

## SCHEDULE OF BANK CHARGES EFFECTIVE FROM APRIL 1, 2021 TO JUNE 30, 2021

| Description   | Charges  |                                     |                         |
|---|--|-------------------------------------|-------------------------|
| <b>HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>  |  |                                     |                         |
| HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)                |  |                                     |                         |
| a   | Utility Bill Payment                                   | NIL                                 |                         |
| b   | Money Transfer - Konnect by HBL Mobile Account to CNIC |                                     |                         |
| i)  | Money Transfer 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. |  |                                     |                         |
| ii)   | Money Transfer Receiving                               | NIL                                 |                         |

| Description | Charges   |                                     |                         |
|-------------|---|-------------------------------------|-------------------------|
| c           | Money Transfer - CNIC to Other Bank Accounts (IBFT) |                                     |                         |
| i)          | Inter Bank Fund Transfer (IBFT)                     | 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  |
|             |   | Transfer Amount Rs. 4,001 - 6,000   | Rs. 80 per transaction  |
|             |   | Transfer Amount Rs. 6,001 - 8,000   | Rs. 90 per transaction  |
|             |   | Transfer Amount Rs. 8,001 - 10,000  | Rs. 105 per transaction |
|             |   | Transfer Amount Rs. 10,001 - 13,000 | Rs. 120 per transaction |
|             |   | Transfer Amount Rs. 13,001 - 15,000 | Rs. 130 per transaction |
|             |   | Transfer Amount Rs. 15,001 - 20,000 | Rs. 155 per transaction |
|             |   | Transfer Amount Rs. 20,001 - 25,000 | Rs. 170 per transaction |

|   |  |      |      |
|---|--|------|------|
| d   | Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account |      |      |
| i)  | Fund Transfer  | *NIL | *NIL |
| * will be updated as per SBP's directives |  |      |      |

|   |  |      |      |
|---|--|------|------|
| e   | Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT) |      |      |
| i)  | Inter Bank Fund Transfer (IBFT)  | *NIL | *NIL |
| * will be updated as per SBP's directives |  |      |      |

| Description   |   | Charges                             |                         |
|---|---|-------------------------------------|-------------------------|
| f   | Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account |                                     |                         |
| i)  | Withdrawal Amount*  | 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. 1,001 - 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   |                                     |                         |
| * For transactions through HRA Account fee will be 50% of the above mentioned slab. |   |                                     |                         |

|    |  |                                     |                         |
|----|--|-------------------------------------|-------------------------|
| g  | Cash Withdrawal from ATM - Konnect by HBL Mobile Account |                                     |                         |
| i) | Withdrawal Amount  | Transfer Amount Rs. 1 - 1,000       | Rs. 12 per transaction  |
|    |  | Transfer Amount Rs. 1,000           | Rs. 25 per transaction  |
|    |  | Transfer Amount Rs. 1,500 - 2,500   | Rs. 40 per transaction  |
|    |  | Transfer Amount Rs. 3,000 - 4,000   | Rs. 50 per transaction  |
|    |  | Transfer Amount Rs. 4,500 - 6,000   | Rs. 60 per transaction  |
|    |  | Transfer Amount Rs. 6,500 - 8,000   | Rs. 75 per transaction  |
|    |  | Transfer Amount Rs. 8,500 - 10,000  | Rs. 90 per transaction  |
|    |  | Transfer Amount Rs. 10,500 - 13,000 | Rs. 100 per transaction |
|    |  | Transfer Amount Rs. 13,500 - 16,000 | Rs. 125 per transaction |
|    |  | Transfer Amount Rs. 16,500 - 20,000 | Rs. 150 per transaction |

|    |  |                                     |                         |
|----|--|-------------------------------------|-------------------------|
| h  | Cash Deposit into HBL Core Banking Account at Agent Location |                                     |                         |
| i) | 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  |
|    |  | Transfer Amount Rs. 4,001 - 6,000   | Rs. 40 per transaction  |
|    |  | Transfer Amount Rs. 6,001 - 8,000   | Rs. 45 per transaction  |
|    |  | Transfer Amount Rs. 8,001 - 10,000  | Rs. 55 per transaction  |
|    |  | Transfer Amount Rs. 10,001 - 13,000 | Rs. 60 per transaction  |
|    |  | Transfer Amount Rs. 13,001 - 15,000 | Rs. 100 per transaction |
|    |  | Transfer Amount Rs. 15,001 - 20,000 | Rs. 125 per transaction |
|    |  | Transfer Amount Rs. 20,001 - 25,000 | Rs. 150 per transaction |
|    |  | Transfer Amount Rs. 25,001 - 30,000 | Rs. 175 per transaction |
|    |  | Transfer Amount Rs. 30,001 - 40,000 | Rs. 200 per transaction |
|    |  | Transfer Amount Rs. 40,001 - 50,000 | Rs. 225 per transaction |

|   |   |   |
|---|---|---|
| i | HBL ATM Biometric Verification  | Rs. 15 per transaction  |
| j | Balance Inquiry - Konnect by HBL Mobile Account                                   | NIL   |
| k | Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) | NIL   |
| l | Transfer In - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)  | NIL   |
| m | View Mini Statement - Konnect by HBL Mobile Account                               | NIL   |
| n | Air Time Top-up - Konnect by HBL Agent & Mobile Account                           | NIL   |
| o | Mobile Account Opening  | NIL   |
| p | Average Minimum Balance required  | NIL   |
| q | Balance Inquiry through SMS   | NIL   |
| r | Upgrade of MW Account   | NIL   |
| s | Corporate Clients   | Pricing will be set as mutual agreement between parties involved. |

| Description |                      | Charges           |                      |
|-------------|----------------------|-------------------|----------------------|
| t           | Subscription Bundles |                   |                      |
| i)          | Subscription Bundles | Agent Bundle      | Rs. 500 per bundle   |
| ii)         |                      | Traveler          | Rs. 500 per bundle   |
| iii)        |                      | Medics            | Rs. 999 per bundle   |
| iv)         |                      | Debit Card Bundle | Rs. 1,200 per bundle |
| v)          |                      | Economy Pro       | Rs. 3,100 per bundle |
| vi)         |                      | Economy Plus      | Rs. 4,000 per bundle |