

Konnect Account		Date (This will be date KFS is printed):		DD-MM-YYYY		
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.						
Account type and Salient Features: 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. This information is as per the prevailing Schedule of Bank Charges (SBC) as of 1st Jan, 2025 You can find full list available of all bank charges (SBC) at: <a href="https://www.hbl.com/personal/konnect">https://www.hbl.com/personal/konnect</a>						
Particulars		L0	L1	L2	Corporate	Home Remittance Account
Currency		PKR	PKR	PKR	PKR	PKR
Minimum Balance	to open	0	0	0	0	0
	to keep	0	0	0	0	0
Account Maintenance Fee		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 available of all bank charges (SBC) at: <a href="https://www.hbl.com/personal/konnect">https://www.hbl.com/personal/konnect</a> or call 111-425-111 24 hours Phone Banking. 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
Debit Cards	For other transactions	0	0	0	0	0
	PayPak Chip	N/A	1500/- 500	1100	1500	1500
Statement of Account	Annual	0	0	0	0	0
	Half Yearly	0	0	0	0	0
Fund Transfer	Duplicate	0	0	0	0	0
	ADC/Digital Channels	0	0	0	0	0
Digital Banking	Others	0	0	0	0	0
	Internet Banking subscription (onetime & annual)	NA	NA	NA	NA	NA
	Mobile Banking subscription (onetime & annual)	0	0	0	0	0
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)						
a Utility Bill Payment				NIL		
b Initial Deposit - Konnect by HBL Mobile Account				NIL		
c Cash Deposit - Konnect by HBL Mobile Account				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		
ii) Money Transfer Receiving				NIL		
iii) Money Transfer Sending at Agent's location				Rs. 10 per transaction		
f Note: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.						
i) Money Transfer - Sending*	Money Transfer - Konnect by HBL Mobile Account to CNIC					
	Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000				Rs. 55 per transaction Rs. 110 per transaction Rs. 155 per transaction Rs. 210 per transaction Rs. 260 per transaction Rs. 310 per transaction Rs. 365 per transaction Rs. 420 per transaction Rs. 490 per transaction Rs. 550 per transaction	
ii) Note: If transaction is executed at agent location additional Rs.10 will be charged as Agent Fee.						
g Money Transfer - Receiving				NIL		
i) Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
	Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000				Rs. 30 per transaction Rs. 60 per transaction Rs. 78 per transaction Rs. 96 per transaction Rs. 108 per transaction Rs. 126 per transaction Rs. 144 per transaction Rs. 156 per transaction Rs. 186 per transaction 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)	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
	Transfer Amount Rs. 1 - 26,000 Transfer Amount Rs. 26,001 - 27,000 Transfer Amount Rs. 27,001 - 28,000 Transfer Amount Rs. 28,001 - 29,000 Transfer Amount Rs. 29,001 - 30,000 Transfer Amount Rs. 30,001 - 31,000 Transfer Amount Rs. 31,001 - 32,000 Transfer Amount Rs. 32,001 - 33,000 Transfer Amount Rs. 33,001 - 34,000 Transfer Amount Rs. 34,001 - 35,000 Transfer Amount Rs. 35,001 - 36,000 Transfer Amount Rs. 36,001 - 37,000 Transfer Amount Rs. 37,001 - 38,000 Transfer Amount Rs. 38,001 - 39,000 Transfer Amount Rs. 39,001 - 40,000 Transfer Amount Rs. 40,001 - 41,000 Transfer Amount Rs. 41,001 - 42,000 Transfer Amount Rs. 42,001 - 43,000 Transfer Amount Rs. 43,001 - 44,000 Transfer Amount Rs. 44,001 - 45,000 Transfer Amount Rs. 45,001 - 46,000 Transfer Amount Rs. 46,001 - 47,000 Transfer Amount Rs. 47,001 - 48,000 Transfer Amount Rs. 48,001 - 49,001 Transfer Amount Rs. 49,001 - 50,000				Rs. 0 per transaction Rs. 1 per transaction Rs. 2 per transaction Rs. 3 per transaction Rs. 4 per transaction Rs. 5 per transaction Rs. 6 per transaction Rs. 7 per transaction Rs. 8 per transaction Rs. 9 per transaction Rs. 10 per transaction Rs. 11 per transaction Rs. 12 per transaction Rs. 13 per transaction Rs. 14 per transaction Rs. 15 per transaction Rs. 16 per transaction Rs. 17 per transaction Rs. 18 per transaction Rs. 19 per transaction Rs. 20 per transaction Rs. 21 per transaction Rs. 22 per transaction Rs. 23 per transaction Rs. 24 per transaction	
j) Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
	Transfer Amount Rs. 1- 200 Transfer Amount Rs. 201 - 500 Transfer Amount Rs. 501 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 16,000 Transfer Amount Rs. 16,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000				Rs. 15 per transaction Rs. 15 per transaction Rs. 20 per transaction Rs. 45 per transaction Rs. 80 per transaction Rs. 100 per transaction Rs. 125 per transaction Rs. 180 per transaction Rs. 230 per transaction Rs. 280 per transaction Rs. 330 per transaction Rs. 380 per transaction Rs. 470 per transaction Rs. 560 per transaction Rs. 690 per transaction	
* For transactions through Home remittance account, Account fee will be 50% of the above mentioned slab.						
k) Cash Withdrawal from ATM - Konnect by HBL Mobile Account	Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
	Transfer Amount Rs. 1-500 Transfer Amount Rs. 501-1000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 16,000 Transfer Amount Rs. 16,001 - 20,000				Rs.12 per transaction Rs.25 per transaction Rs.40 per transaction Rs.50 per transaction Rs.60 per transaction Rs.75 per transaction Rs.90 per transaction Rs.100 per transaction Rs.125 per transaction Rs.150 per transaction	
*Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'xx' below).						
* For transactions through Home Remittance Account, Account fee will be 50% of the above mentioned slab.						
Cash Withdrawal from Non-HBL ATM - Konnect by HBL Mobile Account						
i) Cash Withdrawal - Other Bank ATM	Cash Withdrawal - Other Bank ATM				Rs. 15/- per transaction Flat	
	Print Receipt Charges - HBL ATM				Rs. 1.13/- per transaction	
m) Print Receipt Charges - Other Bank ATM	Print Receipt Charges - Other Bank ATM				Rs. 4.67/- per transaction	
	Balance Inquiry Receipt Charges - HBL ATM				Rs. 3.13/- per transaction	
i) Balance Inquiry Receipt Charges - Other Bank ATM	Balance Inquiry Receipt Charges - Other Bank ATM				Rs. 4.67/- per transaction	
	Gulak Variants				Pre-mature Penalty Charges	
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. 350 per transaction	
	Gulak 15,000				Rs. 400 per transaction	
Note:	Gulak 20,000				Rs. 600 per transaction	
	Gulak 40,000				Rs. 1,000 per transaction	
1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change						
Cash Deposit into HBL Core Banking Account at Agent's location						
n) Cash Deposit into HBL Core Banking Account at Agent's location	Cash Deposit into HBL Core Banking Account at Agent's location					
	Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000				Rs. 30 per transaction Rs. 30 per transaction Rs. 35 per transaction	

			Transfer Amount	Rs. 4,001 - 6,000		Rs. 48 per transaction
			Transfer Amount	Rs. 6,001 - 8,000		Rs. 55 per transaction
			Transfer Amount	Rs. 8,001 - 10,000		Rs. 65 per transaction
			Transfer Amount	Rs. 10,001 - 13,000		Rs. 70 per transaction
			Transfer Amount	Rs. 13,001 - 15,000		Rs. 120 per transaction
			Transfer Amount	Rs. 15,001 - 20,000		Rs. 150 per transaction
			Transfer Amount	Rs. 20,001 - 25,000		Rs. 180 per transaction
			Transfer Amount	Rs. 25,001 - 30,000		Rs. 210 per transaction
			Transfer Amount	Rs. 30,001 - 40,000		Rs. 240 per transaction
			Transfer Amount	Rs. 40,001 - 50,000		Rs. 270 per transaction
						Rs.15 per transaction
	o	HLB ATM biometric verification				NIL
	p	Balance Inquiry - Connect by HBL Mobile Account				NIL
	q	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)				NIL
	r	Transfer in - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)				NIL
	s	Pensioner Proof of Life (POL)				NIL
	t	View Mini Statement - Connect by HBL Mobile Account				NIL
	u	Air Time Top Up - Connect by HBL's Agent & Mobile Account				NIL
	v	Mobile Account Opening on Agent and Customer App				NIL
	w	Average Minimum Balance required				NIL
	x	Balance Inquiry through SMS				NIL
	y	Upgrade of MW Account				NIL
	z	Funds Transfer to RAAST ID				NIL
	aa	Corporate Clients				Pricing will be set as mutual agreement between parties involved
	ab	Account Maintenance				NIL
	ac	SMS Alerts for Customers				NIL
	ad	SMS Alerts for Agents				Rs.230/- per month (inclusive of tax)
	ae	MPIN Creation				NIL
	af	MPIN Change				NIL
	ag	App Login				NIL
	ah	Postpaid Bill Payment OTC				NIL
	ai	Donations OTC				NIL
	aj	Balance Check Via USSD				NIL
	ak	Receive International Remittance				NIL
	al	Postpaid Bill Payment through M-Wallet				NIL
	am	Mini statement M- Wallet/App				NIL
	an	Donations through M-Wallet				NIL
	ao	Internet Bill Payment OTC				NIL
	ap	Internet Bill Payment M-Wallet				NIL
	aq	Debit Card PIN Creation / Change				NIL
	ar	IBFT Incoming				NIL
	as	Account in-activity fee (Applicable in case of no activity in account for 12 months)				NIL
	at	In App BYSS charges				NIL
	au	USSD Platform Fee/transaction*				NIL
	av	Transaction processing Fee **				NIL
	aw	App Platform Fee/transaction***				NIL
		* All financial/Non-financial transactions done via USSD platform. ** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC. *** All financial/Non-financial transactions done via App platform. Note: Connect Pension accounts are exempt from all charges (covering withdrawals, deposits, transfers, and other relevant services)				
	ax	Debit Cards				
	i	Debit Cards	Annual Fee	Free ONUS ATM Cash Withdrawal Limit/ Month		
	ii	Agent Debit Card	Rs. 1,100 per Debit Card	Free		
	iii	Connect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		
	iv	Connect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		
	v	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-		
	vi	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-		
	vii	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-		
	viii	HAW Debit Card	Rs. 1,500 per Debit Card (1st year Zero Charges)	Rs. 200,000/-		
	ay	Card Replacement Charges	Rs. 600/-			
	az	Remittance Package				
		Packages	Fee	Free Cash-in		Free Cash-out
	i	Bronze (1 Month)	Rs. 265 per Package	Rs. 25,000		Rs. 25,000
	ii	Silver (1 Month)	Rs. 550 per Package	Rs. 200,000		Rs. 200,000
	iii	Gold (Yearly)	Rs. 3,780 per Package	Rs. 100,000		Rs. 100,000
	iv	Platinum (Yearly)	Rs. 4,725 per Package	Rs. 200,000		Rs. 200,000
Closure of Account	Customer request	0	0	0	0	0
	ba	Digital Credit				
			Duration			Charges
	i		7 days			3.2% of the loan amount
	ii	Service charges	14 days			6.4% of the loan amount
	iii		21 days			9.6% of the loan amount
	iv		28 days			12.8% of the loan amount
		Service charges will be deducted one time at the time of disbursement of loan				
		Late Payment Charges (LPC)				4.5% of the outstanding amount.
		LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.				

<b>Requirements to open an account:</b> To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details by visiting any of our branch for more details, call 111-425-111 or visit <a href="http://www.hbl.com">www.hbl.com</a> for more information.	<b>You Must Know</b>
<b>Cheque Bounce:</b> Dishonouring of cheques is a criminal offence under section 489-F of the Pakistan Penal Code of 1860 and section 30 of the Financial Institutions (Recoveries Of Finance) Ordinance of 2001, and is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.	<b>Unclaimed Deposits:</b> In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact 111-425-111.
<b>Safe Custody:</b> Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords, other personal information, (such as DOB, Mother's Maiden Name etc.) is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. HBL never calls you to ask for your personal information from any number including 111-425-111. HBL will never ask for your sensitive information (passwords, debit card#, PIN, CNIC, OTS, CVN) via call, SMS or email. Kindly do not disclose details to anyone. Be extra vigilant and do not provide any sensitive information (PIN/password/CNIC/ATM/Credit card #) over the internet, telephone, SMS email, or social media.	<b>Closing this account:</b> In order to close your account, please follow bank laid down internal procedures, for further guidance please contact the 111-425-111
<b>Record updation:</b> Always keep profiles/records updated with the bank to avoid missing any significant communication. You can call 111-666-425 to update details or visit <a href="http://www.hbl.com">www.hbl.com</a> for more details.	<b>How can you get assistance or make a complaint?</b> Habib Bank Limited, Complaint Management Unit 8th Floor, HBL Plaza, LI Chundrigar Road, Karachi, Pakistan. Helpline: 021-111-425-111 For Inquiries: <a href="mailto:customer.care@hbl.com">customer.care@hbl.com</a> For Complaints: <a href="mailto:customer.complaints@hbl.com">customer.complaints@hbl.com</a> or lodge it via customer APP Website: <a href="http://www.hbl.com">www.hbl.com</a>
<b>What happens if you do not use this account for a long period?</b> If your account remains inoperative for 12 months, it will be treated as inactive/dormant. If your account becomes dormant, you will be unable to execute any debit transaction till the account is activated. To reactivate your account, you must visit nearest retail agent to update records and reactivate your account or call 111-425-111.	<b>If you are not satisfied with our response, you may contact :</b>  or drop a written complaint at, Banking Mohazib, Pakistan 5th Floor, Shaheen Complex, M.R. Kiani Road Karachi Tel No: 021-99217234-38 Email: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a> Website: <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a>
	<b>If the bank resolution is not satisfactory or there is no response provided within 45 days, then a complaint may be filed with the Banking Mohazib Pakistan. <a href="https://www.bankingmohtasib.gov.pk/complaints.php">https://www.bankingmohtasib.gov.pk/complaints.php</a></b>

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT			
Customer Name:		Date:	
Product Chosen:			
Mandate of account:	Single/joint/Other or Survivor		
Address:			
Contact No.:	Mobile No.	Email Address:	
Customer Signature:		Signature Verified:	