## HBL

## **IIBL** HighYieldForeignFixedDeposit

## Key Fact Sheet

Effective from July 01, 2019 to Dec 31, 2019

HBL High Yield Foreign Fixed Deposit is a foreign currency term deposit account for individuals and institutions who wish to maintain secure foreign currencydeposit to earn attractive returns (except those restricted under FE manual Chapter-6, Para 1, sub-par (i))

## Features

- Available in USD, GBP, EUR
- Flexible Tenure (1,2,3,6 &12 months)
- Profit Payout Frequency: Maturity
- Principal stays secure
- Minimum investment amount is 1000 units of any currency\*
- Rollover option available

	Tenor					
	1 month	2 months	3 months	6 months	1 year	
Deposit Ranges	1,000 to 99,999					
	100,000 to 499,999					
	500,000 above					

	Customer Name:
	CNIC:
	Date:
Customer Signature	

\* Profit is credited to FCY transaction account and can be withdrawn through cheque and ATM. Terms and conditions apply.

All profits are subject to Zakat and Government Levies.

In case of premature encashment the applicable profit rate will be the floor rate of FCY Saving or HYFFD deal type product i.e. whichever is lower.

The key fact sheet of HBL HighYieldForeignFixedDeposit 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 this key fact sheet governing this HBL HighYieldForeignFixedDepositAccount (hereinafter referred t o 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 HighYieldForeignFixedDeposit. 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.