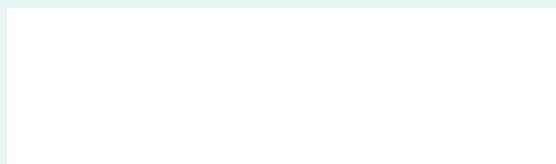


HBL Islamic Current Account is a secure transactional Shariah compliant current account that gives the accountholder ease of conducting unlimited transactions, anywhere in Pakistan.

Free Services

- Unlimited Transactions

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat	YES
Inter Branch Transactions –Cash Withdrawal ⁱ	All Categories	0.1% of transaction amount, min PKR 500/-	YES
Inter Branch Transactions –Cash Withdrawal ⁱⁱ	All Categories	PKR 370 Flat	YES
Bank Certificate ⁱⁱⁱ	All Categories	PKR 300/-Flat	YES
Overseas employment certificate ^{iv}	All Categories	PKR 500/-Flat	YES
Bankers Cheque (Through A/c) ^v	All Categories	PKR 250/-Flat	Yes
Cheque Book issuance	All Categories	PKR 10/-Flat per leave	NO
Stop Cheque Charges/ Cheque Return	All Categories	PKR 400/-Flat	Yes
Delivery of Cheque Book by Mail	All Categories	PKR 150/-Flat	NO
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat	YES
Standing Order Issuance/amendment	All Categories	PKR 200/-Flat	YES
Cancelation of Bankers Cheque	All Categories	PKR 200/-Flat ^{vi}	YES
Debit Card (Supplementary) /Replacement	Individuals only	Between 250 to PKR 1,000	YES
Cash withdrawal at 1 Link & M-net ATMs	All Categories	PKR 13/-	YES
Debit Card	Individuals only	Between PKR 500 to PKR 6,000 annually	YES
Online/local Funds Transfer ^{vii}	All Categories	PKR 200/-Flat	YES
ATM International Cash Withdrawal	All Categories	3-4% of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR 300 to 400/-	YES
Photocopy of the paid cheques Forward to customer	All Categories	PKR 50/-Flat	YES
IBFT (ATM, Phone Banking, Mobile & Internet)	All Categories	PKR 100/ Flat	YES



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

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

iv Courier Charges will be recovered where applicable

v If due in Favor of Educational institution, HEC charges should not exceed 0.50% of fees due or PKR 25/ whichever is lower

vi 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.

vii 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 Schedule of Bank Charges, as amended from time to time.