

HBL Islamic Current Account is a secure transactional Shariah compliant current account that gives the accountholder ease of conducting unlimited transactions, anywhere in Pakistan.

Free Services

- Unlimited Transactions

| Particular | Category | Charges |
|--|------------------|---|
| Duplicate Account Statement | All Categories | PKR 35/-statement |
| Inter Branch Transactions – Cash Deposit (Intercity) | All Categories | PKR 370/-Flat |
| Inter Branch Transactions -Cash Withdrawal ⁱ | All Categories | 0.125% of transaction amount. Min: PKR 600 |
| Inter Branch Transactions -Cash Withdrawal ⁱⁱ | All Categories | PKR 370 Flat |
| Bank Certificate ⁱⁱⁱ | All Categories | PKR 300/-Flat |
| Overseas employment certificate ^{iv} | All Categories | PKR 500/-Flat |
| Bankers Cheque (Through A/c) ^v | All Categories | PKR 250/-Flat |
| Cheque Book issuance | All Categories | PKR 10/-Flat per leave |
| Stop Cheque Charges | All Categories | PKR 400/-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 ^{vi} | All Categories | PKR 200/-Flat |
| Cancelation of Bankers Cheque | All Categories | PKR 200/-Flat ^{vii} |
| Debit Card (Supplementary) /Replacement | Individuals only | Between PKR 300 to PKR 1,000 (Refer to I-SOBC) |
| Cash withdrawal at 1 Link & M-net ATMs | All Categories | PKR 13/- |
| Debit Card | Individuals only | Between PKR 850 to PKR 6,000 annually (Refer to I-SOBC) |
| Online/local Funds Transfer ^{viii} | All Categories | PKR 200/-Flat |
| IBFT (ATM, Phone Banking, Mobile & Internet) | All Categories | PKR 100/ Flat |

Customer Name: _____

CNIC: _____

Date: _____

Customer Sign

i Within city or Intercity over PKR 500,000 per day

ii Intercity upto PKR 500,000 per day

iii Courier Charges will be recovered where applicable

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v 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.

vi In additional to Normal Remittance Charges

vii 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.

viii 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.

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