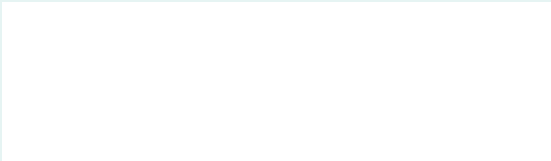


InvestmentPlusDeposit (IPD) is a special-rate product, where rates are approved from Treasury on a daily basis.

Features

- Minimum Deposit (for 3 month, 6 months, 12 months and 3 years investment tenor): PKR 20 million
- Minimum Deposit (for 1 month tenor): PKR 100 million
- Profit rate applicable at the time of premature encashment will be the rate at the time of deal booking
- Premature encashment option available*
- Rollover option available

	Tenor				
	1 month	3 months	6 months	12 months	3 years
Deposit Ranges (In PKR Million)	100-150	20-50			
	150-200	50-250			
	200-300	250-500			
	300-400	500-1000			
	400-500	1000 above			
	500-750				
	750-1000				
	1000 above				



Customer Signature

Customer Name: _____

CNIC: _____

Date: _____

*Penalty in the form of "Opportunity Loss" to bank (i.e. positive differential of Current PLS rate "less" PLS rate at the time of deal booking) for the remaining days to maturity will be recovered. Penalty in the form of Fixed cost (flat 2%) on remaining days to maturity. Penalty in the form of Float income on reserve deposit (CRR) parked with the bank with maturity greater than or equal to 1 year but encashed prior to completion of 1 year will be levied for the time the deposit remained with the bank.

Terms and conditions apply.

All profits are subject to zakat and government levies.

The key fact sheet of HBL InvestmentPlusDeposit 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 InvestmentPlusDeposit (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 InvestmentPlusDeposit. 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.