

HBL FreedomAccount is specially designed to cater the needs of self-employed individuals and businesses with business network across multiple cities, who can maintain average balance of PKR25,000 for the entire month.

Free Services:

- Unlimited Cheque Books
- Unlimited Banker's Cheque
- HBL DebitCard (Individuals and Sole Proprietors)
- Duplicate Account Statement
- Inter City Cash Deposit using HBL Network
- Inter City Cash Withdrawals using HBL Network
- Intercity Funds Transfer through the HBL Freedom Account Using HBL Network
- Intercity Clearing
- Online Funds Transfer Transactions (HBL to HBL)
- Cancellation of Banker's Cheques
- Stop Payment of Cheques
- SMS Alerts Available to Individuals and Sole Proprietors For All Transactions
- Cash Withdrawal from any Bank's ATM in Pakistan
- Waiver on Cheque Return Charges

Particular	Category	Charges
Minimum daily balance requirement PKR 25,000	Self Employed Individuals & Businesses	PKR 43 without FED - with FED PKR 50/- to be recovered if minimum daily balance falls below PKR 25,000/- during the month.
Transaction Charges	Self Employed Individuals & Businesses	For the month in which actual balance is below Rs.25,000/- even for a day, cumulative transactions Charge @ PKR 60/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions during the month and it will be auto recovered by the system.
Bank Certificate for the purpose of visa income tax etc. ¹	All Categories	PKR 300/- Flat
Delivery of Cheque Book by Mail	All Categories	PKR 150/- Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/- Flat
Standing Order Issuance/Amendment	Individuals	PKR 240/- Flat
Debit Card Fee (Supplementary)	All Categories	PKR Nil - PKR 900/- (Refer to SOBC)
Debit Card Fee (Replacement)	All Categories	PKR 250/- to PKR 1000/- (Refer to SOBC)
Inter Bank Funds Transfer (IBFT)	All Categories	PKR 50 -150 per transaction (Refer to SOBC)
ATM International Cash Withdrawal	All Categories	3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
ATM International Balance Inquiry	All Categories	Rs. 225/- per Transaction
POS Transaction fee per transaction (International)	All Categories	3% of transaction amount
Photocopy of the paid cheques forward to customer		
i) Up to one year		PKR 50/- Flat per cheque
ii) Above one year up to five years		PKR 200/- Flat per cheque
iii) Above five years		PKR 500/- Flat per cheque
Above one year up to five years	All Categories	PKR 200/- Flat per cheque
Above five years	All Categories	PKR 500/- Flat per cheque
Overseas employment certificate	All Categories	PKR 500/- Flat per certificate
Debit Card (Mastercard Gold)	All Categories	PKR 2,000/- (Refer to SOBC)
Debit Card (Mastercard World)	All Categories	PKR 7,000/- (Refer to SOBC)

Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

(i) Courier charges will be recovered where applicable

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

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.