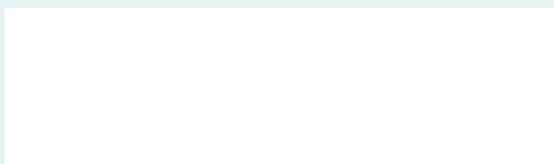


HBL ValueAccount is specially designed to cater the needs of Individuals who are above 18 years of age, who want to earn lucrative returns on their deposits. Such as housewives, self-employed or small business owners.

#### Free Services

- Two free customer withdrawals transactions through branch<sup>i</sup>
- Deposit range for best rates: PKR 10,000/- to PKR 1,000,000/-
- Profit calculation on monthly average balance and payment quarterly
- No minimum balance charges on maintenance of average balance of PKR 10,000/-

Particulars	Categories	Charges
Minimum Balance Charges (monthly) <sup>ii</sup>	Individual (Singly or Jointly)	PKR 43/- Flat, to be recovered on monthly basis <sup>iii</sup>
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>iv</sup>	All Categories	0.15% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal <sup>v</sup>	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal <sup>x</sup>	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Bank Certificate <sup>vi</sup>	All Categories	PKR 300/- Flat
Banker's Cheque (Through A/c) <sup>vii</sup>	All Categories	PKR 300/- Flat
Cheque Book Issuance	All Categories	PKR 15/- Flat per leaf
Stop Cheque Charges	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
Standing Order Issuance/Amendment	All Categories	PKR 240/- Flat
Cancellation of Banker's Cheque	All Categories	PKR 200/- Flat* <sup>viii</sup>
Debit Card (Supplementary)	Individuals Only	PKR Nil to PKR 900/- (Refer to SOBC)
Debit Card (Replacement)	Individuals Only	PKR 250/- to PKR 1000/- (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	PKR 600/- to PKR 7,000/- Annually
Online/Local Funds Transfer <sup>ix</sup>	All Categories	Within City free Intercity PKR 240/- Flat
Issuance of CDR from Account	All Categories	PKR 200/- Flat
Cancellation of CDR Issued from Account	All Categories	PKR 200/- Flat
Issuance of Duplicate CDR Issued from Account	All Categories	PKR 240/- Flat
Overseas Employment Certificate	All Categories	PKR 500/- Flat



Customer Signature

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

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

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

- i For more transactions charges as Per SOBC
- ii If monthly average balance falls below PKR 10,000/-
- iii Excluding Armed Forces employees/pensioners opened for salary and pension purposes including widows children of deceased employees eligible for family pension/benevolent
- iv Within city or Intercity over PKR 500,000/- per day
- v Intercity up to PKR 500,000/- per day
- vi Courier charges will be recovered where applicable
- vii 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 PKR 25/- per instrument, whichever is less. Charges amount should not exceed PKR 25/- inclusive of FED.
- viii Not applicable if issued 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 Departments as security deposit and refunded to the purchaser on recommendation of the same Government Department/issued in favour of Educational Institutions, HEC/Board etc.
- ix Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above
- x Intercity over PKR 500,000/- per day

The Key Fact Sheet of Value 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.

I/We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL ValueAccount (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 ValueAccount.

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.