

Schedule of Bank Charges effective from July 1, 2021 to December 31, 2021.

(Charges are inclusive of tax)

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 - 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	
c Money Transfer - CNIC to CNIC			
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
d 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

Description		Charges	
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 15,001 - 20,000	Rs. 155 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs. 170 per transaction

e 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			

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

g 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

Description		Charges	
g	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account		
i)	Withdrawal Amount*	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.			

h	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

i	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		

j	HBL ATM Biometric Verification	Rs. 15 per transaction
k	Balance Inquiry - Konnect by HBL Mobile Account	NIL
l	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL
m	Transfer In - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL
n	View Mini Statement - Konnect by HBL Mobile Account	NIL
o	Air Time Top-up - Konnect by HBL Agent & Mobile Account	NIL

Description		Charges
p	Mobile Account Opening	NIL
q	Average Minimum Balance required	NIL
r	Balance Inquiry through SMS	NIL
s	Upgrade of MW Account	NIL
t	Corporate Clients	Pricing will be set as mutual agreement between parties involved.

u Subscription Bundles		
i)	DR Bundle 1	Rs. 625 per bundle
ii)	Agent Bundle	Rs. 500 per bundle
iii)	Traveler	Rs. 500 per bundle
iv)	Medics	Rs. 999 per bundle
v)	DR Bundle 2	Rs. 1,250 per bundle
vi)	Foodie	Rs. 1,000 per bundle
vii)	Debit Card Bundle	Rs. 1,200 per bundle
viii)	DR Bundle 3	Rs. 1,875 per bundle
ix)	Economy	Rs. 3,000 per bundle
x)	Gold	Rs. 6,500 per bundle