

## HBL CreditCard – Basic Information &amp; Charges Sheet (Summary Box)

Welcome to the world of possibilities. Experience freedom, flexibility and round-the-clock convenience with HBL CreditCard. Whether it's shopping, dining or traveling, HBL CreditCard makes everything more rewarding. Accepted at millions of merchants worldwide, HBL CreditCard is packed with amazing benefits, exclusive offers and exciting rewards.

## a) Basic Charges

Annualised Percentage Rate (APR)	42% (Fixed)			
	Mark-up paid for the period	X	365	X 100
	Outstanding principal amount		No. of days	

APR will be applicable in case of no or minimum or partial payment, from the transaction date, until paid in full.

Interest Rate	Introductory	Monthly	Annual
Service Charges (Retail Transactions)	Not Applicable	Maximum 3.5%	Maximum 42%
Service Charges (Cash Advance)	Not Applicable	Maximum 3.5%	Maximum 42%
Service Charges (Balance Transfer Facility)	Not Applicable	2.0%	24.0%
Service Charges (HBL Installment Plan)	Not Applicable	2.0%	24.0%

Basic Charges (FED applicable as per law)	HBL VISA / Mastercard CreditCard			HBL FuelSaver CreditCard	
	Green Card	Gold Card	Platinum Card	Green Card	Gold Card
Joining Fee	There is no Joining Fee or Card Issuance Fee for HBL CreditCard				
Annual/Monthly Fee*	Rs. 6,500 (Annual)	Rs. 14,000 (Annual)	Rs. 22,000 (Annual)	Rs. 350 (Monthly)	Rs. 700 (Monthly)
Supplementary Annual/ Monthly Fee	Rs. 3,250 (Annual)	Rs. 7,000 (Annual)	Rs. 11,000 (Annual)	Rs. 175 (Monthly)	Rs. 350 (Monthly)

\*Annual/Monthly Fee will be levied within 45/30 days, respectively, from issuance of your card, irrespective of card activation.

Call HBL Contact Centre on 111-111-425 or send a request via email to customer.care@hbl.com to avail annual fee reversal on spend\*\* of PKR 50,000/- on HBL Green CreditCard, PKR 200,000/- on HBL Gold CreditCard and PKR 500,000/- on HBL Platinum CreditCard within 60 days of statement generation date in which annual fee is levied.

Note – Annual fee waiver is not applicable for HBL FuelSaver Card.

For existing HBL Customers, Direct Debit Instructions (for either minimum or full payment option) is mandatory to avail spend based annual fee waiver. For New to Bank (NTB) customers, condition of Direct Debit Instructions is not valid.

BTF Processing Charges	Rs. 600 or 3% of transferred amount, whichever is higher
Early Payment Charges for Installment Plan	6% of remaining principal amount
Late Payment Fee	Rs. 2,500
Installment Plan Processing Fee	Rs. 1,200
Card Replacement Fee	Rs. 1,200
Cash Advance Issuance Fee	Rs. 1,200 or 3%, whichever is higher
Return Cheque Charges	Rs. 1,200
Utility Bill Payment Fee	Nil
Duplicate Statement Fee	Nil
Foreign Transaction Charges	4% of the transaction amount
SMS Alerts Fee	Nil
Cash Payment Charges	No charges for cash payment at any HBL Branch counter
Cancellation Charges	No cancellation charges
Renewal Charges	No renewal charges. Only annual fee applicable, as mentioned above

Other charges stated in HBL CreditCard Schedule of Charges (SOC) will be provided to you with your HBL CreditCard upon approval of your application. Changes, if any, will be communicated via Schedule of Charges (Credit Card section only) that will be sent to you, along with Credit Card Welcome Pack and/or statement. You may also visit our website at [www.hbl.com](http://www.hbl.com) for updated Schedule of Charges.

\*\*HBL offers fee waivers, discounts, promotional offers and incentives that are discretionary and the card members are not entitled to claim the same as a matter of their right. HBL is entitled at any time without any liability to cardmember in any manner whatsoever to terminate or withdraw or change the criteria and conditions for these fee waivers, discounts, promotional offers and incentives.

## b) Other information

Interest Free Period	Minimum 21 days and maximum 51 days Note: In case of minimum or partial payment, there will be NO interest free period.		
Interest Charging	No interest would be charged on new purchases (Retail Transactions) if the payment is made in full within the due date for each billing cycle and no balance is carried forward from the previous months. Otherwise, the period over which interest is charged will be as mentioned below:		
	Service Charges (Retail Transactions)	From Transaction Date	Until paid in full
	Service Charges (Cash Advance)	From Transaction Date	Until paid in full
	Service Charges (Balance Transfer Facility)	From Transaction Date	Until paid in full
Payment Allocation	All payment received by the Bank from the Cardmember or Supplementary Cardmember may be applied in and towards payments of unpaid fees, Cash Advances, Charges, Liabilities, HIP and other costs and expenses in previous or current Statements of Account in the following order of priority or otherwise as the Bank may deem fit: a) all outstanding service charges and other fees shown on any previous Statement of Account; b) all outstanding amounts of the Card Transactions shown on any previous Statement of Account; c) all outstanding amounts of the Card Transactions shown on the current Statement of Account; and d) all outstanding amounts of the Card Transactions not yet shown on the current Statement of Account. All payments and credits shall, unless otherwise decided by the Bank, be applied by the Bank first to the outstanding amount that has been billed to the Card Account for the longest period of time.		
Minimum Payment	<b>5% of the outstanding balance or Rs. 500 whichever is higher.</b> The Minimum Payment may also include all fee(s), Service Charges, Installments, Overdue Amount if any. Minimum Payment received from customer will first adjust the Service Charges, Bank Fee(s), Installments and the remaining payment will settle the principle outstanding.		
Limit(s)	- Green Card: Minimum Rs. 20,000 & Maximum Rs. 349,999; Cash Advance Limit: 50% of Total Limit - Gold Card: Minimum Rs. 350,000 & Maximum Rs. 999,999; Cash Advance Limit: 75% of Total Limit - Platinum Card: Minimum Rs. 1,000,000 & Maximum Rs. 3,000,000; Cash Advance Limit: 75% of Total Limit		
Expiry	3 years from the date of card issuance (for both New & Renewal)		

## c) Insurance

Following insurance plans are offered on HBL CreditCard. For details/premium and/or enrollment of insurance facilities upon receipt of your HBL CreditCard, please call our 24-hour HBL Contact Centre at 111-111-425. Bank's role in these products will be of a Distributor/Corporate Agent. Bank will debit the premium amount from your credit card on behalf of insurance company. All documentation and/or claims, etc. will be handled directly by the insurance company.

S. No.	Plan Name
1	Credit Shelter
2	Income Continuation Plan

S. No.	Plan Name
3	Total Assurance Plan
4	Triple Health

S. No.	Plan Name
5	Secure Wallet Plan
6	Family Protection Plan

## d) Product Category

The selection of product category given in the application form i.e. Green or Gold or Platinum is taken as a preference. However, the same is subject to the credit limit assigned at the time of approval; and may be changed accordingly.

## e) Direct Debit Facility

Direct debit facility is mandatory for existing HBL account holders; however, selection of "minimum payment" or "full payment" is completely your choice.

**Note:** Customers who are maintaining the HBL deposit based account in PKR can avail the direct debit facility. However, running finance and over draft account will not be authorised for direct debit facility.

## f) New Promotions/Services

HBL offers new promotion/services on HBL CreditCard for which we may contact our customers or inform them of the same via SMS, email, push notifications or e-statements. If you do not wish to be contacted for such offers/promotions, please select/tick on the given check-box: ☐ (Do not Call)

**Note:** You may also call our 24-hour HBL Contact Centre at 111-111-425 and have your details updated upon issuance of HBL CreditCard.

## g) Customer Contact Point

Please feel free to call our 24-hour HBL Contact Centre at 111-111-425 for any complaint/query.

## h) Islamic Banking Customers

Customers having an Islamic Banking Account in HBL have declared that they clearly understand that the HBL CreditCard is a conventional product and also declare that the Islamic Banking Account can be debited for (minimum/partial/full) payments of HBL CreditCard which is a conventional product.

## Information Update

For existing HBL Account Holders, the information given in the credit card application form may be updated in the Bank records associated with the HBL deposit account number mentioned for Direct Debit Instructions in the credit card application form, upon approval of the credit card facility.

For existing HBL Credit Cardholders, the information given in the new credit card application form may be updated in the Bank records associated with the existing HBL CreditCard, upon approval of the new credit card facility.

The Bank reserves the right to standardise and maintain one set of customer address under each category of residence, mailing and office addresses across all delivery channels. Similarly, if a request for change of address is received from the customer the same will be updated for all delivery channels that are being availed. The Bank will not be liable for wrong delivery, in case the customer fails to notify/provide the Bank with the updated/change of address.

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.