1	a	For processing the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.	
	b	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	
2	a	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	
	b	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	
3	a	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	
	b	Processing of Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.	
	c	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	
4		Processing to mark lien on securities issued by other institutions.	
5	For IB Facility against pledge/ hypothecation.		
	a	Godown Rent.	
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per financing approval and/or as per credit policy.	
		(i) Actual bill from outside surveyors to be paid directly debiting customer's account.	
		(ii) If inspection carried out by Bank Staff, charges will be as under:-	
		For financing facility amount	Pledge
		Up to Rs.1.000 M	Rs.200/- Flat
Up to Rs.5.000 M	Rs.1,200/- Flat		
Up to Rs.10.000 M	Rs.1,800/- Flat		
Above Rs.10.000 M	Rs.2,200/- Flat		
Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.			
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.	
Note: - These charges are per Customer for each pledge site.			
d	Other incidental expenses (Legal	Actual Cost.	
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.			

HBL ISLAMIC BANKING اسلامي بینک		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 1, 2020 TO JUN 30, 2020		
Description		Charges
E	RURAL FINANCING	
1	Application Processing Charges for New to Bank/Additional Product to existing customer.	
a	Per Tractor Application	Rs. 3000/- flat
b	Charity due to Late Payment	1% of unpaid Rental Amount.
2	Punjab Land Records Authority (PLRA) Service Charges for Customers / Branches in Punjab Province excluding GOVT Charges	
a	Verification of data / documents	Rs.500/- per verification Flat
b	Fard issuance	Rs.500/- per document Flat
c	Entry of Mutation (Arr-Rahen)	Rs.1,000/- per mutation Flat
Part H HBL Islamic Home Finance		
1	1.1	Application Processing Fee
		Rs 10,000/- Inclusive of verification & Credit Report
	1.2	Profit on All Unit Purchase (Early Settlement)
		5% on all units purchased.
	1.3	Profit on Additional Unit Purchase (Partial Payment)
		5% on additional unit purchase.
	1.4	Legal Opinion
		Actual to be borne by the Customer.
	1.5	Property Appraisal
		Actual to be borne by the Customer.
	1.6	Property Takaful
		Property Takaful Cost to be borne by the Bank.
	1.7	Charity due to Late Payment
		Rs. 2,500/- per late rental.
	1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)
		Actual to be borne by the Customer.
Part I HBL Islamic Car Finance		
1	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)
		Rs.8,000/- Rs.4,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-
	1.2	Profit on All Unit Purchase (Early Settlement)
		@ 9% of outstanding amount at the time of settlement.
	1.3	Profit on Additional Unit Purchase (Partial Payment)
		5% on additional unit purchase
	1.4	Re-Possession Charges
		Actual Cost or Rs. 50,000 whichever is lower
	1.5	Legal Notice Fee
		Actual Cost
	1.6	Charity due to Late Payment
		Rs. 1,200/- per late payment.
Part J HBL Car Ijarah		
1	1.1	Re-Possession Charges
		Actual Cost
	1.2	Legal Notice Fee
		Actual Cost
	1.3	In lieu of Late Payment Charges, Charity recovery
		Rs. 1,000/- per late payment will be given to charity.
Part K STANDING INSTRUCTIONS CHARGES:		
	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.
		Rs.290/- per transaction except deduction of financing installments
	b	Amendment of Current Standing Order
		Rs.250/- flat
	C	Cancellation of Standing Order
		Rs. 100/- Flat

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

Description		Charges	
Part L	Charges for SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS		
1		Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-	
	a	Individual shares with verified Transfer Deed attached.	Rs.500/- Flat
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat
	d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement
2		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).	
	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.
3	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)	
		Small	Rs.4,000/- Flat per annum.
		Medium	Rs.4,750/- Flat per annum.
		Large	Rs.6,750/- Flat per annum.
		Extra Large	Rs.10,000/- Flat per annum.
		Cubicle Locker	Rs.40,000/- Flat per annum.
	b	Key Deposit (Will apply at the time of issuance of new locker).	
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.	
		Small	Rs.3,500/- Flat
		Medium	Rs.4,000/- Flat
		Large/Extra Large	Rs.6,500/- Flat
		Cubicle Locker	Rs.50,000/- Flat
	c	Breaking Charges	
		For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.
		Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.
	d	Addition of New Locker Operator	Rs. 300/-
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.		
Part M	GUARANTEES		
	Guarantee Amount Range		
	From	To	
	Amount upto	500,000	5,000
	500,001	1,000,000	8,000
	1,000,001	2,000,000	15,000
	2,000,001	3,000,000	22,500
	3,000,001	4,000,000	30,000
	4,000,001	5,000,000	37,500
	5,000,001	6,000,000	48,000
	6,000,001	7,000,000	70,000
	7,000,001	8,000,000	64,000
	8,000,001	9,000,000	67,500
	9,000,001	10,000,000	75,000
	10,000,001	12,500,000	93,750
	12,500,001	15,000,000	112,500
	15,000,001	17,500,000	140,000
	17,500,001	20,000,000	200,000
	20,000,001	22,500,000	180,000
	22,500,001	25,000,000	187,500
	25,000,001	27,500,000	206,250
	27,500,001	30,000,000	225,000
	30,000,001	32,500,000	243,750
	32,500,001	35,000,000	280,000
	35,000,001	37,500,000	375,000
	37,500,001	40,000,000	320,000
	40,000,001	42,500,000	318,750
	42,500,001	45,000,000	337,500
	45,000,001	47,500,000	356,250
	47,500,001	50,000,000	375,000
	50,000,001	52,500,000	420,000
	52,500,001	55,000,000	550,000
	55,000,001	57,500,000	460,000
	57,500,001	60,000,000	450,000
	60,000,001	62,500,000	468,750
	62,500,001	65,000,000	487,500
	65,000,001	67,500,000	506,250
	67,500,001	70,000,000	560,000
	70,000,001	72,500,000	725,000
	72,500,001	75,000,000	600,000
	75,000,001	77,500,000	581,250
	77,500,001	80,000,000	600,000

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

		Description	Charges			
		80,000,001	82,500,000	618,750	309,375	
		82,500,001	85,000,000	637,500	318,750	
		85,000,001	87,500,000	700,000	350,000	
		87,500,001	90,000,000	900,000	450,000	
		90,000,001	92,500,000	740,000	370,000	
		92,500,001	95,000,000	712,500	356,250	
		95,000,001	97,500,000	731,250	365,625	
		97,500,001	100,000,000	750,000	375,000	
- Minimum charges for the amendment of guarantee is 1,400/-						
- 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.						
- Rs. 1,700/- (flat) will be charged per amendment plus cost recovery as above, if amendment involves increase in amount or extension in period of validity of Guarantee.						
- Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.						
- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.						
- Claim handling charges of Rs. 1,500 (flat).						
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.			
	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.			
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free transactional services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer maintains actual balance equal or above PKR 25000/- for all days during the month.			
	Following categories of Accounts are exempt from recovery of "Transaction Charges"					
	1) A/cs of employees of Government / Semi-Government institutions including Armed Forces Employees / Pensioners opened for salary and pension purposes including widows / children of deceased employees eligible for family pension / benevolent fund grant etc.					
	2) Accounts of Mustehiqeen of Zakat					
	3) Accounts of Students					
	4) Accounts of Deceased					
	5) Accounts in Inactive and Unclaimed categories					
	6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.					
	7) Nominated accounts against all types of Term Deposits.					
	8) Regular Saving Accounts					
	9) Special Non-Chequeing Accounts of Exporter					
	d	Transaction Charges on HBL Asaan Account	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction.			
Cheque Book & Cheque Related Charges						
1		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)			
2		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum			
3		Stop payment of cheque	(i) Rupee A/c		Rs.450/- Flat per instruction	
			(ii) F.C. A/C		US\$ 12/- or equivalent Flat per instruction	
Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Charges are applicable on HBL at Work (Islamic)Account						
4		Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with insufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c.		Rs.550/- Flat per cheque	
			(ii) FC A/c.		US\$ 5/- or equivalent Flat per cheque	
5	a	Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts			

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

Description		Charges	
	b	Cheque Book Issuance Charges	Rs.15/- Flat per leave for all other Chequeing Accounts.
6	i	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c. Rs.450/- Flat per cheque (ii) FC A/c. US\$ 5/- or equivalent Flat per cheque
7		FBR Collection through Branch Counter (OTC)	Rs 50/-
8	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)
		Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment of dividend warrants. 2) In case DWs are not printed through a printer referred by Bank and subsequently it is found that the DWs are rejected by NIF while processing for payment, actual charges of NIFT applicable on Non standard instrument will be recovered from the company.	
		Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.
9		Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs Rs.200/- or the respective equivalent currency (Flat per cheque)
10		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year Rs.50/- Flat Per cheque (ii) Above one year up to five years Rs.200/- Flat Per cheque (iii) Above five years Rs.500/- Flat Per cheque
11	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
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.
Other Services to BISE / University:-			
12	a	Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head
13		*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. Pension (Govt. Departments) Note:- No charges from pensioners. To be recovered from employer, as per agreement.	
14		Confirmation of balances to Auditors.	Rs.500/- Flat
15		Bank Certificate for the purpose of Visa.	Rs.300/- Flat per certificate
16		Overseas Employment Certificate.	Rs.500/- Flat per certificate
17		Visa Fee Collection	Rs.100/- Flat per application
18		Credit Information Report / Opinion.	
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat
		Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'P' as applicable.	
19		For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat
20		Handling Charges on Commodity Operation	Rs.3.75 per 1000/-
21		Duplicate Statements for all types of accounts, on request from customer.	Rs 29/- Flat per Statement. Note: HBL at Work Islamic Premium Account is exempted.
22		Closure of Account Charges	Free
23		SMS Alert Charges	
		SMS Alert Charges for over-the counter transactions	Monthly Subscription of PKR 85/- per month
Following categories of Accounts are exempt from recovery of "SMS Alert Charges"			
1) Deceased			

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

		Description	Charges
		2) Blocked	
		3) Inactive	
		4) Closed	
		5) Unclaimed	
		6) Zero Balance/ Overdraft	
		7) Staff	
		8) HBL at Work Islamic Premium Account	
		9) HBL Al-Mukhtar Account	
24	a	Monthly Bank Statement	Rs.400/- per annum.
	b	Verification of Accounts/Bank Statements of Students Applying for Foreign Education	NIL
25		Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat
Part O HBL DEBIT CARD (ATM CARD) *			
	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned
1	b	Annual fee (Primary)	PayPak Rs. 600/- PayPak Chip - Rs. 850/- Green Visa - Rs. 1000/- Visa Chip - Rs.1,500/- MasterCard Standard - Rs.1,500/- MasterCard Gold - Rs. 2,000/- UnionPay Mag - Rs.1000/- UnionPay Chip - Rs. 1,250/- Visa USD - US\$ 10/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 1,850/- MasterCard World - Rs.8,500/-
	c	Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 400/- Visa Chip - Rs. 550/- MasterCard Standard - Rs.550/- MasterCard Gold - N/A UnionPay Mag - Rs. 400/- UnionPay Chip - Rs.550/- Visa USD - N/A Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A
	d	Card Replacement fee	PayPak Rs. 250/- PayPak Chip - Rs. 300/- Green Visa - Rs. 300/- Visa Chip - Rs.400/- MasterCard Standard - Rs.400/- MasterCard Gold - Rs. 600/- UnionPay Mag - Rs.300/- UnionPay Chip - Rs. 400/- Visa USD - US\$ 4/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-
	e	POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL
	f	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Visa Chip USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

<i>Description</i>		<i>Charges</i>
g	ATMs International (Cash withdrawal)	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Visa Chip USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
h	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs.225/- per Transaction MasterCard Gold - Rs.225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.225/- per Transaction MasterCard World - Rs.225/- per Transaction
i	SMS Alert Charges	Free
*Note: (i) Account based propositions: As per account terms & conditions		
j	E-commerce activation charges	Upto Rs. 200 (per session)
MERCHANT ACQUIRING		
2	a Merchant Discount Rate	Upto 3% of Transaction Amount
Part P HBL ALTERNATE DELIVERY CHANNELS (ADC)		
1	ATM Charges	
1.1	Cash Withdrawal	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Non-HBL ATMs	Rs. 18.75 Flat per withdrawal. Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay. Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by any bank in Pakistan. Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account & HBL Freedom Account.
1.2	Balance Inquiry	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Non-HBL ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	HBL Card on HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)
1.3	Funds Transfer (HBL to HBL)	Rs. 25/- Flat per transaction
	Funds Transfer (HBL to Other Bank)	Rs. 100/- Flat per transaction Transaction amount less than or equal to PKR 10,000/- Rs.150/- Flat per transaction Transaction amount greater than PKR 10,000/- to less than or equal to PKR 1,000,000/- Free Funds Transfer from HBL ATMs for HBL at Work Account
1.4	FBR Tax Collection	Transaction Amount: Upto 100,000 Fee Rs. 10 per Transaction Transaction Amount : 100,000+1,000,000 Fee Rs. 20 per Transaction Transaction Amount : above 1,000,000 Fee Rs. 50 per Transaction
1.5	Utility Bill Payment	Nil
1.6	HBL-ATM Biometric Transactions (On-Net)	Rs. 15/- Flat per transaction
2	HBL Phone Banking	
a	Funds Transfer Inter Branch Fund Transfer	Nil
b	Statement Request	Rs-29/- Flat per Statement
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs.450/- Flat per instruction (ii) F.C. A/C US\$ 12/- or equivalent Flat per instruction Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.
d-i	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**


Description		Charges		
	d-ii	Cheque Book request	Rs.15/- Flat per leave for all other Chequeing Accounts.	
3		HBL Internet Banking/ HBL Mobile		
	a	Subscription	Nil	
	b	Funds Transfer		
		Inter Branch funds transfer	Nil	
		Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Transfer Amount:10,001-150,000 Transfer Amount :150,001-500,000 Transfer Amount :500,001-1,000,000 *Free Funds Transfer from HBL ATMs for HBL at Work (Islamic) Premium Account.	Fee Rs. 50 per Transaction Fee Rs. 75 per Transaction Fee Rs. 125 per Transaction Fee Rs. 150 per Transaction
	c	FBR Tax Collection	Transaction Amount: Upto 100,000 Transaction Amount: 100,000+1,000,000 Transaction Amount: above 1,000,000	Fee Rs. 10 per Transaction Fee Rs. 20/- per Transaction Fee Rs. 50/- per Transaction
	d-i	Utility Bill Payment	NIL	Electricity Sui Gas Telephone Water
	d-ii	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts.	
d-iii	Cheque Book request	Rs.15/- Flat per leave for all other Chequeing Accounts.		
5		HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)		
	a	Utility Bill Payment	Nil	
	b	Money Transfer		
	i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60.00 per transaction
			Transfer Amount Rs. 1,001 - 2,500	Rs.120.00 per transaction
			Transfer Amount Rs. 2,501 - 4,000	Rs.180.00 per transaction
			Transfer Amount Rs. 4,001 - 6,000	Rs.240.00 per transaction
			Transfer Amount Rs. 6,001 - 8,000	Rs.300.00 per transaction
			Transfer Amount Rs. 8,001 - 10,000	Rs.350.00 per transaction
			Transfer Amount Rs. 10,001 - 13,000	Rs.400.00 per transaction
			Transfer Amount Rs. 13,001 - 15,000	Rs.450.00 per transaction
			Transfer Amount Rs. 15,001 - 20,000	Rs.600.00 per transaction
			Transfer Amount Rs. 20,001 - 25,000	Rs.750.00 per transaction
			Transfer Amount Rs. 25,001 - 30,000	Rs.900.00 per transaction
			Transfer Amount Rs. 30,001 - 40,000	Rs.1,100.00 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.1,300.00 per transaction		
	ii	Money Transfer Receiving	NIL	
		Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC Note-2: Inclusive of Taxes.		
	c	Initial Deposit - Konnect by HBL Mobile Account		NIL
	d	Cash Deposit - Konect by HBL Mobile Account		NIL
e	Utility Bill Payment - Konnect by HBL Mobile Account		NIL	
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account			
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL	
ii)	Money Transfer Receiving		NIL	
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts. If transaction is executed at agent location Rs. 10 will be charged.			
g	Money Transfer - Konnect by HBL Mobile Account to CNIC			
i)	Money Transfer Sending*	Transfer Amount Rs. 1 - 1,000	Rs.45.00 per transaction	
		Transfer Amount Rs. 1,001 - 2,500	Rs.90.00 per transaction	
		Transfer Amount Rs. 2,501 - 4,000	Rs.135.00 per transaction	
		Transfer Amount Rs. 4,001 - 6,000	Rs.190.00 per transaction	
		Transfer Amount Rs. 6,001 - 8,000	Rs.230.00 per transaction	
		Transfer Amount Rs. 8,001 - 10,000	Rs.265.00 per transaction	
		Transfer Amount Rs. 10,001 - 13,000	Rs.300.00 per transaction	
		Transfer Amount Rs. 13,001 - 15,000	Rs.340.00 per transaction	

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
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Description		Charges	
		Transfer Amount Rs. 15,001 - 20,000	Rs.440.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.490.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.565.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.600.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.715.00 per transaction
ii)	Money Transfer Receiving	Nil	
*If transaction is executed at agent location additional Rs.10 will be charged.			
h Money Transfer - CNIC to Other Bank Accounts (IBFT)			
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.50.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.80.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.90.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.105.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.120.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.130.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.155.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.170.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.225.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.250.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.300.00 per transaction
i Money Transfer - Connect by HBL Mobile Account to HBL Core Banking Account			
i	Fund Transfer	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.35.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.45.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.60.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.70.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.80.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.100.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.125.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.150.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.175.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.200.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.225.00 per transaction
j Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)			
i	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.50.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.70.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.80.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.125.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.180.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.230.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.275.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.325.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.375.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.425.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.475.00 per transaction
k Cash Withdrawal at Agent Location - Connect by HBL Mobile Account			
i	Withdrawal Amount**	Transfer Amount Rs. 1 - 200	Rs.7 per transaction
		Transfer Amount Rs. 200 - 500	Rs.12 per transaction
		Transfer Amount Rs. 501 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.200 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs.265 per transaction
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.535 per transaction
** For Transaction through HRA account fee will be 50% of the above mentioned slab.			
l Cash Withdrawal from ATM - Connect by HBL Mobile Account			
i	Withdrawal Amount***	Transfer Amount Rs. 500	Rs.12.00 per transaction
		Transfer Amount Rs. 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,500 - 2,500	Rs.40.00 per transaction
		Transfer Amount Rs. 3,000 - 4,000	Rs.50.00 per transaction
		Transfer Amount Rs. 4,500 - 6,000	Rs.60.00 per transaction
		Transfer Amount Rs. 6,500 - 8,000	Rs.75.00 per transaction
		Transfer Amount Rs. 8,500 - 10,000	Rs.90.00 per transaction
		Transfer Amount Rs. 10,500 - 13,000	Rs.100.00 per transaction
		Transfer Amount Rs. 13,500 - 16,000	Rs.125.00 per transaction
***For Transactions through HRA account from ATM, per transaction fee will be Rs. 15/-			
m Cash Withdrawal - HBL Core Banking Account at Agents Location			
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.25.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.35.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.35.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.50.00 per transaction

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JAN 1, 2020 TO JUN 30, 2020**

Description		Charges
m	Cash Deposit into HBL Core Banking Account at Agent's location	
	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
	Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction
	Transfer Amount Rs. 2,501 - 4,000	Rs.30.00 per transaction
	Transfer Amount Rs. 4,001 - 6,000	Rs.40.00 per transaction
	Transfer Amount Rs. 6,001 - 8,000	Rs.45.00 per transaction
	Transfer Amount Rs. 8,001 - 10,000	Rs.55.00 per transaction
	Transfer Amount Rs. 10,001 - 13,000	Rs.60.00 per transaction
	Transfer Amount Rs. 13,001 - 15,000	Rs.100.00 per transaction
	Transfer Amount Rs. 15,001 - 20,000	Rs.125.00 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.150.00 per transaction
	Transfer Amount Rs. 25,001 - 30,000	Rs.175.00 per transaction
	Transfer Amount Rs. 30,001 - 40,000	Rs.200.00 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.225.00 per transaction
	HBL ATM biometric verification	Rs.15 per transaction
n	Balance Inquiry - Konnect by HBL Mobile Account	NIL
o	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account(Linked)	NIL
p	Transfer in - Konnect by HBL Account to HBL Core Banking Account(Linked)	NIL
q	View Mini Statement - Konnect by HBL Mobile Account	NIL
r	Air Time Top Up - Konnect by HBL Agent & Mobile Account	NIL
s	Mobile Account Opening	NIL
t	Average Minimum Balance required	NIL
u	Minimum Balance charges	NIL
v	Balance Inquiry through SMS	NIL
w	Upgrade of MW Account	NIL
x	Corporate Clients	Pricing is decided as per mutual
y	Subscription Packages	
i	DR Package 1	Rs. 625 per package
ii	Agent Package	Rs. 500 per package
iii	Traveler	Rs. 500 per package
iv	Medics	Rs. 1500 per package
v	DR Package 2	Rs. 1250 per package
vi	Foodie	Rs. 1000 per package
vii	Debit Card Package	Rs. 1200 per package
viii	DR Package 3	Rs. 1875 per package
ix	Economy	Rs. 2500 per package
x	Gold Package	Rs. 6500 per package
Part Q DISPATCH / COMMUNICATION CHARGES		
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat
6	Fax	Rs.100/- Flat per message.
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
iii	IPS Statement	Quarterly Free On Request - Nil
Part S INVESTMENT BANKING		
1	Advisory Fee	Negotiable on case to case basis.
b	Succession Fee	
c	Retainer Fee	
d	Arrangement Fee	
e	Underwriting Fee	
f	Participation Fee	
g	Monitoring Fee	
h	Commitment Charges	
i	Trustee / Agency Fee	
j	Out of Pocket Expenses	At actual or Negotiable on case to case basis.

 ISLAMIC BANKING اسلامي بینکاری		
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JAN 1, 2020 TO JUN 30, 2020		
	Description	Charges
Part T	BANK CHARGES FOR GOVT. BUSINESS	
1	IMPORTS	
	Cash Letter of Credit	
a	Less than Rs. 250,000/-	0.125% of the value of the L/C
b	Rs.250,000/- and above	0.0625% of the value of the L/C
c	Amendment without increase in the amount.	(i) Swift Charges to be recovered (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.
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.	
Part U	EXEMPTIONS	
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him/her.	
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs 1.000 M in Current Account or Rs 1.000 M in Profit Earning Deposits / Accounts.	
	Exemptions can only be granted for charges included under the following "Parts of SOBC".	
1	Part-C - Foreign Currency Remittances	
2	Part-D - Other Charges on Foreign Exchange Transactions	
3	Part-E - Remittances	
4	Part-F - Bills / Collection	
5	Part-G - Finances	
6	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	
7	Part-N - Miscellaneous Charges	
8	Part-O - HBL Debit Card (ATM Card)	
9	Part-P - HBL Alternate Delivery Channels (ADC)	
10	Part-Q - Dispatch / Communication Charges	
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.	
Note-1:-	<i>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</i>	
Note-2:-	<i>The applicability of FED is based on understanding of the relevant laws.</i>	
Note-3:-	<i>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</i>	
Note-4:-	<i>Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.</i>	
Note-5:-	<i>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i>	
Note-6:-	<i>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i>	
Note-7:-	<i>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions- Global Trade Services (FI-GTS)</i>	