

HBL Rutba Account is specially designed to cater to the needs of individuals aged 55 years and above, who are looking forward to a financially independent life after retirement.

Free Services:

- No minimum balance requirement
- Free insurance coverage (personal, accidental, and over-the-counter cash withdrawal) on maintaining a monthly average balance of greater than PKR 10,000. This complimentary feature will be provided to only Individuals and Individual salaried account holders.
- Free first 10 leaves Cheque Book
- Amazing discounts on use of HBL DebitCard at restaurants and other retail outlets

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	PKR 29/- Statement
Inter Branch Transactions – Intercity Cash Withdrawal up to PKR 500,000/- per day (i)	All Categories	PKR 370/- Flat
Inter-Branch Transactions – Within the city cash withdrawal of over PKR 500,000/-	All Categories	0.15% of the transaction amount with minimum PKR 600/-
Bank Certificate for the purpose of Visa, Income Tax etc. (ii)	All Categories	PKR 300/- Flat
Clearing of cheques returned in inward clearing	All Categories	PKR 550/- Flat
Banker's Cheque (Through A/c) (iii)	All Categories	PKR 330/- Flat
Cheque Book Issuance (iv)	All Categories	PKR 15/- Flat per leaf
Stop Payment of Cheques	All Categories	PKR 450/- Flat
Delivery of Cheque Book by Mail	All Categories	PKR 150/- Flat
Issuance of SBP/NBP Cheques	All Categories	PKR 500/- Flat
SMS Alert Charges for over-the-counter transactions	All Categories	PKR 85/- per month
Cancellation of Banker's Cheque through Account (v)	All Categories	PKR 240/- Flat
Debit Card Fee (Supplementary)	Individuals Only	PKR Nil to PKR 900/- (Refer to SOBC)
Debit Card Fee (Replacement)	Individuals Only	PKR 250/- to PKR 1000/- (Refer to SOBC)
Local Funds Transfer (LFTs) Online Funds Transfer/Cross Branch Transfers	All Categories	Within City free Intercity PKR 250/- Flat
ATM International Cash Withdrawal (vi)	All Categories	3% of Transaction Amount or PKR 300/- per transaction, whichever is higher
ATM International Balance Inquiry	All Categories	PKR 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 ii) Above one year, up to five years iii) Above five years	All Categories	PKR 50/- Flat per cheque PKR 200/- Flat per cheque PKR 500/- Flat per cheque
Overseas Employment Certificate	All Categories	PKR 500/- Flat per certificate
Debit Card*	All Categories	PKR 600/- to PKR 8,500/- annually

Customer's Name: _____

CNIC: _____

Date: _____

Customer's Signature and Date

- Free for the first year only, after which annual charges of PKR 600/- to PKR 8,500/- will be charged excluding FED
 - Up to PKR 500,000/- per day, free for within city
 - Courier charges will be recovered where applicable
 - Charges for issuance of Banker's Cheque for payment of fees/dues in favour of Educational Institutions, HEC/Board etc., should not exceed 0.50% of fee/dues or PKR 25/- per instrument, whichever is less. Charges amount should not exceed PKR 25/- inclusive of FED
 - Cheque Book of 10 or more leaves (as per customer request) will be issued as per SOBC
 - Not applicable under issuance in favour of Ministry of Food, Government of Pakistan as an advance deposit against BARDANA(Jute Bags) only during wheat procurement season, issued in favour of Government Department as security deposit, and refunded to the purchaser on the recommendations of the same Government Department
 - Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from Accountholders for all Local Fund Transfers above

The Key Fact Sheet of HBL Rutba 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 Phone Banking at 111-111-425

I/We hereby acknowledge and confirm: (a) receipt of this Key Fact Sheet governing HBL Rutba (hereinafter referred to as "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 Rutba.

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.