

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.