

Schedule of Bank Charges effective from January 1, 2022 to June 30, 2022 (Charges are inclusive of tax)

Description		Charges	
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)			
a	Utility Bill Payment	NIL	
b	Initial Deposit - Konnect by HBL Mobile Account	NIL	
c	Cash Deposit - Konnect by HBL Mobile Account	NIL	
d	Utility Bill Payment - Konnect by HBL Mobile Account	NIL	
e	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	
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.			
f Money Transfer - Konnect by HBL Mobile Account to CNIC			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1000	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	
g Money Transfer - CNIC to CNIC			
i)	Money Transfer - Sending*	Transfer Amount Rs. 1 - 1000	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
* will be updated as per SBP's directives			
ii)	Money Transfer Receiving	NIL	

Description		Charges	
h	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location		
i)	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1000	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		
i	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account		
i)	Fund Transfer		*NIL
* will be updated as per SBP's directives			
j	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 - 49,001	Rs. 23 per transaction		
Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction		

Description		Charges	
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. 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.			

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

m	Cash Withdrawal from HBL Core Banking Account at Agent's 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

Description		Charges	
n	Cash Deposit into HBL Core Banking Account at Agent's 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

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

Description		Charges	
z	Subscription Bundles		
i	Subscription Bundles	Agent Bundle	Rs. 500 per bundle
ii		Traveler	Rs. 500 per bundle
iii		Medics	Rs. 999 per bundle
iv		Foodie	Rs. 1,000 per bundle
v		Konnect Debit Card 1000	Rs. 1,000 per bundle
vi		Konnect Debit Card 500	Rs. 500 per bundle
vii		Kisaan Card Bundle	Rs. 500 per bundle
viii		Economy Pro	Rs. 3,100 per bundle
ix		Economy Plus	Rs. 4,000 per bundle
x		Sasta (1 Month)	Rs. 200 per bundle
xi		Hangama (1 Month)	Rs. 450 per bundle
xii		Pension Package (1 Year)	Rs.600 per bundle
xiii		Pension Package 2 (1 Year)	Rs.1 per bundle