

Konnect Account	Date (This will be date KFS is printed):				
IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.					
The information is accurate as of the date above. Services, fees and markup rates may change on quarterly basis. For updated fees/charges, you may visit our website or visit our branches.					
Particulars	L0	L1	L2	Corporate	Home Remittance Account
Currency	PKR	PKR	PKR	PKR	PKR
Minimum Balance	to open	0	0	0	0
	to keep	0	0	0	0
Account Maintenance Fee	0	0	0	0	0

## Service Charges

IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find full list of all bank charges (SODC) at: <https://www.hbl.com/personal/konnect>. Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional				
		L0	L1	L2	Corporate	Home Remittance Account
SMS Alerts	ADC/Digital	0	0	0	0	0
	Clearing	N/A	N/A	N/A	N/A	N/A
	For other transactions	0	0	0	0	0
Debit Cards	PayPak Chip	N/A	1500/500	1100	1500	1500
	Annual	0	0	0	0	0
Statement of Account	Half Yearly	0	0	0	0	0
	Duplicate	0	0	0	0	0
Fund Transfer	ADC/Digital	0	0	0	0	0
	Channels	0	0	0	0	0
	Others	0	0	0	0	0
Digital Banking	Internet Banking subscription (one time & annual)	NA	NA	NA	NA	NA
	Mobile Banking subscription (one time & annual)	0	0	0	0	0
	<b>HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)</b>					
	a Utility Bill Payment					NIL
	b Initial Deposit - Konnect by HBL Mobile Account					NIL
	c Cash Deposit - Konnect by HBL Mobile Account	Deposit Amount Rs. 1 - 50,000				0.5% of Deposit Amount + tax
	d Utility Bill Payment - Konnect by HBL Mobile Account					NIL
	e Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account					NIL
	i) Money Transfer Sending		Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts			NIL
	ii) Money Transfer Receiving					NIL
	iii) Money Transfer at Agent's location					Rs. 10 per transaction
	Note: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.					
	f Money Transfer - Konnect by HBL Mobile Account to CNIC					
	i) Money Transfer - Sending*	Transfer Amount Rs. 1 - 1,000		Rs. 55 per transaction		
		Transfer Amount Rs. 1,001 - 2,500		Rs. 110 per transaction		
		Transfer Amount Rs. 2,501 - 4,000		Rs. 155 per transaction		
		Transfer Amount Rs. 4,001 - 6,000		Rs. 210 per transaction		
		Transfer Amount Rs. 6,001 - 8,000		Rs. 260 per transaction		
		Transfer Amount Rs. 8,001 - 10,000		Rs. 310 per transaction		
		Transfer Amount Rs. 10,001 - 13,000		Rs. 365 per transaction		
		Transfer Amount Rs. 13,001 - 15,000		Rs. 420 per transaction		
		Transfer Amount Rs. 15,001 - 20,000		Rs. 490 per transaction		
		Transfer Amount Rs. 20,001 - 25,000		Rs. 550 per transaction		
	Note: If transaction is executed at agent location additional Rs.10 will be charged as Agent Fee.					
	ii) Money Transfer - Receiving	[NIL]				
	g Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
	i) Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1,000		Rs. 30 per transaction		
		Transfer Amount Rs. 1,001 - 2,500		Rs. 60 per transaction		
		Transfer Amount Rs. 2,501 - 4,000		Rs. 78 per transaction		
		Transfer Amount Rs. 4,001 - 6,000		Rs. 96 per transaction		
		Transfer Amount Rs. 6,001 - 8,000		Rs. 108 per transaction		
		Transfer Amount Rs. 8,001 - 10,000		Rs. 126 per transaction		
		Transfer Amount Rs. 10,001 - 13,000		Rs. 144 per transaction		
		Transfer Amount Rs. 13,001 - 15,000		Rs. 156 per transaction		
		Transfer Amount Rs. 15,001 - 20,000		Rs. 186 per transaction		
		Transfer Amount Rs. 20,001 - 25,000		Rs. 204 per transaction		
	h Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account					
	i) Fund Transfer	[NIL]				
	* will be updated as per SBP's directives					
	i Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
	i) Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 26,000		Rs. 0 per transaction		
		Transfer Amount Rs. 26,001 - 27,000		Rs. 1 per transaction		
		Transfer Amount Rs. 27,001 - 28,000		Rs. 2 per transaction		
		Transfer Amount Rs. 28,001 - 29,000		Rs. 3 per transaction		
		Transfer Amount Rs. 29,001 - 30,000		Rs. 4 per transaction		
		Transfer Amount Rs. 30,001 - 31,000		Rs. 5 per transaction		
		Transfer Amount Rs. 31,001 - 32,000		Rs. 6 per transaction		
		Transfer Amount Rs. 32,001 - 33,000		Rs. 7 per transaction		
		Transfer Amount Rs. 33,001 - 34,000		Rs. 8 per transaction		
		Transfer Amount Rs. 34,001 - 35,000		Rs. 9 per transaction		
		Transfer Amount Rs. 35,001 - 36,000		Rs. 10 per transaction		
		Transfer Amount Rs. 36,001 - 37,000		Rs. 11 per transaction		
		Transfer Amount Rs. 37,001 - 38,000		Rs. 12 per transaction		
		Transfer Amount Rs. 38,001 - 39,000		Rs. 13 per transaction		
		Transfer Amount Rs. 39,001 - 40,000		Rs. 14 per transaction		
		Transfer Amount Rs. 40,001 - 41,000		Rs. 15 per transaction		
		Transfer Amount Rs. 41,001 - 42,000		Rs. 16 per transaction		
		Transfer Amount Rs. 42,001 - 43,000		Rs. 17 per transaction		
		Transfer Amount Rs. 43,001 - 44,000		Rs. 18 per transaction		
		Transfer Amount Rs. 44,001 - 45,000		Rs. 19 per transaction		
		Transfer Amount Rs. 45,001 - 46,000		Rs. 20 per transaction		
		Transfer Amount Rs. 46,001 - 47,000		Rs. 21 per transaction		
		Transfer Amount Rs. 47,001 - 48,000		Rs. 22 per transaction		
		Transfer Amount Rs. 48,001 - 49,001		Rs. 23 per transaction		
		Transfer Amount Rs. 49,001 - 50,000		Rs. 24 per transaction		
	j Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
	i) Withdrawal Amount *	Transfer Amount Rs. 1 - 200		Rs. 15 per transaction		
		Transfer Amount Rs. 201 - 500		Rs. 15 per transaction		
		Transfer Amount Rs. 501 - 1,000		Rs. 20 per transaction		
		Transfer Amount Rs. 1,001 - 2,500		Rs. 45 per transaction		
		Transfer Amount Rs. 2,501 - 4,000		Rs. 60 per transaction		
		Transfer Amount Rs. 4,001 - 6,000		Rs. 100 per transaction		
		Transfer Amount Rs. 6,001 - 8,000		Rs. 125 per transaction		
		Transfer Amount Rs. 8,001 - 10,000		Rs. 180 per transaction		
		Transfer Amount Rs. 10,001 - 13,000		Rs. 230 per transaction		
		Transfer Amount Rs. 13,001 - 16,000		Rs. 280 per transaction		
		Transfer Amount Rs. 16,001 - 20,000		Rs. 330 per transaction		
		Transfer Amount Rs. 20,001 - 25,000		Rs. 380 per transaction		
		Transfer Amount Rs. 25,001 - 30,000		Rs. 470 per transaction		
		Transfer Amount Rs. 30,001 - 40,000		Rs. 560 per transaction		
		Transfer Amount Rs. 40,001 - 50,000		Rs. 690 per transaction		
	* For transactions through Home remittance account, Account fee will be 30% of the above mentioned slab.					
	k Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
	i) Withdrawal Amount	Transfer Amount Rs. 1 - 500		Rs. 12 per transaction		
		Transfer Amount Rs. 501 - 1,000		Rs. 25 per transaction		
		Transfer Amount Rs. 1,001 - 2,500		Rs. 40 per transaction		
		Transfer Amount Rs. 2,501 - 4,000		Rs. 50 per transaction		
		Transfer Amount Rs. 4,001 - 6,000		Rs. 60 per transaction		
		Transfer Amount Rs. 6,001 - 8,000		Rs. 75 per transaction		
		Transfer Amount Rs. 8,001 - 10,000		Rs. 90 per transaction		
		Transfer Amount Rs. 10,001 - 13,000		Rs. 100 per transaction		
		Transfer Amount Rs. 13,001 - 16,000		Rs. 125 per transaction		
		Transfer Amount Rs. 16,001 - 20,000		Rs. 150 per transaction		
	* Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'a' below).					
	* For transactions through Home Remittance Account, Account fee will be 50% of the above mentioned slab.					
	l Cash Withdrawal from HBL ATM - Konnect by HBL Mobile Account					
	i) Cash Withdrawal from HBL ATM	Rs. 25/- per transaction Flat				
	ii) Print Receipt Charges - HBL ATM	Rs. 3.13/- per transaction				
	Balance Inquiry Receipt Charges - HBL ATM	Rs. 4.67/- per transaction				
	Balance Inquiry Receipt Charges - Other Bank ATM	Rs. 4.67/- per transaction				
	m Gulak Variants					
	i) Gulak (Konnect by HBL Saving Account)	Gulak 1,000		Rs. 85 per transaction		
		Gulak 2,500		Rs. 120 per transaction		
		Gulak 4,000		Rs. 150 per transaction		
		Gulak 7,500		Rs. 300 per transaction		
		Gulak 10,000		Rs. 330 per transaction		
		Gulak 15,000		Rs. 400 per transaction		
		Gulak 20,000		Rs. 600 per transaction		
		Gulak 40,000		Rs. 1,000 per transaction		
	Note:					
	1. Premature Encashment/Penalty charges will apply if Gulak is broken before the first payout.					
	2. Payment rates are directly related to policy rate and subject to change					
	n Cash Deposit into HBL Core Banking Account at Agent's location					
		Transfer Amount Rs. 1 - 1,000		Rs. 30 per transaction		
		Transfer Amount Rs. 1,001 - 2,500		Rs. 30 per transaction		
		Transfer Amount Rs. 2,501 - 4,000		Rs. 35 per transaction		

