

HBL HumWatan Overseas Account is designed to facilitate outgoing workforce. It can be funded through foreign inward remittance only. The account holder can withdraw cash of any amount without paying WHT.

#### Free Services

- No minimum balance requirement, thereof no service charges
- Free Online cash withdrawal from any HBL branch across Pakistan
- Free online funds transfer (Tax will be charged to non-filers as per FBR regulations)
- Free first 10 leave cheque book
- Issuance and delivery of cheque book from any requesting branch
- Internet Banking / Mobile Banking services will be available

#### Main Features

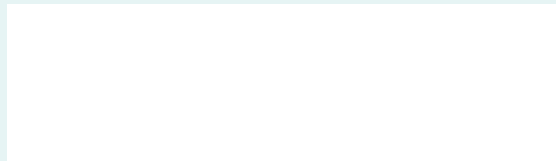
- Current and Saving Account (i)
- Funds remitted into these accounts are non-repatriable
- No withholding tax will be deducted on cash withdrawal

#### Limitations

- Account can be funded through inward remittance only
- No local credits are allowed

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 30/- statement
Inter Branch Cash Withdrawal within city upto PKR 500,000/day	All Categories	No Charges Applicable
Overseas employment certificate <sup>(ii)</sup>	All Categories	PKR 500/- Flat
Issuance of Bankers Cheque(Through A/c) <sup>(iii)</sup>	All Categories	PKR 300/- Flat
Cheque Book issuance	All Categories	Free first 10 leave cheque book.
		PKR 12/- Flat per leave charged onwards for subsequent issuance
Stop Cheque Charges	All Categories	PKR 450/- Flat
Issuance of SBP/NBP cheque	All Categories	PKR 500/- Flat
Standing Order Issuance/amendment	All Categories	PKR 240/- Flat
Cancellation of Bankers Cheque (iv)	All Categories	PKR 200/-
Issuance of CDR	All Categories	PKR 200/- Flat
Cancellation of CDR	All Categories	PKR 200/- Flat
Issuance of Duplicate CDR	All Categories	PKR 240/- Flat
Debit Card Replacement	Individuals only	PKR 250 to PKR 1,000 (Refer to SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 16.16 to PKR 16.59 (Subject to Region)
Debit Card	Individuals only	Free for first year. Subsequent year PKR 600/- to PKR 7,000/- (Refer to SOBC)

I hereby confirm that I have understood and agreed to the information mentioned in this Schedule of Charges sheet and have received the copy of the same.



Customer Sign

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

- Accounts will be opened for individuals only
- Courier Charges will be recovered where applicable
- If due in Favor of Educational institution, HEC charges should not exceed 0.50% of fees due or PKR 25/ whichever is lower. Charges amount should not exceed PKR 25/- inclusive of FED
- Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.
- Funding through foreign inward remittance only
- No local credits are allowed in these accounts
- Funds remitted into these accounts are non-repatriable

The key fact sheet of HBL HumWatan Overseas Account 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

Charges are subject to change in line with the schedule of bank charges issued from time to time. Please refer to SOBC for further details.