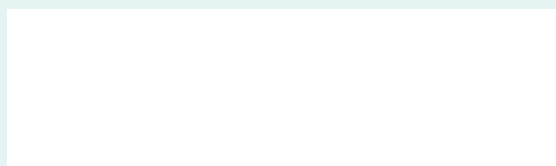


HBL AdvantageAccount is designed for customers looking for short, medium and long-term investment opportunities with a fixed profit rate. HBL Advantage Account gives you a flexible investment product that provides multiple profit payouts and tenures of your choice.

Features

- Deposit Tenures ranging from 1 months to 10 years
- Minimum Deposit: PKR 25,000
- Maximum Deposit: PKR 500 million
- Principal stays secure
- Premature encashment option available*
- Rollover option available

Investment Tenors	Profit Payout Frequencies
1 Month	Monthly
3 Months	Quarterly
6 months	Six Monthly
One Year	Monthly
	Quarterly
	Six Monthly
	On Maturity
Three Years	Monthly
	Quarterly
	Six Monthly
	On Maturity
Five Years	Monthly
	Quarterly
	Six Monthly
	On Maturity
Ten Years	Monthly
	Quarterly
	Six Monthly
	On Maturity



Customer
Signature

Customer Name: _____

CNIC: _____

Date: _____

*Applicable Profit for the holding period will be paid at the lower of the booking date PLS rate and the prevailing PLS rate at the date of encashment. In addition, penalty will be charged as per "Opportunity loss " for the remaining days to maturity.

In case premature encashment penalty is greater than or equal to the customers accrued profit, then the premature encashment penalty will be equivalent to customer's accrued profit.

All profits are subject to Zakat and Government Levies.

The key fact sheet of HBL AdvantageAccount is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425.

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

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

Please refer to SOBC for further details. All other applicable Government levies on any specified service will be charged in addition to the service charges.