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p	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)			NIL
q	Transfer in - Connect by HBL Mobile Account to HBL Core Banking Account (Linked)			NIL
r	Pensioner Proof of Life (POL)			NIL
s	View Mini Statement - Connect by HBL Mobile Account			NIL
t	Air Time Top Up - Connect by HBLs Agent & Mobile Account			NIL
u	Mobile Account Opening on Agent and Customer App			NIL
v	Average Minimum Balance required			NIL
w	Balance Inquiry through SMS			NIL
x	Upgrade of MW Account			NIL
y	Funds Transfer to RAAST ID			NIL
z	Corporate Clients			Pricing will be set as mutual agreement between parties involved
aa	Account Maintenance			NIL
ab	SMS Alerts for Customers			NIL
ac	SMS Alerts for Agents			Rs 230/- per month (inclusive of tax)
ad	MPIN Creation			NIL
ae	MPIN Change			NIL
af	App Login			NIL
ag	Postpaid Bill Payment OTC			NIL
ah	Donations OTC			NIL
ai	Balance Check Via USSD			NIL
aj	Receive International Remittance			NIL
ak	Postpaid Bill Payment through M-Wallet			NIL
al	Mini statement M- Wallet/App			NIL
am	Donations through M-Wallet			NIL
an	Internet Bill Payment OTC			NIL
ao	Internet Bill Payment M-Wallet			NIL
ap	Debit Card PIN Creation / Change			NIL
aq	IBFT Incoming			NIL
ar	Account in-activity fee (Applicable in case of no activity in account for 12 months)			NIL
as	In App BVVS charges			NIL
at	USSD Platform Fee/transaction*			NIL
au	Transaction processing Fee **			NIL
av	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)			

aw	Debit Cards					Free ONUS ATM Cash Withdrawal Limit/ Month
i	Debit Cards	Annual Fee				Free
ii	Agent Debit Card	Rs. 1,100 per Debit Card				Rs. 200,000/-
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. 30,000/-
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. 200,000/-
viii	HAW Debit Card	Rs. 1,500 per Debit Card (1st year Zero Charges)				
ax	Card Replacement Charges	Rs. 600/-				
ay	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

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.		You Must Know	
Cheque Bounce: Dishonoring of cheques is a criminal offence under section 489-F of the Pakistan Penal Code of 1960 and section 30 of the Financial Institutions (Recoveries Of Finances) Ordinance of 2001, and is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.		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.	
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. We never call 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, CNC, OTP, CVV) via call, SMS or email. Kindly do not disclose details to anyone. Be extra vigilant and do not provide any sensitive information (PIN/password/CNC/ATM/Credit card #) over the internet, telephone, SMS email, or social media.		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	
Record updation: 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 www.hbl.com for more details.		How can you get assistance or make a complaint? Habitat Bank Limited, Complaint Management Unit 8th Floor, HBL Plaza, 11 Chundrigar Road, Karachi, Pakistan Helpline: 021-111-425-111 For inquiries: customer.care@hbl.com For Complaints: customer.complaints@hbl.com or lodge it via customer APP Website: www.hbl.com	
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 Connect 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, Shauheen Complex, M.R. Kiani Road Karachi Tel No: 02-25-99217334-35 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