



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2022/125
May 31, 2022

Addendum – Schedule of Bank Charges (SOBC) for the period from 01.07.2022 to 31.12.2022

To: The Managers, All Branches in Pakistan

From: Consumer, Rural and SME Banking

We would like to draw the attention of branches to the HOK Circular No. P/INST/2022/116 dated May 27, 2022, where the Schedule of Bank Charges (SOBC) for the period from 01.07.2022 to 31.12.2022 is attached.

Amendments for **HBL Car Loan** under **Part H – Consumer Finances** and **Part V – Roshan Apni Car** in the SOBC for the period from 01.07.2022 to 31.12.2022 are made which are as follows:

Part H		Consumer Finances		FED/ST Applicable	Charge Code	Misys Internal Account
1		HBL Car Loan				
	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 10,000/- Rs. 5,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Up to Rs. 150/-	YES	L3	912067
Part V		Roshan Apni Car				
1	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 10,000/- Rs. 5,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Up to Rs. 150/-	YES	L3	912067

All branches are advised to attach the Addendum – SOBC with the above referred original circular.

M Asad Khan

Muhammad Asad Khan
Head –
Secured Assets

Aamir Kureshi

Aamir Kureshi
Head –
Consumer, Rural & SME Banking

Enclosed:

- Circular No. P/INST/2022/116 dated May 27, 2022 – Schedule of Bank Charges (SOBC) for the period from 01.07.2022 to 31.12.2022