

## Zarkhez-e – Asaan Digital Zarai Qarza (National Subsistence Farmers Support Initiative - NSFSI)

Collateral free digital loan for small scale farmers

**KEY FEATURES**

- Availability throughout Pakistan
- Mark-up payment on utilised amount only
- 24/7 access to funds via HBL DebitCard
- Loan amount of maximum PKR 1 million
- PKR 100,000 per acre
- Maximum loan tenure up to 6 months

Particulars	Category	Charges/Amount	FED Applicable
A: Debit Card Charges & Fee	Card Issuance	Waived	N/A
	Annual Fee	PKR 2,000	Yes
	Card Replacement Fee	PKR 600 Replacement Charges	Yes
	1-Link Charges	PKR 35 per Withdrawal	Yes
B: Debit Card (Per day limit)	ATM	PKR 50,000 (per day limit)	N/A
	POS	Owner: PKR 200,000 Tenant: PKR 100,000	
C: Mobile App (Per day limit)	QR	PKR 150,000	N/A
D: Early Payment	Customers can repay the principal amount in full or in part before the due date without incurring any penalties.		

 Customer Name 

 CNIC No. 

 Date 


Customer Signature

In accordance with instructions of the State Bank of Pakistan (SBP) as per BC&CPD Circular No. 06, 2021 dated June 22, 2021, we are required to advise you that any history of overdue payments / late payments ("Default") and / or any financial relief in the form of write-off and/or reversal of mark-up etc. in respect of such Default, will continue to be reported and reflected in your e-CIB report for a period of two (2) years from the date of adjustment of such Default. In case of any queries or complaints in relation to e-CIB reporting beyond a period of two (2) year, please contact us.

**\*All charges are non-refundable and payable upfront**

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this National Subsistence Farmers Support Initiative (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the Terms and Conditions governing National Subsistence Farmers Support Initiative.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.