

HBL Branchless Banking / Konnect by HBL Islamic Account (Charges are inclusive of FED)		Fee (Rs.)
Utility Bill Payment		NIL
Initial Deposit - Konnect by HBL Mobile Account		NIL
Cash Deposit - Konnect by HBL Mobile Account		NIL
Utility Bill Payment - Konnect by HBL Mobile Account		NIL
Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account		NIL
Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL
Money Transfer Receiving		NIL

Note 1: Transaction Limits (Separate for Sending & Receiving):  
Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts. If transaction is executed at agent location Rs. 10 will be charged.

Money Transfer - Konnect by HBL Mobile Account to CNIC	Fee (Rs.)
Rs. 1 - 1,000	45/-
Rs. 1,001 - 2,500	90/-
Rs. 2,501 - 4,000	135/-
Rs. 4,001 - 6,000	190/-
Rs. 6,001 - 8,000	230/-
Rs. 8,001 - 10,000	265/-
Rs. 10,001 - 13,000	300/-
Rs. 13,001 - 15,000	340/-
Rs. 15,001 - 20,000	440/-
Rs. 20,001 - 25,000	490/-

Note: If transaction is executed at Agent Location, additional Rs. 10 will be charged.

Money Transfer Receiving	NIL
--------------------------	-----

Money Transfer - CNIC to CNIC	Fee (Rs.)
Rs. 1 - 1,000	60/-
Rs. 1,001 - 2,500	120/-
Rs. 2,501 - 4,000	180/-
Rs. 4,001 - 6,000	240/-
Rs. 6,001 - 8,000	300/-
Rs. 8,001 - 10,000	350/-
Rs. 10,001 - 13,000	400/-
Rs. 13,001 - 15,000	450/-
Rs. 15,001 - 20,000	600/-
Rs. 20,001 - 25,000	750/-

\* will be updated as per SBP's directives

Money Transfer Receiving	NIL
--------------------------	-----

Money Transfer - Cash Deposit to Other Bank Accounts at Agent Location	Fee (Rs.)
Rs. 1 - 1,000	25/-
Rs. 1,001 - 2,500	50/-
Rs. 2,501 - 4,000	65/-
Rs. 4,001 - 6,000	80/-
Rs. 6,001 - 8,000	90/-
Rs. 8,001 - 10,000	105/-
Rs. 10,001 - 13,000	120/-
Rs. 13,001 - 15,000	130/-
Rs. 15,001 - 20,000	155/-
Rs. 20,001 - 25,000	170/-

Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account	Fee (Rs.)
Fund Transfer	NIL

\* will be updated as per SBP's directives

Money Transfer CNIC to Other Bank Account - IBFT	Fee (Rs.)
Rs. 1 - 1,000	25/-
Rs. 1,001 - 2,500	50/-
Rs. 2,501 - 4,000	65/-

Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT) Inter Bank Fund Transfer (IBFT)	Fee (Rs.)
Rs. 1 - 26,000	0/-
Rs. 26,001 - 27,000	1/-
Rs. 27,001 - 28,000	2/-
Rs. 28,001 - 29,000	3/-

Rs. 29,001 - 30,000	4/-
Rs. 30,001 - 31,000	5/-
Rs. 31,001 - 32,000	6/-
Rs. 32,001 - 33,000	7/-
Rs. 33,001 - 34,000	8/-
Rs. 34,001 - 35,000	9/-
Rs. 35,001 - 36,000	10/-
Rs. 36,001 - 37,000	11/-
Rs. 37,001 - 38,000	12/-
Rs. 38,001 - 39,000	13/-
Rs. 39,001 - 40,000	14/-
Rs. 40,001 - 41,000	15/-
Rs. 41,001 - 42,000	16/-
Rs. 42,001 - 43,000	17/-
Rs. 43,001 - 44,000	18/-
Rs. 44,001 - 45,000	19/-
Rs. 45,001 - 46,000	20/-
Rs. 46,001 - 47,000	21/-
Rs. 47,001 - 48,000	22/-
Rs. 48,001 - 49,001	23/-
Rs. 49,001 - 50,000	24/-

Cash Withdrawal at Agent Location Konnect by HBL Mobile Account	Fee (Rs.)
Rs. 1 - 200	7/-
Rs. 201 - 500	10/-
Rs. 501 - 1,000	18/-
Rs. 1,001 - 2,500	40/-
Rs. 2,501 - 4,000	70/-
Rs. 4,001 - 6,000	100/-
Rs. 6,001 - 8,000	130/-
Rs. 8,001 - 10,000	175/-
Rs. 10,001 - 13,000	225/-
Rs. 13,001 - 16,000	275/-
Rs. 16,001 - 20,000	325/-
Rs. 20,001 - 25,000	375/-
Rs. 25,001 - 30,000	470/-
Rs. 30,001 - 40,000	555/-
Rs. 40,001 - 50,000	680/-

\*For transactions through HRA Account fee will be 50% of the above mentioned slab.

Cash Withdrawal from ATM - Konnect by HBL Mobile Account	Fee (Rs.)
Rs. 1- 500	12/-
Rs. 501-1000	25/-
Rs. 1,001 - 2,500	40/-
Rs. 2501 - 4000	50/-
Rs. 4,001 - 6,000	60/-
Rs. 6,001 - 8,000	75/-
Rs. 8,001 - 10,000	90/-
Rs. 10,001 - 13,000	100/-
Rs. 13,001 - 16,000	125/-
Rs. 16,001 - 20,000	150/-

Cash Withdrawal from HBL Core Banking Account at Agent Location	Fee (Rs.)
Rs. 1 - 1,000	25/-
Rs. 1,001 - 2,500	25/-
Rs. 2,501 - 4,000	25/-
Rs. 4,001 - 6,000	35/-
Rs. 6,001 - 8,000	35/-
Rs. 8,001 - 10,000	50/-

Cash Deposit into HBL Core Banking Account at Agent's location	Fee (Rs.)
Rs. 1 - 1000	25/-
Rs. 1,001 - 2,500	25/-
Rs. 2,501 - 4,000	30/-
Rs. 4,001 - 6,000	40/-
Rs. 6,001 - 8,000	45/-
Rs. 8,001 - 10,000	55/-
Rs. 10,001 - 13,000	60/-
Rs. 13,001 - 16,000	100/-
Rs. 15,001 - 20,000	125/-
Rs. 20,001 - 25,000	150/-
Rs. 25,001 - 30,000	175/-
Rs. 30,001 - 40,000	200/-
Rs. 40,001 - 50,000	225/-

HBL ATM biometric verification	15/-
Balance Inquiry - Konnect by HBL Mobile Account	NIL
Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL
Transfer In - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL
View Mini Statement - Konnect by HBL Mobile Account	NIL
Air Time Top Up - Konnect by HBL Agent & Mobile Account	NIL
Mobile Account Opening	NIL
Average Minimum Balance required	NIL
Balance Inquiry through SMS	NIL
Upgrade of MW Account	NIL
Corporate Clients	Pricing will be set as mutual agreement between parties involved

Subscription Bundle	Fee (Rs.)
Agent Bundle	500/-
Sasta Bundle	200/-
Hungama Bundle	450/-
Traveller	500/-
Medics	999/-
Kissan Card Bundle	500/-
Debit Card Bundle	500/-
	1,000/-
Economy Pro	3,100/-
Economy Plus	4,000/-

**Konnect by HBL**

**Agent Certificate**

Date \_\_\_\_\_

HBL, under license from the State Bank of Pakistan, dated 17th April 2013, authorises M/s \_\_\_\_\_ located at \_\_\_\_\_ holding Agent ID \_\_\_\_\_ to offer branchless banking services.

Konnect Customer Care 111-425-111