

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 Types & Salient Features

This 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 (SoBC) as of 01 July, 2022

You can find full list available of all bank charges (SoBC) at:

https://www.hbl.com/assets/documents/Konnect_SOBC_-_July_to_Dec_2022.pdf

Particular		L0	L1	L2	Corporate	HRA
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	0
Is Profit paid on account (Yes/No)		0	0	0	0	0
Indicative Profit Rate (%)		0	0	0	0	0
Provide example		0	0	0	0	0
Premature/Early Encashment/ Withdrawal 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 full list available of all bank charges (SOBC) at: https://www.hbl.com/assets/documents/Konnect_SOBC_-_July_to_Dec_2022.pdf or call 021 111-425-111 24 hours Phone Banking. Please note that all bank charges are Inclusive of applicable taxes.

Services	Modes	Service Charges				
		L0	L1	L2	Corporate	HRA
Cash Transaction	Own ATM withdrawal	0	0	0	0	0
	Other Bank ATM	18.75	18.75	18.75	18.75	18.75
SMS Alerts	ADC/Digital	0	0	0	0	0
	Clearing	0	0	0	0	0
	For other transactions	0	0	0	0	0
Debit Cards	Konnect DC 500	500	500	500	500	500
	Konnect Primary	1000	1000	1000	1000	1000
Cheque Book	Issuance	0	0	0	0	0
	Stop Payment	0	0	0	0	0
	Loose Cheque	0	0	0	0	0
Remittance (Local)	Banker Cheque/ Pay Order	0	0	0	0	0
Remittance Foreign	Foreign Demand Draft	0	0	0	0	0
	Wire Transfer	0	0	0	0	0
Statement of Account	Annual	0	0	0	0	0
	Half-yearly	0	0	0	0	0
	Duplicate	0	0	0	0	0
Fund Transfer	ADC/Digital Channels	0	0	0	0	0
	Others	0	0	0	0	0

Services	Modes	Service Charges				
		L0	L1	L2	Corporate	HRA
Digital Banking	Internet Banking Subscription (onetime & annual)	0	0	0	0	0
	Mobile Banking Subscription (onetime & annual)	0	0	0	0	0
Clearing	Normal	0	0	0	0	0
	Inter-city	0	0	0	0	0
	Same Day	0	0	0	0	0
Upgrade of MW Account		0	0	0	0	0
Utility Bill Payment		0	0	0	0	0
Money Transfer - Sending	Transfer Amount Rs. 1 - 1,000			Rs. 60 per transaction		
	Transfer Amount Rs. 1,001 - 2,500			Rs. 120 per transaction		
	Transfer Amount Rs. 2,501 - 4,000			Rs. 180 per transaction		
Money Transfer Sending - Limits		25,000	50,000	0	0	0
Money Transfer Receiving - Limits		25,000	50,000	0	0	0
Money Transfer Receiving		0	0	0	0	0
Air Time Top-up - Konnect Agent & Mobile Account		0	0	0	0	0
Air Time Top-up - Konnect Agent & Mobile Account		0	0	0	0	0
Money Transfer - Konnect Account to HBL Core Banking Account		0	0	0	0	0
Transfer Out - Konnect Account to HBL Core Banking Account (Linked)		0	0	0	0	0
Transfer In - Konnect Account to HBL Core Banking Account (Linked)		0	0	0	0	0
Money Transfer - Konnect Account to Other Bank Accounts (IBFT)		0	0	0	0	0
Money Transfer Sending - Konnect Account to CNIC (Sending)	Transfer Amount Rs. 1 - 1,000			Rs. 45 per transaction		
	Transfer Amount Rs. 1,001 - 2,500			Rs. 90 per transaction		
	Transfer Amount Rs. 2,501 - 4,000			Rs. 135 per transaction		
	Transfer Amount Rs. 4,001 - 6,000			Rs. 190 per transaction		
	Transfer Amount Rs. 6,001 - 8,000			Rs. 230 per transaction		
	Transfer Amount Rs. 8,001 - 10,000			Rs. 265 per transaction		
	Transfer Amount Rs. 10,001 - 13,000			Rs. 300 per transaction		
	Transfer Amount Rs. 13,001 - 15,000			Rs. 340 per transaction		
	Transfer Amount Rs. 15,001 - 20,000			Rs. 440 per transaction		
	Transfer Amount Rs. 20,001 - 25,000			Rs. 490 per transaction		
Note: If transaction is executed at Agent Location, additional Rs. 10 will be charged.						
Money Transfer CNIC of other Bank Account - IBFT	Money Transfer Receiving			NIL		
	Transfer Amount Rs. 1 - 1,000			Rs. 25 per transaction		
	Transfer Amount Rs. 1,001 - 2,500			Rs. 50 per transaction		
	Transfer Amount Rs. 2,501 - 4,000			Rs. 65 per transaction		
Money Transfer Konnect Account to HBL Core Banking Account - Funds Transfer		Funds Transfer			NIL	
*Will be updated as per SBP's directives						
Money Transfer Konnect Account to other Bank Account - 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			

Services	Modes	Service Charges				
		L0	L1	L2	Corporate	HRA
Cash Withdrawal at Agent Location - Konnect Account		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 - 49,000			Rs. 23 per transaction	
		Transfer Amount Rs. 49,001 - 50,000			Rs. 24 per transaction	
		Transfer Amount Rs. 1 - 200			Rs. 7 per transaction	
		Transfer Amount Rs. 201 - 500			Rs. 10 per transaction	
		Transfer Amount Rs. 501 - 1,000			Rs. 18 per transaction	
		Transfer Amount Rs. 1,000 - 2,500			Rs. 40 per transaction	
		Transfer Amount Rs. 2,501 - 4,000			Rs. 70 per transaction	
		Transfer Amount Rs. 4,001 - 6,000			Rs. 100 per transaction	
		Transfer Amount Rs. 6,001 - 8,000			Rs. 130 per transaction	
		Transfer Amount Rs. 8,001 - 10,000			Rs. 175 per transaction	
		Transfer Amount Rs. 10,001 - 13,000			Rs. 225 per transaction	
		Transfer Amount Rs. 13,001 - 16,000			Rs. 275 per transaction	
		Transfer Amount Rs. 16,001 - 20,000			Rs. 325 per transaction	
		Transfer Amount Rs. 20,001 - 25,000			Rs. 375 per transaction	
	Transfer Amount Rs. 25,001 - 30,000			Rs. 470 per transaction		
	Transfer Amount Rs. 30,001 - 40,000			Rs. 555 per transaction		
	Transfer Amount Rs. 40,001 - 50,000			Rs. 680 per transaction		
Note: For transactions through HRA Account fee will be 50% of the above mentioned slab.						
Cash Withdrawal at HBL Core Banking at Agent Location - Withdrawal Amount		Rs. 1 - 1,000			Rs. 25 per transaction	
		Rs. 1,001 - 2,500			Rs. 25 per transaction	
		Rs. 2,501 - 4,000			Rs. 25 per transaction	
		Rs. 4,001 - 6,000			Rs. 35 per transaction	
		Rs. 6,001 - 8,000			Rs. 35 per transaction	
Cash Withdrawal at HBL Core Banking at Agent Location - Deposit Amount		Transfer Amount Rs. 1 - 1,000			Rs. 25 per transaction	
		Transfer Amount Rs. 1,001 - 2,500			Rs. 25 per transaction	
		Transfer Amount Rs. 2,501 - 4,000			Rs. 30 per transaction	
Subscription Packages	Agent Bundle	PKR 500 per package				
	Sasta Bundle	PKR 200 per package				
	Hungama Bundle	PKR 450 per package				
	Traveller	PKR 500 per package				
	Medics	PKR 999 per package				
	Kissan Card Bundle	PKR 500 per package				
	Debit Card Bundle	PKR 500 per package				
	Economy Pro	PKR 1,000 per package				
	Economy Plus	PKR 3,100 per package				
Closure of Account	Customer request	0	0	0	0	0

You Must Know

Requirements to open an account: 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 www.hbl.com for more information.

Cheque Bounce: Dishonoring of cheques is a criminal offence under section 489-F of the Pakistan Penal Code of 1860 and section 20 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.

Safe Custody: 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 (password, debit card #, PIN, CNIC, OTP, CVV) via call, SMS, email or social media. 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.

Unclaimed Deposits: 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.

Closing this Account: In order to close your account, please follow bank laid down internal procedures, for further guidance please contact the 111-425-111.

How can you get assistance or make a complaint?

Habib Bank Limited,
Complaint Management Unit
9th Floor, HBL Plaza,
I.I. Chundrigar Road,
Karachi, Pakistan
Helpline: 021-111-425-111
For Inquiries: customer.care@hbl.com
For Complaints: customer.complaints@hbl.com
Website: www.hbl.com

Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can call 111-425-111 to update details or visit www.hbl.com for more details.

What happens if you do not use this account for a long period? 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 Konnect retail agent to update records and reactivate your account or call **111-425-111**.

If you are not satisfied with our response, you may contact:

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 Mohtasib Pakistan. <https://www.bankingmohtasib.gov.pk/complaints.php>

or drop a written complaint at,
Banking Mohtasib, Pakistan
5th Floor, Shaheen Complex, M.R. Kiyani Road, Karachi
Tel No.: 92-21-99217334-38
Email: Info@bankingmohtasib.gov.pk
Website: www.bankingmohtasib.gov.pk

I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT

Customer Name Date

Product Chosen

Mandate of Account Single/Joint/Either or Survivor

Address

Contact No. Mobile No. Email Address

Customer Signature

Signature Verified