

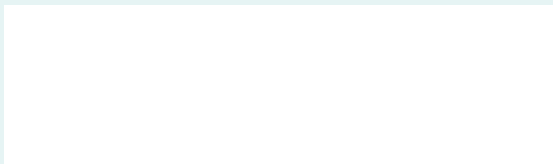


Key Fact Sheet

Effective from July 01, 2019 to Dec 31, 2019

HBL ForeignCurrencySavingsAccount is specially designed to cater the needs of Pakistanis and foreign nationals who wish to maintain a foreign currency account in USD, GBP, and EUR and Earn Profits depending on choice of currency.

Particular	Category	Charges
Minimum Balance Charges(monthly) USD 1,000, EUR 800, GBP 700, CNY 5,000	All categories permitted under SBP FE manual chapter 6, para 1, sub para i	US/€/£/CNY Equivalent of PKR 50/- Flat
Duplicate Account Statement	All Categories	Equivalent of PKR 30/- Flat
Bank Certificate	All Categories	Equivalent of PKR 300/-Flat
Clearing of inward Return cheques	All Categories	Equivalent of USD 5/- Flat per cheque
Cheque Book issuance	All Categories	Equivalent of PKR 15/- Flat per leaf
Stop Cheque Charges	All Categories	US \$12 or equivalent flat per instruction
Delivery of Cheque Book by Mail	All Categories	Equivalent of PKR 150/- Flat
Issuance of FDD	All Categories	@ 0.25% Minimum PKR 1000/- plus swift charges PKR 500/- (FED not applicable on swift charges/-)
Issuance of FFT	All Categories	@ 0.25% Minimum PKR 750/- plus swift charges PKR 500/- (FED not applicable on swift charges/-)
Duplicate FDD	All Categories	@ 0.25% Minimum PKR 1000/- plus swift charges PKR 500/- (FED not applicable on swift charges/-)
Cancellation charges of FDD	All Categories	PKR 500/- Plus drawee bank charges if any Plus Swift Charges PKR 500/- (FED not applicable on swift charges/-)
Over the counter cash cheque returned due to insufficient balance	All Categories	PKR 200/- Flat per Cheque



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

If in case monthly average balance falls below USD 1,000, EUR 800, GBP 700, CNY 5,000 then a charge as per prevalent key fact sheet will be levied. Courier Charges will be recovered where applicable.

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

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.