

## SCCHEDULE OF BANK CHARGES (INCLUSIVE OF FED) EFFECTIVE FROM JANUARY 1, 2018 TO JUNE 30, 2019

Description		Charges		FED Applicable
<b>BRANCHLESS BANKING</b>				
HBL Branchless Banking/Konnnect by HBL				
a	Utility Bill Payment	NIL		
b	Money Transfer			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs.120 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs.180 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs.240 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs.300 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.350 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.400 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs.450 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs.600 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs.750 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs.900 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs.1,100 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs.1,300 per transaction	YES
ii	Money Transfer Receiving	NIL		
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per month per CNIC				

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	NIL		
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				

g	Money Transfer - Konnect by HBL Mobile Account to CNIC			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 45 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 90 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 135 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 190 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 230 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 265 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 300 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 340 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 440 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 490 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 565 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 600 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 715 per transaction	YES
ii)	Money Transfer Receiving	NIL		

Description		Charges		FED Applicable
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	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 50 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 65 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 80 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 105 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 120 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 130 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 155 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 170 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 225 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 250 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 300 per transaction	YES
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	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 25 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 45 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 70 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 80 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 150 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 175 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction	YES
j	Money Transfer - Konnect Mobile Account to Other Bank Accounts (IBFT)			
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 50 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 70 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 80 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 180 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 230 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 275 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 325 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 375 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 425 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 475 per transaction	YES
k	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account			
i)	Withdrawal Amount*	Transfer Amount Rs. 1 - 200	Rs. 7 per transaction	YES
		Transfer Amount Rs. 201 - 500	Rs. 12 per transaction	YES
		Transfer Amount Rs. 501 - 1,000	Rs. 25 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 65 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 115 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 150 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 175 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 225 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 275 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 325 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 400 per transaction	YES
Transfer Amount Rs. 30,001 - 40,000	Rs. 450 per transaction	YES		
Transfer Amount Rs. 40,001 - 50,000	Rs. 500 per transaction	YES		
* For transactions through HRA Account fee will be 50% of the above mentioned slab.				

Description		Charges		FED Applicable
l	Cash Withdrawal from ATM - Konnect by HBL Mobile Account			
i)	Withdrawal Amount**	Transfer Amount Rs. 500	Rs. 12 per transaction	YES
		Transfer Amount Rs. 1,000	Rs. 25 per transaction	YES
		Transfer Amount Rs. 1,500 - 2,500	Rs. 40 per transaction	YES
		Transfer Amount Rs. 3,000 - 4,000	Rs. 50 per transaction	YES
		Transfer Amount Rs. 4,500 - 6,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 6,500 - 8,000	Rs. 75 per transaction	YES
		Transfer Amount Rs. 8,500 - 10,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 10,500 - 13,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 13,500 - 16,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 16,500 - 20,000	Rs. 150 per transaction	YES
** For transactions through HRA Account from ATM, per transaction fee will be Rs.15.				

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	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 25 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 25 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 35 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 35 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 50 per transaction	YES

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	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 25 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 30 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 40 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 45 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 55 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 150 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 175 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction	YES

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	Minimum Balance charges	NIL	
x	Balance Inquiry through SMS	NIL	
y	Upgrade of MW Account	NIL	
z	Corporate Clients	Pricing will be set as mutual agreement between parties involved.	