

Services	Modes	Conventional - Saving Accounts										
		HBL PLS Saving Account	HBL Mahana Amdan	HBL Nisa Saving Account	HBL Rutba	HBL Money Club	HBL Daily Progressive Account	HBL Daily Munafa Account	HBL Value Account	HBL FCY Saving & Nisa FCY Saving Account	eBanc by HBL (Overseas Savings Account)	
Debit Cards	PayPak Chip	PKR 1,400		Not Applicable	PKR 1,400					Not Applicable		
	Visa Chip	PKR 2,100		Not Applicable	PKR 2,100	Not Applicable	PKR 2,100			Not Applicable		
	Mastercard Standard	PKR 2,100	Not Applicable	PKR 2,100	Not Applicable		PKR 2,100			Not Applicable		
	Mastercard Gold	PKR 2,900			Not Applicable		PKR 2,900			Not Applicable		
	UnionPay Chip	PKR 1,900										
	Visa Chip USD	Not Applicable								USD 12	Not Applicable	
	Mastercard World	PKR 14,000		Not Applicable			PKR 14,000			Not Applicable		
Cheque Book	Issuance	PKR 15per leaf										
	Stop payment	PKR 500 per instruction							USD 12 per instruction	PKR 500 per instruction		
	Loose cheque	0										

- Issuance charges of Mastercard Standard for eBanc by HBL (Overseas Savings Account), and HBL Nisa Saving Account holders is waived for the first year. Second year onwards, annual fees shall apply.
- Issuance charges of Mastercard Gold for HBL Nisa Saving Account is waived in case customer maintains PKR 25,000 & over at the time of account opening. Second year onwards, annual fees shall apply.
- First cheque book of 10 leaves is issued free of cost to HBL Nisa Saving Account holders, eBanc by HBL (Overseas Savings Account), HBL Rutba, HBL Mahana Amdan and MoneyClub Account holders.
- First cheque book of 10 leaves is issued free of cost to eBanc by HBL (Overseas Savings Account) holders.
- Debit card issued for USD currency accounts only; not for other currencies.
- First year free issuance of debit card for HBL Rutba.
- Debit cards shall be issued as per the respective product offering.
- First year free issuance of PayPak Chip debit card on HBL Mahana Amdan

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Remittance (Local)	Banker Cheque/ Pay Order	PKR 400 flat										
Remittance Foreign	Foreign Demand Draft	0.25% Minimum PKR 1,000 plus PKR 500 SWIFT charges								0		
	Wire Transfer	0.25% Minimum PKR 750 plus PKR 500 SWIFT charges								0		
Statement of Account	Annual	0										
	Half-yearly	0										
	Duplicate	0										
Funds Transfer	ADC/Digital Channels (IBFT)	Upto PKR 25,000 - Free Above PKR 25,000 - Up to 0.1% or PKR 200 whichever is lower										
	ADC/Digital Channels (Fund Transfer)	0										
Digital Banking	Internet Banking subscription (one time & annual)	0										
	Mobile Banking subscription (one time & annual)	0										
Clearing	Normal	0										
	Inter-city	PKR 400	0*		PKR 400							
	Same Day	PKR 500 per collection for all accounts**							0	PKR 500 per collection for all accounts**		
Closure of Account	Customer request	0										

*0 or no charges when HBL cheque is presented for credit in HBL account. For Non-HBL cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account, PKR 400 flat plus FED shall apply.

**For urgent collection of local cheques for PKR 500,000 and above.

You Must Know

Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details by visiting any of our branch for more details, call 111-111-425 HBL 24 hours Phone Banking or visit www.hbl.com for more information. Please visit any nearest HBL branch to perform Biometric Verification within a period of 60 days from date of activation of digital opening. If you fail to do so, a debit block will be imposed on the account. However, if your biometrics are successfully verified after 60 days, the debit block will be erased from the account.

Cheque Bounce: Dishonouring of cheques is a criminal offence under Section 489-F of the Pakistan Penal Code of 1860 and Section 20 of the Financial Institutions (Recoveries of Finance) Ordinance of 2001; and is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.

Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, cheques, e-banking usernames, passwords; other personal information, (such as DOB, Mother's Maiden Name etc.) is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. HBL will never call and ask for your personal information from any number including 111-111-425. HBL will never ask for your sensitive information (password, debit card #, PIN, CNIC, OTP, CVV) via call, SMS or email. Kindly do not disclose details to anyone. Be extra vigilant and do not provide any sensitive information (PIN/password/CNIC/ATM/credit card #) over the internet, telephone, SMS email, or social media.

Record Update: Always keep profiles/records updated with the bank to avoid missing any significant communication. You (individual customers) can contact your relevant nearest HBL branch for company accounts please contact parent branch to update your information. Call 111-111-425 HBL 24 hours Phone Banking or visit www.hbl.com for more details.

What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as inactive/dormant. If your account becomes dormant, you will be unable to execute any debit transaction till the account is activated. Individual Account holders visit nearest branch and for company account you must visit parent HBL branch to update records and reactivate your

account. Overseas customers to email at bio.verify@hbl.com to get guidance for reactivation of their account(s).

Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact, the Branch Manager/Branch Operations Manager of your parent HBL branch.

Closing this Account: In order to close your account, please follow Bank laid down internal procedures, Individual Account holders visit nearest branch and for company account you must visit parent HBL branch.

How can you get assistance or make a complaint?

Habib Bank Limited,
Complaint Management Unit
9th Floor, HBL Plaza,
I.I Chundrigar Road,
Karachi, Pakistan
Helpline: 021-111-111-425
For Inquiries: customer.care@hbl.com
For Complaints: customer.complaints@hbl.com
Website: www.hbl.com

If you are not satisfied with our response, you may contact:

If the Bank resolution is not satisfactory or there is no response provided within 45 days, then a complaint may be filed with the Banking Mohtasib Pakistan.

<https://www.bankingmohtasib.gov.pk/complaints.php>

or drop a written complaint at,
Banking Mohtasib, Pakistan
5th Floor, Shaheen Complex, M.R. Kiyani Road, Karachi.
Tel. No.: 92-21-99217334-38
Email: info@bankingmohtasib.gov.pk
Website: www.bankingmohtasib.gov.pk

(Portion to be used for the post-shopping stage)

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name

Date D D M M Y Y Y Y

Product Chosen

Mandate of Account

Single/Joint/Either or Survivor

Address

Contact No.

Mobile No.

Email Address

Customer Signature

Signature Verified

By affixing my wet or digital signature on this Key Fact Sheet, I acknowledge having read and understood the provisions of this Key Fact Sheet, and agree that I have received a copy of the same.

تاریخ
YYMMDD
سال مہینہ دن

حبیب بینک لمیٹڈ

براؤچ

اہم: اگر آپ نیا اکاؤنٹ کھولنا چاہتے ہیں تو اس دستاویز کو بغور پڑھیں۔ یہ انگریزی اور اردو میں دستیاب ہے۔ دوسرے بینکوں کی جانب سے مختلف اکاؤنٹس کے لیے پیش کی جانے والی آفر کا موازنہ کرنے کے لیے بھی آپ اس دستاویز کا استعمال کر سکتے ہیں۔ آپ کو موازنہ کرنے کے لیے دوسرے بینکوں سے KFS وصول کرنے کا حق حاصل ہے۔

اکاؤنٹ کی اقسام اور نمایاں خصوصیات

مختلف کسٹمر سیکٹمنٹس کے لیے سیونگ اکاؤنٹس۔ یہ معلومات 01 جنوری 2023 سے موجودہ شیڈول آف بینک چارجز (SOBC) کے مطابق ہیں۔ خدمات، فیس اور مارک-اپ ریٹس ششماہی بنیادوں پر تبدیل ہو سکتے ہیں۔ اپ ڈیٹیڈ فیس / چارجز کے لیے، آپ ہماری ویب سائٹ www.hbl.com یا ہماری براؤچر کا وزٹ کر سکتے ہیں۔

کنونشنل - سیونگ اکاؤنٹس								تفصیلات
eBanc by HBL (اور ریزر سیونگز اکاؤنٹ)	FCYHBL سیونگ اور FCYI سیونگ اکاؤنٹ	HBL ویلپو اکاؤنٹ	HBL ڈبلی منافع اکاؤنٹ	HBL ڈبلی پروگریسیو اکاؤنٹ	HBL منی کلب	HBL رتبہ	HBL نسا سیونگ اکاؤنٹ	
روپے	امریکی ڈالر، برطانوی پاؤنڈ، یورو				روپے			کرنتی (روپیہ، امریکی ڈالر، یورو، وغیرہ)
0		0						اکاؤنٹ کے لیے کم سے کم بیلنس (اگر کوئی ہے تو، اس حوالے سے بتائیں)
0	100 امریکی ڈالر، یورو، برطانوی پاؤنڈ	10,000 روپے	20,000 روپے	0	10,000 روپے (انشورنس کوریج حاصل کرنے کے لیے)		0	اکاؤنٹ کے لیے رکھنے کے لیے
0	43 روپے						0	اکاؤنٹ مینٹیننس فیس (اگر کوئی ہے تو، اس حوالے سے بتائیں)
ہاں								
14.50%	1.00% - 1.25%	14.50%	14.51%	14.50%	14.50%	14.50%	14.50% - 15.00%	14.50%
اندیکسڈ پرافٹ ریٹ (%)								
ماہانہ	سہ ماہی		ماہانہ			ششماہی		
12.08 روپے	2.5-3.12 کرنتی کے مطابق	36.25 روپے	12.09 روپے	12.08 روپے	12.08 روپے	12.08-12.50 روپے	72.50 روپے	پرافٹ حکمت فرمایگی (روزانہ، ماہانہ، سہ ماہی، ششماہی اور سالانہ) فراہم کردہ مثال: (ہر 1000 روپے پر، آپ مقررہ معیاد میں --- روپے کم سکتے ہیں)
ناتقابل اطلاق								
پری پیچور / اری اکیٹمنٹ / ودھ ڈرال فیس (اگر کوئی ہے تو، رقم / شرح دیا کریں)								

سروس چارجز

اہم: یہ اس اکاؤنٹ کے لیے مرکزی سروس چارجز کی ایک فہرست ہے۔ اس میں تمام چارجز شامل نہیں ہیں۔ آپ ہماری براؤچر یا ہماری ویب سائٹ www.hbl.com سے یا 24 اور زنون بینکنگ 111-111-425 پر کال کر کے تمام بینک چارجز (SOBC) کی مکمل فہرست حاصل کر سکتے ہیں۔ براہ کرم نوٹ فرمائیں کہ تمام بینک چارجز قابل اطلاق ٹیکس کے علاوہ ہیں۔

کنونشنل - سیونگ اکاؤنٹس								موڈز	سرورسز
eBanc by HBL (اور ریزر سیونگز اکاؤنٹ)	FCYHBL سیونگ اور FCYI سیونگ اکاؤنٹ	HBL ویلپو اکاؤنٹ	HBL ڈبلی منافع اکاؤنٹ	HBL ڈبلی پروگریسیو اکاؤنٹ	HBL منی کلب	HBL رتبہ	HBL نسا سیونگ اکاؤنٹ		
کیش ڈپازٹ - 400 روپے									
کیش ودھ ڈرال یومیہ 500,000 روپے تک - 370 روپے									
یومیہ 500,000 روپے سے زیادہ کے ودھ ڈرال پریٹرانزیکشن کی گئی رقم کا - 0.125% کے لیے کم از کم 600 روپے									
کیش ڈپازٹ - مفت									
کیش ودھ ڈرال یومیہ 500,000 روپے تک - مفت									
یومیہ 500,000 روپے سے زیادہ کے ودھ ڈرال پریٹرانزیکشن کی گئی رقم کا - 0.15% کے لیے کم از کم 600 روپے									
اپنے ATM سے ودھ ڈرال									
0									
23.44 روپے									
0									
0									
0									
دیگر ٹرانزیکشنز کے لیے									
OTC ٹرانزیکشنز - 100 روپے ہر ماہ									

(اور ریٹائرمنٹ کاؤنٹ)، اور نسا سیونگ اکاؤنٹ ہولڈرز کے لیے ماسٹر کارڈ اسٹیٹرزڈ کے اجراء کے چارجز پہلے سال کے لیے معاف کر دیے گئے ہیں۔ دوسرے سال سے سالانہ فیس کا اطلاق ہوگا۔ نسا سیونگ اکاؤنٹ کے لیے ما

کنوینشنل - سیونگ اکاؤنٹس										موڈز	سروسز		
										400 روپے فلیٹ	بینکر چیک / پے آرڈر	ریٹیننس (مقامی)	
0										کم از کم 0.25%، 1,000 روپے پلس 500 روپے سوئفٹ چارجز	فارن ڈیمانڈ ڈرافٹ	ریٹیننس (غیر ملکی)	
0										کم از کم 0.25%، 750 روپے پلس 500 روپے سوئفٹ چارجز	وائزرانسفر		
										0	سالانہ	اکاؤنٹ کی اسٹیٹمنٹ	
										0	ششماہی		
										0	نقل		
												فڈرز ٹرانسفر	
										0	انٹرنیٹ بینکنگ سبسکرپشن (ایک بار اور سالانہ)	ڈیجیٹل بینکنگ	
										0	موبائل سبسکرپشن (ایک بار اور سالانہ)		
										0	مارل کیئرنگ		
										400 روپے	*0	400 روپے	انٹرنیٹ کیئرنگ
										0	کسٹمر کی درخواست	اکاؤنٹ کی بندش	

Habib Bank Limited,
 _____ Branch.

 Date

IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.

Account Types & Salient Features

Saving Accounts for different customer segments. This information is as per the prevailing Schedule of Bank Charges (SoBC) as of 01 Jan, 2023. Services, fees and mark-up rates may change on a half-yearly basis. For updated fees/charges, you may visit our website www.hbl.com or visit our branches.

Particular	Conventional - Saving Accounts									
	HBL PLS Saving Account	HBL Mahana Amdan	HBL Nisa Saving Account	HBL Rutba	HBL Money Club	HBL Daily Progressive Account	HBL Daily Munafa Account	HBL Value Account	HBL FCY Saving & Nisa FCY Saving Account	eBanc by HBL (Overseas Savings Account)
Currency (PKR, USD, EUR, etc.)	PKR								USD, GBP, EUR	PKR
Minimum Balance for Account (If any, provide the amount)	To open	0								
	To keep	0		PKR 10,000 (to avail insurance coverage)	0	PKR 20,000	PKR 10,000	USD, GBP, EUR: 100	0	
Account Maintenance Fee (If any, provide)	0					PKR 43			0	
Is profit paid on account (Yes/No) (Subject to the applicable tax rate)	Yes									
Indicative Profit Rate (%)	14.50%	14.50%-15.00%	14.50%	14.50%	14.51%	14.51%	14.50%	1.00% - 1.25%	14.50%	
Profit Payment Frequency (Daily, Monthly, Quarterly, Half-yearly and Yearly)	Half-yearly	Monthly					Quarterly	Quarterly	Monthly	
Provide example (On each PKR 1,000, you can earn PKR ----- on given periodicity)	PKR 72.50	PKR 12.08-12.50	PKR 12.08	PKR 12.08	PKR 12.09	PKR 12.09	PKR 36.25	As per currency 2.5-3.12	PKR 12.08	
Premature/Early Encashment/Withdrawal Fee (If any, provide amount/rate)	Not Applicable									

Service Charges

IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find a full list of all bank charges (SOBC) at our branches, visit our website www.hbl.com or call 111-111-425 HBL 24 hours Phone Banking. Please note that all bank charges are exclusive of applicable taxes.

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Cash Transaction	Inter-city	Cash Deposit - PKR 400									
		Withdrawal up to PKR 500,000 per day - PKR 370									
	Withdrawal over PKR 500,000 per day - 0.125% of the transaction amount with Minimum PKR 600										
	Intra-city	Cash Deposit - Free									
Withdrawal up to PKR 500,000 per day - Free											
Withdrawal over PKR 500,000 per day - 0.15% of the transaction amount with Minimum PKR 600											
SMS Alerts	Own ATM Withdrawal	0									
	Other Bank ATM (inclusive)	PKR 23.44									
	ADC/Digital	0									
	Clearing	0									
	For other Transactions	OTC Transactions - PKR 100 per month									