

SCHEDULE OF BANK CHARGES EFFECTIVE FROM JANUARY 1, 2020 TO JUNE 30, 2020

Description	Charges		
HBL ALTERNATE DELIVERY CHANNELS (ADC)			
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)			
a	Utility Bill Payment	NIL	
b	Money Transfer		
i)	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
		Transfer Amount Rs. 4,001 - 6,000	Rs. 240 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs. 300 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs. 350 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs. 400 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs. 450 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs. 600 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs. 750 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs. 900 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs. 1,100 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs. 1,300 per transaction
ii)	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.			
c	Initial Deposit - Konnect by HBL Mobile Account	NIL	
d	Cash Deposit - Konnect by HBL Mobile Account	NIL	
e	Utility Bill Payment - Konnect by HBL Mobile Account	NIL	
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account		
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL
ii)	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.			

g	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
		Transfer Amount Rs. 25,001 - 30,000	Rs. 565 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs. 600 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs. 715 per transaction
Note: If transaction is executed at agent location, additional Rs.10 will be charged.			
ii)	Money Transfer Receiving	NIL	

Description		Charges	
h	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
		Transfer Amount Rs. 25,001 - 30,000	Rs. 225 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs. 250 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs. 300 per transaction

i	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account		
i)	Fund Transfer	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. 35 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs. 45 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs. 60 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs. 70 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs. 80 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

j Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)			
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs. 50 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs. 70 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs. 80 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs. 125 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs. 180 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs. 230 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs. 275 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs. 325 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs. 375 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs. 425 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs. 475 per transaction

k 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. 200 - 500	Rs. 12 per transaction
		Transfer Amount Rs. 501 - 1,000	Rs. 25 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. 200 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs. 265 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. 535 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs. 590 per transaction
*For transactions through HRA Account, fee will be 50% of the above-mentioned slab.			

Description		Charges	
l	Cash Withdrawal from HBL Core Banking Account at Agent Location		
i)	Withdrawal 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. 25 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs. 35 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs. 35 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs. 50 per transaction
**For transactions through HRA Account from ATM, per transaction fee will be Rs. 15.			

m	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

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

Description		Charges
y	Subscription Packages	
i)	Subscription Packages	DR Package 1
ii)		Rs. 625 per package
iii)		Agent Package
iv)		Rs. 500 per package
v)		Traveller
vi)		Rs. 500 per package
vii)		Medics
viii)		Rs. 1500 per package
ix)		DR Package 2
x)		Rs. 1250 per package
		Foodie
		Rs. 1000 per package
		Debit Card Package
		Rs. 1200 per package
		DR Package 3
		Rs. 1875 per package
		Economy
		Rs. 2500 per package
		Gold Package
		Rs. 6500 per package