

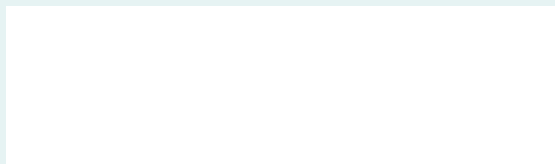
HBL Islamic Current Account is a secure transactional Shariah compliant current account that caters to everyday banking needs.

This account is based on the concept of Qard.

**Free Services**

- Unlimited Transactions

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 30/-statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal <sup>i</sup>	All Categories	0.15% of transaction amount. Min: PKR 600/-
Inter Branch Transactions -Cash Withdrawal <sup>ii</sup>	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions -Cash Withdrawal <sup>iii</sup>	All Categories	PKR 370 Flat
Bank Certificate <sup>iv</sup>	All Categories	PKR 300/-Flat
Overseas employment certificate <sup>v</sup>	All Categories	PKR 500/-Flat
Bankers Cheque (Through A/c) <sup>v</sup>	All Categories	PKR 300/-Flat
Cheque Book issuance	All Categories	PKR 15/-Flat per leaf
Stop Cheque Charges	All Categories	PKR 450/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat
Standing Order Issuance/amendment <sup>vi</sup>	All Categories	PKR 240/-Flat
Cancelation of Bankers Cheque	All Categories	PKR 200/-Flat <sup>vii</sup>
Debit Card Annual fee - Supplementary	Individuals only	Between NIL to PKR 900/- (Refer to I-SOBC)
Debit Card Replacement fee	Individuals only	Between PKR 250 to PKR 1000/- (Refer to I-SOBC)
Cash withdrawal at 1 Link & M-net ATMs	All Categories	PKR 13/-
Debit Card	Individuals only	Between PKR 600 to PKR 7,000 annually (Refer to I-SOBC)
Online/local Funds Transfer <sup>viii</sup>	All Categories	PKR 240/-Flat
IBFT (ATM, Mobile & Internet)	All Categories	PKR 50 - PKR 150 (Refer to I-SOBC)



Customer Sign

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

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

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

<sup>i</sup> Within city over PKR 500,000 per day

<sup>ii</sup> Intercity over PKR 500,000/- per day

<sup>iii</sup> Intercity upto PKR 500,000 per day

<sup>iv</sup> Courier Charges will be recovered where applicable

<sup>v</sup> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.

<sup>vi</sup> In addition to Normal Remittance Charges

<sup>vii</sup> 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.

<sup>viii</sup> Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL IslamicCurrentAccount (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 IslamicCurrentAccount. Please refer to I-SOBC for further details.

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time.