

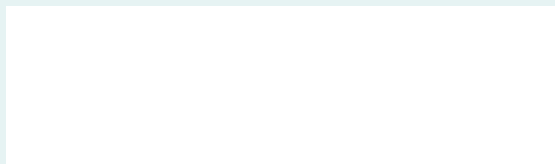
HBL Islamic Current Account is a secure transactional Shariah compliant current account that caters to everyday banking needs.

This account is based on the concept of Qard.

Free Services

- Unlimited Transactions

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 30/-statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal ⁱ	All Categories	0.15% of transaction amount. Min: PKR 600/-
Inter Branch Transactions -Cash Withdrawal ⁱⁱ	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions -Cash Withdrawal ⁱⁱⁱ	All Categories	PKR 370 Flat
Bank Certificate ^{iv}	All Categories	PKR 300/-Flat
Overseas employment certificate ^v	All Categories	PKR 500/-Flat
Bankers Cheque (Through A/c) ^v	All Categories	PKR 300/-Flat
Cheque Book issuance	All Categories	PKR 15/-Flat per leaf
Stop Cheque Charges	All Categories	PKR 450/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat per cheque
Standing Order Issuance/amendment ^{vi}	All Categories	PKR 240/-Flat per transaction
Cancellation of Bankers Cheque	All Categories	PKR 200/-Flat ^{vii}
Debit Card Annual fee - Supplementary	Individuals only	Between NIL to PKR 900/- (Refer to I-SOBC)
Debit Card Replacement fee	Individuals only	Between PKR 250 to PKR 1000/- (Refer to I-SOBC)
Cash withdrawal at 1 Link & M-net ATMs	All Categories	PKR 16.16/- to PKR 16.59/- (Subject to Region)
Debit Card	Individuals only	Between PKR 600 to PKR 7,000 annually (Refer to I-SOBC)
Online/local Funds Transfer ^{viii}	All Categories	PKR 240/- Flat
IBFT (ATM, Mobile & Internet)	All Categories	PKR 50 - PKR 150 (Refer to I-SOBC)



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i Within city over PKR 500,000 per day

ii Intercity over PKR 500,000/- per day

iii Intercity upto PKR 500,000 per day

iv Courier Charges will be recovered where applicable

v 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.

vi In addition to Normal Remittance Charges

vii Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.

viii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL IslamicCurrentAccount (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 HBL IslamicCurrentAccount. Please refer to I-SOBC for further details.

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