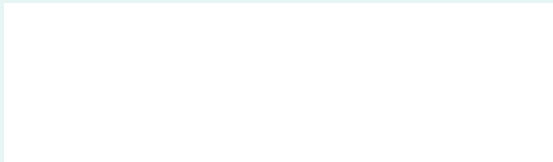


HBL Islamic FC Current Account is specially designed to cater the needs of Pakistanis and foreign nationals who wish to maintain a Shariah compliant foreign currency current account in USD, GBP and EUR. This account is based on the concept of Qard.

- Minimum Account Opening Balance is FCY 1,000 units.

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	Equivalent of PKR 29/-
Bank Certificate <sup>i</sup>	All Categories	Equivalent of PKR 300/- Flat
Overseas employment certificate <sup>i</sup>	All Categories	Equivalent of PKR 500/- Flat
Clearing of inward Return cheques	All Categories	USD 5/- Flat or equivalent per cheque
Cheque Book issuance	All Categories	Equivalent of PKR 15/- Flat per leaf
Stop Cheque Charges	All Categories	USD 12/- or equivalent flat per instruction
Issuance of FDD	All Categories	@ 0.25% Minimum PKR 1000/- <sup>ii</sup>
Issuance of FFT	All Categories	@ 0.25% Minimum PKR 750/- <sup>ii</sup>
Duplicate FDD	All Categories	Normal Issuance Charges of FDD <sup>ii</sup>
Cancellation charges of FDD	All Categories	PKR 500/- Plus drawee bank charges <sup>ii</sup>
SMS Alert Charges for over the counter transactions <sup>iii</sup>	All Categories	PKR 85/- per month



Customer Sign

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

<sup>i</sup> Courier charges will be recovered where applicable

<sup>ii</sup> SWIFT charges applicable

<sup>iii</sup> These categories of accounts are exempt: deceased, blocked, inactive, closed, unclaimed, zero balance/overdraft, staff

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL Islamic FC Current Account (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 Islamic FC Current Account.

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time. Please refer to I-SOBC for further details.