



# Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2024/156

November 29, 2024

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## Schedule of Bank Charges (SOBC) for the period from 01.01.2025 to 30.06.2025

To: The Managers, All Branches in Pakistan

From: Branch Operations & Retail Operational Risk

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We are enclosing the Schedule of Bank Charges (SOBC), effective from January 01, 2025 to June 30, 2025, and for the convenience of branches, all revisions/ additions have been highlighted. The amendments have been made by relevant Business/ Operations stakeholders.

We would like branches to note the following:

- a) All charges do not include Sales Tax (ST)/ Federal Excise Duty (FED); therefore, a separate column has been added to inform branches whether ST/ FED applies to particular services. All back-end charges that are recovered through the system at day-end/ month-end will include ST/ FED. At the same time, charges auto recovered by the system in branches with ETS terminals already include ST/ FED.
- b) Wherever charges are negotiated with customers or as per specific agreement or on an actual basis, branches should calculate ST/ FED separately at the rate mentioned against each Province/ geographical area.
- c) The ST/ FED levied by the Government makes it obligatory for the Bank to pay ST/ FED on nearly all its income other than mark-up income and dispatch/ communication charges, and no customer including Government Organizations/ Institutions is exempted from the recovery of ST/ FED.
- d) HOK will continue to pay ST/ FED centrally to the Government in respect of the Bank's overall income.
- e) All 12 branches (list attached), located in areas that are exempted by the Government from the levy of ST/ FED, should NOT recover ST/ FED from their customers.
- f) Exemptions from the recovery of charges based on balances in CD/ Profit Earning Accounts of Individuals and Companies are given in Part 'S' of the SOBC. Branches should note that waivers of the charges based on the account balances maintenance criteria given, should only be granted for the categories of charges listed under Part 'S' and not for charges included under other parts.
- g) All respective stakeholders/ product owners who have revised their product/ service charges, are responsible for ensuring that these charges have been appropriately updated in the system through IT and they should ensure that the same are being correctly recovered from the customers.

All Managers of Branches/ Corporate & Commercial Centres/ Sub-Centres are advised to carefully study the attached SOBC and hold a meeting with all their staff, who are involved in the processing of transactions to go through the complete SOBC so that everyone thoroughly understands the changes which have been highlighted and can recover them correctly and guide customers accordingly. Please ensure that each Departmental Head is provided with a copy of that section of the SOBC that relates to his/ her particular area so that it is readily available to him/ her for reference.

A copy of SOBC should be available on all counters of the branch and also placed on the Branch's Notice Board in the customer area, one month before January 01, 2025. The SOBC booklets, when received, may be provided to customers on request. The revised SOBC will also be posted on the Bank's website: [www.hbl.com](http://www.hbl.com) and a notice about the revision of our SOBC will appear in prominent newspapers in December 2024.

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*Fouzia Janjua*

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**Fouzia Jabeen Janjua**

Head – Branch Operations &  
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Chief Operations Services Officer



**List of 12 Branches Exempted from Federal Excise Duty (FED)  
Located in Gilgit-Baltistan**

S. No.	Code	Name of Branches	Address	District
1	0107	GILGIT	NORTHERN LIGHT INFARTRY (NLI) COMMERCIAL MARKET SHOP NO.13 TO 20 SHAHRAH-E-QUAID-E-AZAM GILGIT NORTHERN AREA.	GILGIT
2	0476	SKARDU-BAZAR CHOWK YADGAR	34/1/2/3 CHOWK YADGAR, SKARDU	SKARDU
3	1328	GAHKUCH	KHASRA NO.570 MAIN BAZAR GAHKUCH P.O. GAHKUCH, DISTT. GHIZAR.	GHIZER
4	1499	BUNJI	VILLAGE BUJI,NORTHERN AREA TEHSIL & DISTT ASTORE GILGIT BALTISTAN	ASTORE
5	1637	SHIGAR BAZAR	2063, SHIGAR BAZAR, SKARDU, GILGIT-BALTISTAN, NORTHERN AREA	SKARDU
6	1691	GAMBA	HAIDERY BAZAR GAMBA, TEHSIL & DISTRICT SKARDU (N.A.) GILGIT BALOCHISTAN	SKARDU
7	1974	SINGAL	KHASRA NO.32, VILLAGE SINGAL TEHSIL & DISTRICT GHIZAR, NORTHERN AREA	GHIZER
8	2307	CHILLAS BRANCH, DISTRICT DIAMER	KHASRA # 13, IQBAL NASEER QUAID-E-AZAM ROAD NEAR PWD REST HOUSE. TEHSIL CHILLAS DISTRICT DIAMER	DIAMER
9	2315	MAIN BAZAR BRANCH, KHAPLU	MAIN BAZAR KHAPLU, TEHSIL KHAPLU, DISTRICT GHANCHE.	GHANCHE
10	2335	ALI ABAD BRANCH, HUNZA	KHASRA # 1170,3910,3911, ASHRAF SHOPPING MALL, MAIN BAZAR, KARAKORAM HIGHWAY ALIABAD, HUNZA.	HUNZA
11	2366	SOST, CHINA BORDER BRANCH	KHASRA # 20, KHYBER MARKET, KARAKORAM HIGHWAY, SOST, CHINA BORDER, TEHSIL GOJAL, DISTRICT HUNZA NAGAR, GILGIT-BALTISTAN.	HUNZA
12	2578	YADGAR CHOWK KASHROTE GILGIT	KHASRA # 9072/3742, 9071/3742, 9070/3742, KASHROTE, GILGIT, TEHSIL & DISTRICT GILGIT	GILGIT



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**Effective from January 01, 2025 to June 30, 2025**

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<b>HBL</b>						FED/ST Applicable	Charge Code	Misys Internal Account		
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>										
Description			Charges							
<b>INTERNATIONAL BANKING</b>										
<b>Part A IMPORTS</b>										
<b>1</b>			Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof	Minimum Amount per LC				
	a	Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission	Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per LC	YES	C5	912006	
	b		Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter					
	c		Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter					
	d		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter					
	e	Plus: Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)						NO	03 27	912352 912304
	f	Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recover Commission if any due to shortfall in the volume of Business. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head.								
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs. 800/- Flat				YES	N5	930249	
			(ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1,000/- Flat				YES	QD	912010	
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.						YES	QD	912010
		Note:-d) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.						YES	C5	912006
	g	L/C opened under "Supplier Credit", "Pay As You Earn Scheme" - for period over one year.	0.40% per quarter or part thereof upto final payment - Minimum Rs.2,200/- At the time of opening of L/C, commission to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				YES	A6	930106	
	h	In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-				YES	A2	930102	
	i	Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay	1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-				YES	B0	930110	
<b>2</b>		<b>REVALIDATION CHARGES</b>								
		Revalidation Commission for expired L/Cs revalidated	(i) Commission to be recovered from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.				YES	A8	930108	
<b>3</b>		<b>Registration of Import Contract</b>								
	a	Contract Registration Fee	0.20% Minimum Rs.2,000/- irrespective of import volumes				YES	B3	912818	
	b	Registered Contract Amendment Commission	Flat Charges Rs.1,200/- If amendment involves increase in amount then Commission will be charged @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 3 (a) above.				YES	B3	912818	
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs.1,500/-				YES	B8	912382	
			Plus Applicable Swift Charges				NO			
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat				YES	D7	930137	

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
<b>4</b>	<b>L/C Amendment Charges</b>				
a	L/C Amendment Charges	Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment. Plus: Swift Charges Rs. 1,000/- Flat Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	C1	930121
			NO	03 27	912352 912304
<b>5</b>	<b>L/C Retirement Charges</b>				
a	Service charges against import transactions i.e. Import Bills (Sight/ Usance)	@ 0.15% Minimum Rs.1,500/-	YES	B8	912382
b	If bills are to be drawn at usance under L/C	(a) Rs. 1,500/- Flat per bill to be charged at the time of retirement of bills. (b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody Rs. 500 per case	YES	QD	912010
c	Discrepancy in L/C Documents	If discrepancies are found by CTP in import L/C documents, US\$ 75/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondance charges US\$ 20/-	YES	D9	912803
d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-	YES	Q1	912814
			NO	03	912352
<b>6</b>	<b>PAD / FPAD:- Payment Against Documents Import LC</b>				
a	Mark-up	Mark-up rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Mark-up at Contractual rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. <b>Mark-up Rate on PAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.</b>			
b	In addition to mark-up as per 6(a), Commission is to be charged as under:				
i	If retired within 10 days from the date of lodgment	No Commission	-	-	-
ii	If retired within 15 days subsequent to the period at (i) above	@ 0.20% on purchase price.	YES	D4	930712
iii	If retired within next 15 days after the period mentioned at (ii) above	@ 0.25% on purchase price.	YES	D4	930712
iv	If retired after 40 days after the period mentioned at (iii) above	@ 0.35% on purchase price.	YES	D4	930712
	Note a):- Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.				
	Note b):- No mark up will be charged from the date of negotiation till the date of lodgement of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents.				
	Note c):- (i) In case of forced PAD/ Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only) Minimum Rs. 2,500/-.		YES	D5	930135
	(ii) In addition to commission at Note c(i) Mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability until date of final payment. In case of One Off Approval, in addition to commission at Note c(i) mark-up at normal commercial rate with penalty is to be applied from the date of negotiation till the date of retirement, after adjustment of cash margin, if any. <b>Mark-up Rate on FPAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.</b>				
<b>7</b>	<b>L/C Cancellation Charges</b>				
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-	YES	C2	912808
			NO	03	912352
<b>8</b>	<b>Credit Report Charges</b>				
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/-	NO	-	900121
		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost) to be recovered.	NO	03	912352

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
<b>9</b>	<b>FIM</b>				
a	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-				
i	Arrangement of Facility	Nil	-	-	-
ii	On one time Request.	@ 0.55% of Bill Amount	YES	C4	912009
iii	Due to Forced Clearance	@ 1.20% of Bill Amount	YES	D5	930135
b	Handling charges of D.A L/C Consignment cleared & kept under Pledge:-				
i	Arranged at the time of opening of D.A L/C	@ 0.35% of Bill Amount	YES	D5	930135
ii	One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account	@ 0.55% of Bill Amount	YES	D5	930135
iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse	@ 1.20% of Bill Amount	YES	D5	930135
<b>10</b>	<b>Import Bills Returned Unpaid</b>				
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent in Pak Rupees.	YES	D6	912813
		Plus Courier charges Rs. 4,000/- (adjustable upon receipt of actual cost) and any other charges from Beneficiary Bank for return of unpaid bills.	NO	27	912304
		Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank	YES	D6	912813
		Note: b) If forwarding Bank authorizes us to deliver documents free of cost	YES	D6	912813
<b>11</b>	<b>Documentary Collection</b>				
a	Service charges against retirement of import Collections received without Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO	B8	912382
b	Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712
<b>12</b>	<b>Open Account / Consignment</b>				
a	Service charges against Open Account/ Consignment	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO	B3	912818
b	Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712
<b>13</b>	<b>Advance Payment without LC</b>				
a	Import against Advance payment to suppliers.(Without L/C).	(i) Rs. 1,500/- Flat at the time of remittance	YES	B7	930117
b	Service charges against Advance payment import	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO	B8	912382
<b>14</b>	<b>Reimbursement Charges</b>				
	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO		N.A.
<b>15</b>	<b>Other Import Related Charges</b>				
a	Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES	Q2	912815
b	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill	Rs.1,000/- Flat	YES	Q2	912815
c	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
d	Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1,500/- Flat per bill.	YES	C1	930121
e	FI Issued for transactions where remittance is not from Pakistan	Rs 1,500/- Flat Per FI	YES	CQ	914290
f	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M	YES	Q2	912815

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
16	<b>Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt</b>				
	a Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents	Rs.2,000/- Flat	YES	Q3	912817
	b Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs.2,000/- Flat	YES	A4	912018
<b>Part B EXPORTS</b>					
1	<b>L/C Advising</b>				
a	Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers Rs. 2,500/- Flat for Non-HBL Customers	YES	C7	912030
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304
b	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat	YES	C8	930128
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304
2	<b>Amendment Advising.</b>				
	Amendment Advising.	(i) Rs.1,000/- Flat	YES	C7	912030
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO	27	912304
3	<b>Confirmation</b>				
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'S', Note No.7.	YES	D0	912047
4	<b>Transfer of L/Cs.</b>				
	Transfer of Export L/Cs	Rs.2,000/- Flat	YES	C8	930128
5	<b>Negotiation</b>				
a	Negotiation of Rupee Bills under Export L/Cs.	@ 0.25% Minimum Rs.1,000/-	YES	D1	912008
b	Export bill realized through FCY account.	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
c	Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
d	Negotiation Charges (FCY L/C's):				
i	Clean Documents	Rs. 1,000/- Flat	YES	E5	930711
		Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	NO	27	912304
ii	Discrepant Documents	Rs. 2,000/- Flat	YES	D9	912803
		Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	NO	27	912304
		Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered. (2) Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.			
e	Documents—Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148
6	<b>Reimbursement</b>				
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat	YES	C8	930128
7	<b>Processing of Documents under L/C restricted on other Banks</b>				
	Where documents are sent to other banks for negotiation under restricted L/C.	Rs.1,000/- Flat	YES	D2	930132
8	<b>Handling of Duty Draw - Back Claims</b>				
a	Handling of Duty draw back claim and/or any subsidy processed / submitted through bank	0.25% minimum Rs.1,000/- per case to SBP.	YES	QA	912051
9	<b>NOC Issuance / Documents Transferred</b>				
a	Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	930128
b	ERF – NOC for Entitlement	Rs.1,200/- ( Flat) per case	YES	BA	912029
c	Preparation of substitution case in export re-finances.	Rs.1,500 /- Flat	YES	64	930713
d	Export Performance Certificate	Rs. 500/- per certificate or as approved by respective business.	YES		
e	EE/EF Handling Charges	Rs. 1,500/- per statement or as approved by respective business.	YES		

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
<b>10</b>	<b>Collections</b>				
a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	58	912012
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference)	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES	M0	912013
c	FDBC where Bank earns exchange difference	Rs.500/- Flat Per Shipment	YES	M0	912013
d	Transfer of FI to other bank or Cancellation of FI	Rs.1,200/- Flat	YES	C8	930128
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs. 1,500/- (i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.	YES	D3	912383
f	Export follow up-swift for payment/ acceptance	Rs. 600/- per case	NO	03	912352
g	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-	YES	D3	912383
<b>11</b>	<b>Advance Payment Charges</b>				
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383
<b>Part C FOREIGN CURRENCY REMITTANCES</b>					
<b>A</b>	<b>OUTWARD:</b>				
<b>1</b>	a-i	Issuance of FDD from FC A/C & against PKR	@ 0.25% Minimum Rs.1,000/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for <b>HBL @ Work Account (Current, Saving &amp; FCY)</b>	YES	43 (A/C) or 40 (cash) 930043 (A/C) or 930742 (Cash)
				NO	03 912352
	a-ii	Issuance of FFT from FC A/C & against PKR	@ 0.25% Minimum Rs.750/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for <b>HBL @ Work Account (Current, Saving &amp; FCY)</b> but SWIFT Charges will apply & should be deducted.	YES	44 (A/C) or 41 (cash) 930706 (A/C) or 930743 (Cash)
				NO	03 912352
	b	Special remittances in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.	YES	44 930706
	c	<b>Local Foreign Funds Transfers (LFFT)</b>			
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free	-	-
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for <b>HBL @ Work Account (Current, Saving &amp; FCY)</b>	YES	60 930707
	d	<b>FFT/FDD</b>			
	i	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/-	YES	45 (A/C) or 49 (cash) 912809 (A/C) or 930744 (Cash)
				NO	03 912352
	e	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.	YES	43 (A/C) or 40 (cash) 930043 (A/C) or 930742 (Cash)
				NO	03 912352

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>			<b>Charges</b>			
<b>B</b>	<b>INWARD</b>					
<b>1</b>	a	Home Remittance	Nil	-	-	-
	b	FCY Commercial / Home Remittances	Nil	-	-	-
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks	Nil Note: Transaction charges will be updated as per SBP directives.	-	-	-
	d	Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts	Free if the deposit remains in the FC Account for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs. 300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.	YES	47	912064
<b>Part D OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>						
<b>1</b>		Correspondents' charges, if any, will be recovered	At actual	NO		N.A.
<b>2</b>		Foreign bills sent for collection returned unpaid	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.	YES	E8	930148
<b>3</b>		Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.500/-	YES	58	912012
<b>4</b>		Clean Inward Foreign Collection Cheque Return Charges (To be charged for sending back cheque to Collecting Bank through DHL).	US\$ 20/- (To be recovered from Collecting Bank)	NO	03	912352
<b>5</b>		Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-	YES	48	930048
<b>6</b>		Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs.500/- Flat per certificate.	NO	03	912352
<b>7</b>		Standing Instruction Charges in Foreign Currency A/c	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	50	930050
<b>8</b>		Charges for Exports to Afghanistan against deposit/surrender of FCY Notes	@ 0.45% Minimum Rs.1,500/-	YES	65	912081
<b>9</b>		Debit Authority Issuance Charges		YES	QF	912049
		Currency	Current Refund Charges			
		SAR	50.00	NO	NO	912630
		CAD	20.00	NO	NO	912630
		EUR	20.00	NO	NO	912630
		DKK	110.00	NO	NO	912630
		USD	20.00	NO	NO	912630
		GBP	15.00	NO	NO	912630
		AED	75.00	NO	NO	912630
		SGD	20.00	NO	NO	912630
		AUD	20.00	NO	NO	912630
		NOK	150.00	NO	NO	912630
		SEK	150.00	NO	NO	912630
		CHF	20.00	NO	NO	912630

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
Description		Charges				
<b>DOMESTIC BANKING</b>						
<b>Part E REMITTANCES</b>						
<b>1</b>	<b>Issuance of Banker's Cheque</b>					
a	Through A/c	Rs. 600/- Flat		YES	62	912017
	Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) HBL Nisa Plus Current Account (c) HBL Haryali Account (d) <b>HBL @Work Account (Current, Saving &amp; FCY)</b>			YES	62	912017
b	For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval.			YES	16	912319
c	Cancellation of Bankers Cheque	Rs. 600/- Flat		YES	52	930052 930745
	Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favour of Educational Institutions, HEC/Board etc. (iv) Following are exempted from these charges: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) Nisa Plus Current Account (c) HBL Haryali Account					
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply		YES	62	912017
e	Courier Delivery of Banker's Cheque	Rs. 250/-		NO	27	912304
<b>2</b>	<b>Call Deposit Receipt (CDR)</b>					
a	Issuance from Account	Rs. 250/-		YES	11	914199
b	Cancellation of CDR issued from Account	Rs. 250/-		YES	11	914199
c	Issuance of Duplicate CDR issued from account	Rs. 250/-		YES	11	914199
	Note: HBL Haryali Account is exempted from charges of issuance and cancellation of CDR.					
<b>3</b>	<b>Special Pre-printed Drafts for CMD Customers</b>		@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038
<b>4</b>	<b>Inter Branch Online Transactions / Cross Branch Offline Transfers</b>					
	<b>Product</b>	<b>Transaction</b>	<b>Charges</b>	<b>Payable By</b>		
a	Deposit (Cash)	(i) Within City	Free	Depositor	YES	13
		(ii) Inter city	Rs. 625/- Flat			
b	Deposit (Cash) BB C8 Accounts	(i) Within City	Free	Depositor		
		(ii) Inter city	Free			
c	Withdrawals (Cash)	(i) Within City	Free	Account Holder	YES	13
		(ii) Inter-city upto Rs. 500,000/- per transaction	Rs. 370- Flat			
		(iii) Inter-City Over Rs. 500,000/- per transaction	0.15% of the transaction amount			
d	FCY Within City Deposit / Withdrawal	Free				
e	FCY Intercity Deposit / Withdrawal	0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down		YES	60	930707
f	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free		NO	13
		(ii) Inter city	Free			
g	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs.400/-		Beneficiary	YES	13
h	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	YES	60
		(ii) Inter city	*NIL			

<b>HBL</b>					FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>								
Description		Charges						
Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.								
Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad								
Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT.					YES	57	912001	
(b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.					YES	16	912319	
Note:-3 Cash Management as per agreement signed with the customer.					YES	16	912319	
Note:-4 Cash Management as per Schedule of Charges where no written agreement is available.								
Note:-5 No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the Educational Institution through Cash Deposit/ LFT/ IBTS/ Cross Branch Transaction etc.								
Note:-6 Charges mentioned in Point 4 (a, c & g) above are not applicable to HBL Freedom on maintaining PKR 40,000 or above monthly average balance, <b>HBL @ Work Account Holders (Current, Saving &amp; FCY)</b> , HBL ReadyCash customers and HBL Haryali Accounts.								
Note:-7 All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.								
*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.								
<b>5 Inter Bank Funds Transfer (IBFT) through Branch</b>								
Inter Bank Funds Transfer (IBFT)		Transfer Amount		Charges				
		Rs. 1 - 25,000		Free				
		Rs. 25,001 and above		Up to 0.1% or Rs. 200				
		Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower. * Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges.				YES	13	910818
<b>6 3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility</b>								
<b>Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million</b>								
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)				
Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES	AC	914049	
	1:30 PM to 3:00 PM	*NIL	*NIL	*NIL				
	3:00 PM to 4:00 PM	*NIL	*NIL	*NIL				
Funds In-flow	NIL							
*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.								
<b>7 3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility</b>								
<b>Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-</b>								
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)				
Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL	YES	AC	914049	
	2nd Batch 3:30 PM	*NIL	*NIL	*NIL				
Funds In-flow	NIL							
*Note: NIL - Charges will be updated against MT 102 as per SBP's directives.								
<b>Part F BILLS</b>								
<b>1 Collection</b>								
a	Documentary	@ 0.40% Minimum Rs.1,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	QG	912057	
b	Clean (including cheques/ dividend warrants/ drafts etc.)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57	912001	
		No charges on LBC i.e. proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP branch and vice versa.			NO	27	912304	
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57	912001	
					NO	27	912304	
d	Charges for US\$ drafts / cheques presented in clearing	Rs.350/- per instrument Flat			YES	DJ	911909	
e	Intercity clearing through NIFT	Rs. 350/- per instrument Flat			YES	57	912001	
Note (1): No charges for transactions between following twin cities: (i) Rawalpindi & Islamabad (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad								
Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.								
Note (3): Following are exempted from these charges: (i) HBL Freedom A/c holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance (ii) HBL Haryali (iii) HBL ReadyCash Customers								

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>							
<b>Description</b>		<b>Charges</b>					
f	Urgent collection of local cheques for Rs.500,000/- and above	Rs.500/- per collection.		YES	DH	912083	
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat		Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N		930148	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC.		NO	27	912304	
<b>2</b>	<b>Inland Imports</b>						
a	Opening Commission	Upto Rs. 25 M	0.40% per quarter	Minimum Rs. 2,500/- per LC	YES	C6	912005
		Exceeding Rs. 25 M to Rs. 50 M	0.35% per quarter				
		Exceeding Rs. 50 M to Rs. 100 M	0.30% per quarter				
		Above Rs. 100 M	Negotiable Per Quarter				
		Plus Swift Charges Rs. 500/- Flat Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO	03	912352	
		Note: Charges negotiable on case-to-case basis under approval of Functional Head.		NO	27	912304	
b	Amendments charges without increase in amount	Rs.1,500/- Flat		YES	C1	930121	
c	Amendment involving increase in amount and / or extension in period of shipment	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.		YES	C1	930121	
d	Extension in maturity of Usance Bills	Service charges Rs. 1,000/- Flat per bill		YES	C1	930121	
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES	C2	912808	
f	Handling commission on inland import collection bills	Rs.600/- Flat per collection.		YES	B5	912804	
g	Handling of discrepant documents	Rs.1,500/- Flat		YES	D9	912803	
h	Service charges against retirement of Inland LC (Sight / Usance)	@ 0.15% Minimum Rs.1,500/-		YES	C6	912005	
i	If bill matures after expiry of L/C	Usual charges as in (h) above plus delivery of documents against acceptance commission @0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs. 600/-.		YES	C6	912005	
j	Inland Forced PAD	(i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only). (ii) In addition to commission at (i) above mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability till date of final payment. In case of One Off Approval, in addition to commission at (i) above, mark-up at normal Commercial rate with penalty will be applied from the date of maturity / creation of forced liability till date of final payment. <b>Mark-up Rate on FPAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.</b>		YES	D5	930135	
k	Inland PAD	Mark-up as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Mark-up at Normal commercial rate plus Commission @ 0.25% is to be recovered. <b>Mark-up Rate on PAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.</b>		YES	E6	930146	
<b>3</b>	<b>Purchase of Bills, Cheques etc.</b>						
a	Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above. Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.		YES	57	912001	
				YES	D2	930132	
b	Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above. Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.		YES	57	912001	
		Note:- Salary cheques issued by Controller of Military Accounts are exempted from charges cited at 1(b) and 1 (f) above and markup. However, Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) are to be recovered.					
i	Postage Local (within city) - Rs.30/- Inland (Inter City) 50/- per item / Courier charges Local (within city) Rs.150/- Inland (Inter-city) Rs.250/- per item are to be recovered on collection of each instrument (whether clean or documentary).			NO	E2	912301	
				NO	27	912304	
ii	Collecting Bank's Charges and Swift / Courier Charges will be extra.			NO	3	912352	
c	Mark-up shall be applied as under on bills purchased/ negotiated.						
i	If retired up to 21 <sup>st</sup> day from the date of purchase.	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied.					

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<b>Description</b>		<b>Charges</b>			
ii	If retired during next 210 days.	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied. Plus Bank's commission @ 20 paisas per Rs.100/-.	YES	57	912001
d	Handling Commission on Invoice Financing (Exports)	Rs. 1,500/- per case	YES	D3	912383
e	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES	D3	912383
<b>4</b>	<b>Inland Exports</b>				
<b>4.1</b>	<b>Inland LC Advising / Confirmation</b>				
a	Advising/ Amendment Charges	Rs.1,500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES	C1	930121
b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES	QX	912802
<b>4.2</b>	<b>SIGHT BILLS</b>				
a	Negotiation / Collection Commission	Commission @ 0.55% Minimum Rs.600/-. Plus Markup @ Matching KIBOR + 4% unless otherwise approved in credit line or advised by the relationship team from date of negotiation till realization.	YES	E6	930146
b	Collection charges (Inland L/Cs)	Rs.1,000/- Flat.	YES	C6	912005
c	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding)	Rs.1,000/- Flat.	YES	C6	912005
d	If negotiation is restricted to some other Bank	Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.	YES	B6	930116
<b>4.3</b>	<b>USANCE BILLS</b>				
a	Negotiation/ Collection Charges	Commission @ 0.40% - Minimum Rs.1,000/-	YES	C6	912005
b	In case of purchase	Plus Markup @ Matching KIBOR + 4% unless otherwise approved in credit line or advised by the relationship team from date of negotiation till realization.	YES	C6	912005
	Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.				
<b>Part G</b>	<b>FINANCES / ADVANCES</b>				
<b>A</b>	<b>PROJECT FINANCE</b>				
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.	YES	K8	930726
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-				
a	Commitment Fee (on un-disbursed balance)	On case to case basis as per agreement with the party.	YES	E9	912054
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES	G4	930164
c	Legal documentation fee	On case to case basis as per agreement with the party.	NO	G8	912315
d	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.	YES	G5	912363
e	Consortium Agent Fee	On case to case basis as per agreement with the party.	YES	G7	930167
f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium/ Deferments.	On case to case basis as per agreement with the party.	YES	G6	912320
g	Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES	QB	912328
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.				
<b>B</b>	<b>WORKING CAPITAL LOANS/ ADVANCES/ AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL LENDING</b>				
1	Legal documentation fee in all cases of fund based and non fund based facilities	Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs. 5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee. (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document. Actual (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) Actual (c) Registration Fee & Charge Search Report Actual Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.	NO	G8	912315

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<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
2	<b>Handling Charges for Facilities (Funds Based &amp; Non Funds Based) Rs. 40 M upto Rs. 100 M</b>					
	a	CREDIT SANCTION (New facility/Initial)	@ 0.12% minimum of Rs. 40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.	YES	L1	912321
	b	Interim (any change in the facility/security)	Rs. 10,000/- Flat (per amendment) For SMEs Rs. 3,000/- Flat or As approved by Business Functional Head.	YES	L1	912321
	c	Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES	F9	930702
	d	Facilities on Short form for One Off	Minimum Rs. 2,000/-	YES	L1	912321
	e	Annual Review Fee (on Renewal)	@ 0.1% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.	YES	G0	914034
	Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.					
	f	Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion	YES	L1	912321
	g	Penal Charges in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP	Additional charges @ 4% will be levied over & above the normal commercial markup rate agreed. For ERF (Penal Mark-up Rate will be 6MK + 4%)	YES	L1	912321
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the Credit Proposal of the Customer.			YES	L1	912321
3	Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).	YES	G2 or L1	930162 or 912321	
	Negotiation (Clean) without recourse	2% of Negotiated Value	YES	E5	930711	
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.					
4	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs. 40M. (Funds Based and Non Funds Based)	Fresh / Enhancement / Decrease / Renewal				
	<b>Facility Amount</b>	<b>Charges</b>	<b>Minimum</b>			
	Up to Rs. 1 M	-	Rs. 3,000/-	YES	G1	930702
	above Rs. 1 M to Rs. 2 M	-	Rs. 5,000/-			
	above Rs. 2 M to Rs. 5 M	0.15%	Rs. 7,500/-			
	above Rs. 5 M to Rs. 10 M	0.15%	Rs. 10,000/-			
	above Rs. 10 M to Rs. 20 M	0.25%	Rs. 25,000/-			
	above Rs. 20 M to Rs.40 M	0.20%	Rs. 40,000/-			
	Interim Enhancement/ Changes/ One off	-	Rs. 10,000/-			
	Temporary Extensions	-	Rs. 2,000/-			
For Supply Chain Finance – As Approved by Business Functional Head						
Note:- These charges are not applicable to the following categories:						
a) Export Refinance						
b) Finances 100% secured by deposits with our Bank						
c) All Staff Finances						
5	<b>Prime Minister's Youth Business &amp; Agriculture Loan Scheme (PMYB &amp; ALS)</b>					
	Application Processing Fee	Rs. 100/- Flat	YES	L1	914302	
6	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien)	Rs. 2,000/- Flat	YES	H6	930176	

<b>HBL</b>			<b>FED/ST Applicable</b>	<b>Charge Code</b>	<b>Misys Internal Account</b>
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
<b>C</b>	<b>SWIFT FINANCE</b>				
a	Application Processing Fee	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	L1	912321
b	Annual Renewal Fee	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	G0	914034
c	Interim Facility Enhancement	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	L1	912321
(1) All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges.					
<b>D</b>	<b>HBL SMALL BUSINESS FINANCE</b>				
a	Application Processing Fee	@ 0.24% of the facility amount, Minimum Rs. 14,400/- (One-time implied - Non-refundable, Payable Up-front)	YES	L1	912321
b	Annual Renewal Fee	@ 0.12% of the facility amount, Minimum Rs. 7,200/- (Non-refundable, Payable Up-front)	YES	G0	914034
c	Interim Facility Enhancement Fee	@ 0.12% of the amount of excess requested over approved limits, Minimum Rs. 7,200/- (Non-refundable, Payable Up-front)	YES	L1	912321
d	L/G Court/Custom Guarantees	0.50% per Quarter	YES	QC	912007
e	LG (All other Types)	0.40% per Quarter	YES	QC	912007
f	Letter of Credit	As per SOBC	YES	C5	912006
g	Shipment Guarantee	As per SOBC	YES	A4	912018
<b>E</b>	<b>HBL POS FINANCE</b>				
a	Application Processing Fee	0.10% of the facility amount, min. Rs. 10,000/- (Non-refundable, payable up-front)	YES	L1	912321
b	Annual Renewal Fee	0.05% of the facility amount, min. Rs. 5,000/- (Non-refundable, payable up-front)	YES	G0	914034
c	Commitment Fee for utilizing atleast 60% of limit	0.1% of the limit amount on renewal	YES	G0	914034
<b>F</b>	<b>HBL SAAF FINANCE</b>				
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)	YES	MH	914309
b	Annual Renewal and Review Charges	Rs. 6,000/- or 0.6% whichever is higher (excl. FED & Taxes)	YES	-	-
<b>G</b>	<b>HBL ASAA FINANCE</b>				
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)		MJ	
b	Annual Renewal and Review Charges	Rs. 6,000/- or 0.6% whichever is higher (excl. FED & Taxes)		-	
<b>H</b>	<b>LEASING FINANCE (Machinery)</b>				
a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).	YES	G3	930163
b	Legal Documentation Fee	(i) Rs. 3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)	NO	G8	912315
c	Commitment Fee (On un-disbursed amount / balance)	@ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Functional Head in the light of credit rating and business relationship with the customer).	YES	E9	912054
d	Machinery Lease for Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.	YES	P1	912350
<b>I</b>	<b>AGRICULTURE BANKING</b>				
<b>1</b>	<b>PRODUCTION AND DEVELOPMENT</b>				
<b>Application Processing Charges for New to Bank/Existing Renewals/Enhancement in</b>					
a	Upto Rs.500 K	Rs. 2,500/- Flat			
b	Above Rs.500 K and Upto 1 M	Rs. 5,000/- Flat			
c	Above Rs.1 M and Upto Rs.5 M	Rs. 7,500/- Flat	YES	L6	912070
d	Above Rs.5 M and Upto Rs.10M	Rs. 10,500/- Flat			
e	Above Rs.10 M	0.1% of the finance amount			
f	Per Tractor	Rs. 3,500/- Flat	YES	L6	912070
g	Prime Minister's Youth Business & Agriculture Loan Scheme	Rs. 100/- Flat	YES	16	9142975-86

<b>HBL</b>		<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>		<b>FED/ST Applicable</b>	<b>Charge Code</b>	<b>Misys Internal Account</b>
<b>Description</b>		<b>Charges</b>				
<b>2</b>	<b>AGRICULTURE BUSINESS FINANCE</b>					
	Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/ Additional Product to existing customer (Fund Based Facility only).					
a	Up to Rs. 10 M	Rs. 15,000/- Flat				
b	Above Rs. 10 M and up to Rs. 40 M	0.15% of the finance amount 0.05% of the finance amount (financing against EWR/ liquid securities)				
c	Above Rs. 40 M (New facility/ Initial)	0.12% minimum of Rs. 40,000/- of total funded facilities				
d	Interim (any change in the facility/ security)	Rs. 5,000/- Flat		YES	16	9142975-86
e	Property Evaluation Fee	Actual Cost				
f	Legal Fee	Actual Cost				
g	Credit/Market Check & Income at Actual Estimation Fee	Actual Cost				
h	Insurance Premium Rate (if applicable)	Actual Cost				
	* All actual stamp duties, legal charges, levies along with other applicable charges will be paid by the Borrower prior to disbursement and mortgage creation.					
<b>J</b>	<b>OTHER CHARGES ON ADVANCES</b>					
<b>1</b>	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks/ financial institutions	Rs.10,000/- Flat per transaction	YES	H1	930171
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets	Rs.10,000/- Flat per transaction	YES	H1	930171
<b>2</b>	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage	Rs.2,500/- Flat per property	YES	H3	930173
<b>3</b>	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered	Actual Cost - Plus Rs.1,200/- per case	NO	G8	912315
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office	Actual Cost - Plus Rs.1,000/- per case	NO	G8	912315
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers	Actual Cost.	NO	G8	912315
<b>4</b>		To mark lien on securities issued by other institutions	Rs.500/- Flat per trip	YES	G9	930169
<b>5</b>		Collection/Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/Saving Centers under lien with us	Rs.250/- Flat per trip	YES	H0	930170
<b>6</b>		For Finances against Pledge/ Hypothecation				
	a	Godown Rent	Actual	-	-	-
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy	Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-
	c	In case of Muccadam (Managed Pledge)	Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)	-	-	-
	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost	-	-	-
	Note:- No charges in case of occasional surprise checking of godowns carried by the Bank's Executives/ Representatives/ External and Internal Auditors.					

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account		
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>								
<b>Description</b>		<b>Charges</b>						
7	<b>For Finances against Land, Building, Plant &amp; Machinery</b>				-	-	-	
a	Valuation	<b>Schedule of Valuation charges for Industrial / Commercial / Residential / Agriculture Properties (including Land / Open Plots)</b>			-	-	-	
		<b>Value of Assets Rs.</b>	<b>Land &amp; Building Rs.</b>	<b>Land, Building, Plant &amp; Machinery Rs.</b>	<b>Current Assets / Commodities / Inventories etc. including vehicles Rs.</b>			
		Up to 10 M	6,250	12,500	6,250	-	-	
		Above 10 to 25 M	12,500	18,750	12,500	-	-	
		Above 25 to 50 M	18,750	31,250	18,750	-	-	
		Above 50 to 100 M	25,000	43,750	25,000	-	-	
		Above 100 to 200 M	31,250	56,250	31,250	-	-	
		Above 200 M. to 500 M	43,750	81,250	43,750	-	-	
		Above 500 M. to 1,000 M	62,500	112,500	62,500	-	-	
		Above 1,000 M & above	(minimum 62.5K) @ 0.005% or Negotiable	(minimum 112.5K) @ 0.008% or Negotiable	(minimum 62.5K) @ 0.005% or Negotiable	-	-	
		Desktop Valuation	5,000/- Per Valuation			-	-	
		* In case the valuation site is 50 KM or 100 KM away from Valuator Office OR RHQ Office, Rs.4,000/- & Rs.6,000/- respectively are to be paid as Travelling Expenses to the Valuator.						
		* Assignments where Bank is paying the charges, will be negotiated on case-to-case basis.						
		Note: Above mentioned charges are exclusive of applicable Govt./ Provincial Taxes.						
<b>Part H CONSUMER FINANCES</b>								
1	<b>HBL CarLoan</b>							
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 13,000/- Rs. 6,500/- (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 Upto Rs. 150/-			YES	L3	912067	
1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.			YES	K3	912346	
1.3	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.			YES	K3	912346	
1.4	Vehicle Appraisal (if applicable)	Actual			YES	K3	912346	
1.5	Re-possession Charges	Actual or Rs.100,000/- whichever is Lower.			YES	O2	912387	
1.6	Legal Notice Fee	Actual Cost			YES	G8	912315	
1.7	Late Payment Charges	Rs.1,500/- per late payment			YES	K4	912395	
1.8	Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month			YES	O2	912387	
1.9	Marketing Charges (Auction Cases)	Actual			YES	O2	912387	
1.10	Re-Issuance of NOC	Rs. 3,000/-			YES	K3	912346	
2	<b>HBL HomeLoan</b>							
2.1	Processing charges	Rs.10,000/- Inclusive of: - Verification - Credit Report: Actual Upto Rs. 150/-			YES	L5	912069	
2.2	Early Termination/ Settlement Charges	5% of Principal settled			YES	L0	912349	
2.3	Partial Payment Charges	10% of Principal settled 5% after 50% of Tenure has passed			YES	P4	912391	
2.4	Legal Opinion	Rs. 10,000/-			NO	G8	912315	
2.5	Property Appraisal	Rs. 3,500/- per valuation			NO	G8	912315	
2.6	Property Insurance premium	Property Insurance Premium borne by the Bank			NO	G8	912315	
2.7	Late Payment Charges	Rs. 1,000/- per late payment			YES	G8	912315	
2.8	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer			NO	L5	924967	

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
<b>3</b>	<b>Personal Loans</b>					
<b>3.1</b>	Processing charges (inclusive of documentation charges, verification and stamp duty)	Salary Transfer : Topup : Deposit Based : Loans via Mobile App: Institutional / Corporate Segment :	Rs. 6,000/- or 1.25% of the loan amount whichever is higher  As per Agreement.	YES	L2	912322
Note: 50% discount on HBL Personal Loan processing fee for <b>all female</b> Accountholders.						
<b>3.2</b>	Early settlement Charges.	7% of the outstanding loan amount		YES	K0	912347
<b>3.3</b>	Partial Payment	5% of Partial Payment amount Not allowed in Year 1 Partial payment amount cannot be more than 6 monthly installments. Partial payment can be done once in the complete tenure.				
<b>3.4</b>	Late Payment Charges	Rs. 1,250/- per late payment		YES	N7	912392
<b>4</b>	<b>ReadyCash</b>					
<b>4.1</b>	Processing Charges	Rs. 6,000 or 1.25% of the loan amount whichever is higher (upfront)		YES	MD	930773
<b>4.2</b>	Annual Renewal Fee	Rs. 5,000/-		YES	ME	930774
<b>4.3</b>	Late Payment Charges	Rs. 1,250/- per late payment		YES		914286
<b>4.4</b>	Limit Enhancement fee	Rs. 2,500 per limit enhancement		YES		
<b>5</b>	<b>HBL Credit Cards</b>	<b>HBL CreditCard</b>	<b>HBL FuelSaver</b>			
a	Service Charges	Maximum 42% per annum of outstanding amount	Maximum 42% per annum of outstanding amount	NO		932531
b	BTF Service Charges	24% per annum of outstanding BTF amount.	24% per annum of outstanding BTF amount.	NO		932531
c	HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount	24% per annum of outstanding HIP amount	NO		932531
d	Cash Advance Service Charges	42% per annum of outstanding cash advance amount	42% per annum of outstanding cash advance amount	NO		932531
e	Annual Fee	Rs. 6,500/- for HBL Green Card Rs. 14,000/- for HBL Gold Card Rs. 22,000/- for HBL Platinum Card		YES	QQ	912317
f	Supplementary Fee	Rs. 3,250/- for HBL Green Card Rs. 7,000/- for HBL Gold Card Rs. 11,000/- for HBL Platinum Card		YES	Q1	912228
g	Monthly Fee (Basic)		Rs. 350/- for HBL Fuel Saver Green Card Rs. 700/- for HBL Fuel Saver Gold Card	YES	QQ	912317
h	Monthly Fee (Supplementary)		Rs. 175/- for HBL Fuel Saver Green Card Rs. 350/- for HBL Fuel Saver Gold Card	YES	Q1	912228
i	BTF Processing Charges	Rs.500/- or 3% of the transferred amount, whichever is higher	Rs.500/- or 3% of the transferred amount, whichever is higher	YES	Q7	914008
j	Late Fee	Rs. 2,500/- per month		YES	QK	912231
k	Voucher Retrieval Fee	Rs. 1000/- per transaction		YES	QM	912234
l	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent in Pak Rupee		YES	QM	912234
m	Card Replacement Fee	Rs. 1,000/- per card		YES		912229
n	Cash Advance Issuance Fee	Rs. 1,000/- or 3% of withdrawn		YES	QJ	912230
o	Banker's Cheque Issuance Fee	Rs.500/- per cheque		YES	62	912017
p	Early Payment Charges for installment plan	5% of remaining principal balance		YES	QO	912242
q	Foreign Transaction Charges	4% of transaction amount		YES	QP	912243
r	Card Conversion Fee	Rs.600/- per card		YES		912229
s	Returned Cheque Charges	Rs.1,000/- per cheque		Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	DB	912359
t	SMS Alert Charges	Free		YES		912247
u	HBL Installment Plan Processing Charges/HIP Fees	Rs. 1,000/- per installment plan		YES		914014

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
<b>6</b>	<b>HBL Insurance Scheme</b>					
a	Credit Shelter	0.50% of outstanding balance	YES		912236	
b	Credit Shelter Plus	0.073% of credit limit	YES		912236	
c	Income Continuation - Plan-A	Rs. 399/- per month	YES		912236	
d	Income Continuation - Plan-B	Rs. 250/- per month	YES		912236	
e	Total Assurance - Plan A	Rs. 300/- per month	YES		912236	
f	Total Assurance - Plan B	Rs. 575/- per month	YES		912236	
g	Triple Health Cash Plan	Minimum Rs. 175/- and maximum Rs.970/- per month (varies according to plan)	YES		912236	
h	HBL Wallet Plan	Rs. 199/- per month	YES		912236	
i	HBL Family Protect - A	Rs. 165/- per month	YES		912236	
j	HBL Family Protect - B	Rs. 1,650/- per year	YES		912236	
k	HBL LifePlus - A	Rs. 250/- per month	YES		912236	
l	HBL LifePlus - B	Rs. 325/- per month	YES		912236	
m	HBL My Health Forever	Rs. 3,000/- per year	YES		912236	
n	Credit Shield Plus	0.79% of total outstanding balance	YES		912236	
<b>Part I STANDING INSTRUCTIONS CHARGES</b>						
<b>1</b>	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges	Rs. 290/- per transaction except deduction of loan installments.	YES	65	912081
	b	Amendment of Current Standing Order	Rs. 250/- Flat	YES	65	912081
<b>Part J SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>						
<b>1</b>		Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).				
	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG	912344
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES	DG	912344
<b>2</b>	a	Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)				
		Small	Rs. 6,500/- Flat per annum	YES	F4	912310
		Medium	Rs. 8,000/- Flat per annum			
		Large	Rs. 10,000/- Flat per annum			
		Extra Large	Rs. 13,500/- Flat per annum			
		Cubicle Locker	Rs. 40,000/- Flat per annum			
		Note: 50% waiver for HBL Nisa Accountholders on Safe Deposit Lockers Fee (annual fee) for the first year. For subsequent years, the annual fee will apply as per the latest SOBC. For customers with multiple NISA accounts, the 50% discount on the first year's annual locker rent will apply to each individual locker associated with every account they hold.				
	b	Late payment fee	10% of the applicable annual advance locker rent with grace period of 30 days from the due date.	YES	QY	912805
	c	Key Deposit (Will apply at the time of issuance of new locker).				
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.				
		Small	Rs.3,500/- Flat	NO	F4	912310
		Medium	Rs.4,000/- Flat			
		Large/Extra Large	Rs.6,500/- Flat			
		Cubicle Locker	Rs.50,000/- Flat			
	d	Breaking Charges				
		For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.	YES	88	912807
		Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.	YES	88	912807
	e	Addition of New Locker Operator	Rs. 300/-	YES	F4	912310
		Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered.				
<b>Part K GUARANTEES</b>						
<b>1</b>		Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies.	@ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,500/- to be recovered.	YES	QC	912007
<b>2</b>		Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/- (ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-. For SME Banking Customers: If secured against cash margin/ lien on deposit, for LGs up to Rs. 1 M; Commission @Rs. 5,000/- per Qtr. shall be charged (iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate. Minimum Rs.1,500/- annually. (iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable or as per approval of competent authority.	YES	QC	912007
				YES	QC	912007

<b>HBL</b>			<b>FED/ST Applicable</b>	<b>Charge Code</b>	<b>Misys Internal Account</b>	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
3	a	Cross Border Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees/Standby Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches	(i) 0.45% per quarter or part thereof, Minimum USD 150/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs is determined based on issuing Bank/ Country & Value / Tenor of the Instrument, Minimum USD 150/-. These Charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 under Part S.	YES	QC	912007
	b	Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches		YES	QC	912007
	(i)	If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies	YES	QC	912007
		Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c).		YES	QC	912007
	(ii)	If advised duly added with Confirmation	Rates as per K 4 (c) will apply	YES	QC	912007
	c	Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.				
4	Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY	YES	QC	912007	
5	Consortium/ Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	YES	QC	912007	
a	Note: All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgement date.					
	In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.					
c	Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.	YES	QC	912007	
	d	Amendment	Rs.1,400/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES	QC	912007
e	The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.					
f	Claiming Charges in Local Guarantee	Rs.1,500/- Flat	YES	599	930102	
g	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat	YES	QC	912007	
		(Plus Swift charges Rs.600/- Flat or Courier Rs.150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city)	NO			
<b>Part L MISCELLANEOUS CHARGES</b>						
1	Service Charges are to be applied where the monthly average balance is: (a) less than Rs. 40,000/- on all Current accounts (b) less than Rs. 200,000/- on all Saving accounts		Rs. 49.88/- Flat (including FED) to be recovered on monthly basis.	YES	02	930002
	Following categories of Accounts are exempt from recovery of "Service Charges":					
	1) A/cs of employees of Government/Semi-Government institutions including Armed Forces Employees/Pensioners opened for salary and pension purposes including widows/children of deceased employees eligible for family pension/ benevolent fund grant etc./ senior citizens or physically handicapped.					
	2) Accounts of Mustehiqeen of Zakat					
	3) Accounts of Students					
	4) Accounts of Deceased					
	5) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans)					
	6) Accounts in Unclaimed categories					
	7) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt, Govt. of Sindh					
	8) Nominated accounts against all types of Term Deposits					
	9) Regular PLS Saving Accounts					
	10) Special Non-Chequeing Accounts of Exporters (Account Type-CP)					
	11) HBL @Work Accounts (Current & Saving)					
	12) HBL Asaan Accounts					
13) Basic Banking Accounts						
2	Service Charges on FC Savings & FC Current Accounts	Free				
3	Service Charges on HBL @Work Account	Rs. 49.88/- (including FED) will be applicable, in case the salary is not credited to HBL @Work Current account for 3 months and the average balance falls below Rs. 200,000/-.	YES	B1	912093	

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025						
Description	Charges					
4	a	Transaction Charges on Basic Banking Account	Rs. 58/- (inclusive of FED) per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATMs, digital channels and system generated debit transactions.	YES	B1	912093
	Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who are exempted from Service Charges as per Part-L, 1.					
	b	Transaction charges on all Saving Accounts (except Regular PLS Saving Account)	Rs. 58/- (inclusive of FED) per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATMs, digital channels and system generated debit transactions.	YES	B1	912093
	c	HBL Freedom Account	For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ Rs. 34.8/- (inclusive of FED) per transaction will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.	YES	B1	912093
	d	Transaction Charges on HBL Asaan Account	Free	YES	B1	912093
e	FBR Collections through Branch Counter (OTC)	NIL	YES	03	912319	
5	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book: <b>Rs. 25/- Flat per leaf.</b> Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, <b>HBL @Work (Current, Saving &amp; FCY)</b> , and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	90	912318	
6	Stop payment of cheque	(i) Rupee A/c	Rs. 750/- Flat per instruction	YES	25	912360
		(ii) F.C. A/c	US\$ 12/- or equivalent Flat per instruction	YES	25	912360
Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on <b>HBL @Work Account (Current, Saving &amp; FCY)</b> . (3) HBL Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance. (4) HBL Nisa Plus Current Account holders are exempted from these charges.						
7	Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer"	(i) Rupee A/c	Rs. 650/- Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	DB	912359
		(ii) FC A/c	US\$ 6/- or equivalent Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	D1	911910
Note: HBL Freedom Account holder maintaining PKR 40,000 or above monthly average balance is exempted from these charges.						
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs. 310/- or the respective equivalent currency (Flat per cheque)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	DB	912359
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES	92	930092
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque			
		(iii) Above five years	Rs.500/- Flat Per cheque			
10	Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat		NO	27	912304
<b>Account Statement &amp; Certificate Related Charges</b>						
11	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO	3	912352
12	Duplicate Statements for all types of accounts, on request from customer	Free		YES		912082
13	Verification of Accounts / Bank Statements of Students Applying for Foreign Education	Free		NO	-	-
14	Bank Certificate for the purpose of Visa etc.	Rs. 375/- Flat per certificate Note: HAW Accounts are exempted from Bank Certificate Charges.		YES	98	912396
15	Overseas Employment Certificate	Free		YES	98	912396

<b>HBL</b>				<b>FED/ST Applicable</b>	<b>Charge Code</b>	<b>Misys Internal Account</b>	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>							
<b>Description</b>		<b>Charges</b>					
16	Credit Information Report / Opinion						
	Credit Information report/ opinion provided locally to Banks/ Other Organizations (Embassies etc)	Rs.500/- Flat		YES	93	930093	
	Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.						
17	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs.1,000/- Flat		YES	94	930094	
18	Closure of Account Charges	Free		YES	26	930026	
19	Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		YES	1A	914059	
20	Confirmation of balances to Auditors	Rs.500/- Flat		YES	97	930097	
<b>Capital Market Products/ SSC/ DSC/ NIT related Charges</b>							
21	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies)	As per Agreement with client along with TEB Functional Head approval	YES	16	912319	
		Note:- i) Bank may waive charges to Customers depositing full Dividend amount in advance or Rs.50 (M) whichever is less in Dividend Account for payment of Dividend Warrants. ii) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Company.		YES	16	912319	
22		Share Floatation/TFCs issue charges	(i) As per Agreement with client along with TEB Functional Head approval	YES	16	912319	
			(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)	YES	16	912319	
23		Issuance of Right Shares/IPO	(i) As per Agreement with client along with TEB Functional Head approval	YES	16	912319	
			(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)	YES	16	912319	
24		Issuance of DSC/SSC/NIT on behalf of Government of Pakistan	As prescribed by Govt.	YES	09	930721	
25	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Electricity	Isb-N	04	912004
				Sui Gas	Sindh-Y	05	912026
				Telephone	Punjab-Y	06	912027
				Water	Bal-Y	07	912028
				CDGK Utility	KPK-Y	07	912028
				GB-N	OA	914024	
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies.	YES	14	910818	
<b>Other Services to BISE / University</b>							
26		<b>Other Services to BISE / University:-</b>					
	a	Selling of admission forms / job application forms	Rs.10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.	YES	20	912327	
	b	To provide printed challans		YES	20	912327	
	c	Safe keeping of question papers & answer copies		YES	20	912327	
		Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.					
<b>Salary Disbursement related Charges</b>							
27		Salary Disbursement Charges	Manual salary processing: Rs. 42/- per transaction Charges to be recovered from all clients excluding Government/Semi-Government Institutions & Armed Forces	YES	17	912325	
		<b>Misc. Charges</b>					
28		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs.500/- Flat per annum	YES		912816	
29		Handling Charges on Commodity Operation	Rs. 3.75 per 1000/-	YES	O6	910902	

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<i>Description</i>		<i>Charges</i>			
<b>30</b>	<b>CHARGES ON PAYMENT OF PRIZE MONEY AND FACE VALUE OF NATIONAL PRIZE BONDS (NPB) THROUGH DESIGNATED BRANCHES:</b>				
a	Collection of payment of prize money and face value of NPB through designated branches bank charges	Bank Charges Rs. 500/- per NPB claim upfront, and CIT as given below in section 'b'	YES	CB	930002
b	Collection of payment of prize money and face value of NPB through designated branches cash in transit (CIT) charges	CIT Actual - per NPB claim upfront. (Actual as payable to CIT company by the bank)	NO	CA	918018
<b>31</b>	<b>SMS Alert Charges</b>				
	SMS Alert Charges for over-the-counter transactions	Monthly Subscription of Rs. 225/- per month Note: SMS for OTC charges are applied for the entire month, regardless of the activation date.	YES	P6	914279
	Following categories of Accounts are exempt from recovery of "SMS Alert Charges":				
	1) Deceased				
	2) Blocked				
	3) Inactive				
	4) Closed				
	5) Unclaimed				
	6) Overdraft				
	7) Staff				
	8) HAW				
	9) Freedom Account on maintaining PKR 40,000 or above monthly average balance				
	10) HBL ReadyCash Customers				
	11) HBL Small Bussiness Finance				
	12) HBL POS Finance				
	13) HBL SAAF Finance				
	14) HBL ASAAN Finance				
<b>32</b>	a	Biometric at Branches for proof of life against pension accounts			
	b	Biometric at Konnect agent location for proof of life against pension accounts			
<b>33</b>	<b>Term Deposit Encashment Penalty for LCY and FCY Deposit</b>				
	<b>Advantage and Advantage Plus:</b> Applicable profit for the holding period will be paid at the lower of the booking date PLS rate or the prevailing PLS rate on the encashment date or nearest term deposit completed rate minus 1%.		YES	EW	916272
	<b>FCY Term Deposits</b> Applicable profit for the holding period will be paid at the lower of the prevailing FCY saving rate and FCY term deposit rate, irrespective of the tenor or tier.		YES	EW	916272
<b>Part M HBL DEBIT CARD (ATM CARD) *</b>					
<b>1</b>	a	Card Charges			
	b	Annual fee (Primary)			
		PayPak Chip - Rs. 2,000/-	YES	F5	912097
		Visa Chip - Rs. 2,800/-			
		MasterCard Standard - Rs. 2,800/-			
		MasterCard Gold - Rs. 3,600/-			
		UnionPay Chip - Rs. 2,500/-			
		Visa Chip USD - US\$ 12/-			
		MasterCard Titanium - Rs. 3,000/-			
		MasterCard World - Rs. 20,000/-			
	c	Annual fee (Supplementary)	YES	F5	912097
		PayPak Chip - Nil	YES	F5	912097
		Visa Chip - Rs. 550/-			
		MasterCard Standard - Rs. 550/-			
		MasterCard Gold - N/A			
		UnionPay Chip - Rs. 550/-			
		Visa Chip USD - N/A			
		MasterCard Titanium - Rs. 900/-			
		MasterCard World - N/A			
	d	Card Replacement fee	YES	F5	912097
		PayPak Chip - Rs. 500/-	YES	F5	912097
		Visa Chip - Rs. 700/-			
		MasterCard Standard - Rs. 700/-			
		MasterCard Gold - Rs. 1,000/-			
		UnionPay Chip - Rs. 700/-			
		Visa Chip USD - US\$ 4/-			
		MasterCard Titanium - Rs. 700/-			
		MasterCard World - Rs. 1,700/-			

<b>HBL</b>		<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>			<b>FED/ST Applicable</b>	<b>Charge Code</b>	<b>Misys Internal Account</b>
<b>Description</b>		<b>Charges</b>					
e	POS Transaction fee per transaction Local	PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES	N8	912098		
f	POS Transaction fee per transaction International	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount	YES	QV	912485		
g	ATMs International (Cash withdrawal)	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES	QV	912485		
h	ATMs International (Balance Inquiry)	PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction	YES	QV	912485		
<b>* Note:</b> (i) Issuance charges of Mastercard Standard for eBanc by HBL (Overseas Savings Account), and HBL Nisa Plus Current & Nisa Saving Account holders are waived for the first year. Second year onwards, annual fees shall apply. (ii) Issuance charges of Mastercard Gold for HBL Nisa Plus Current & Nisa Saving Account are waived at the time of account opening. Second year onwards, annual fees shall apply. (iii) First-year free issuance of Paypak debit card for HBL Rutba, HBL Mahana Amdan, HBL Haryali, HBL iD, all Asaan variants & Freelancer Digital Account. Second year onwards, annual fees shall apply. (iv) Free debit card (Classic variant) for HBL Freedom Account. (v) Free Debit Card (Master Card Standard) for <b>HBL @Work Customers (Current, Saving &amp; FCY)</b> .							
i	SMS Alert Charges	Free	YES	NA	914035		
		*Note: (i) Account based propositions: As per account terms & conditions					
<b>2</b>	<b>MERCHANT ACQUIRING (POS)</b>						
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	28	914169		
<b>Part N</b>	<b>HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED)</b>						
<b>1</b>	<b>ATM Charges</b>						
<b>1.1</b>	<b>Cash Withdrawal</b>						
a	HBL Card on HBL ATMs	Nil	YES	21	910821		
b	HBL Card on Other Local Bank ATMs	Rs. 23.44 per withdrawal	YES	21	910821		
c	Other Local Bank Card on HBL ATM	Rs. 23.44 per withdrawal	YES				
d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 1,000/- per withdrawal	YES				
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM) Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay. Note: No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan. Free Cash Withdrawals from other Bank's ATMs for <b>HBL @Work Account (Current, Saving &amp; FCY)</b> , and HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance.	YES	22	914288		
<b>1.2</b>	<b>Balance Inquiry</b>						
a	HBL Card on HBL ATMs	Nil	-	-	-		
b	HBL Card on Other Local Bank ATMs	Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	914217		
c	Other Local Bank Card on HBL ATM	Rs. 3.13/- per inquiry					
d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	22	914288		
e	HBL Card on HBL ATMs Mini Statement	Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	94	930094		

HBL			FED/ST Applicable	Charge Code	Misys Internal Account		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025							
Description	Charges						
1.3	Funds Transfer (HBL to HBL)	NIL					
	Funds Transfer (HBL to Other Bank) *	<b>Transfer Amount</b>	<b>Charges</b>	YES	13	910818	
		Rs. 1 - 25,000	Free				
		Rs. 25,001 and above	Up to 0.1% or Rs. 200				
Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower. * Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges.							
1.4	Utility Bill Payment	Nil	-	-	-		
1.5	HBL-ATM Biometric Transactions	Rs. 15/- per transaction	YES	21	914190		
2	<b>HBL Phone Banking</b>						
	a	Funds Transfer Inter Branch Fund Transfer	Nil	-	-	-	
	b	Statement Request	Nil	NO	RA	912082	
	c	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs. 750/- Flat per instruction	YES	25	912360
			(ii) F.C. A/c	US\$ 12/- Flat per instruction (or equivalent in other currencies)	YES	25	912360
	Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. HBL Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge.						
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book: <b>Rs. 25/- Flat per leaf.</b> Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, <b>HBL @Work (Current, Saving &amp; FCY)</b> , and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	90	912318		
3	<b>HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)</b>						
	a	Subscription	Nil	-	-	-	
	b	Funds Transfer Inter Branch Fund Transfer	Nil	-	-	-	
	c	Inter Bank Funds Transfer (IBFT) *	<b>Transfer Amount</b>	<b>Charges</b>	YES	13	910818
			Rs. 1 - 25,000	Free			
			Rs. 25,001 and above	Up to 0.1% or Rs. 200			
			Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs.200 whichever is lower. * HBL Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges.				
	d	Utility Bill Payment *	Electricity	Nil	NO	4	912004
			Sui Gas		NO	5	912026
			Telephone		NO	6	912027
			Water		NO	7	912028
* As per specific arrangement with the utility company. 'Nil' unless specifically negotiated differently with a client.							
e	Education Fee Payment *	Nil	YES		914162		
*As per specific arrangement with the educational institution. Considered 'Nil' unless specifically negotiated differently with a client.							
f	Cheque Book request	To be recovered at the time of issuance of Cheque Book: <b>Rs. 25/- Flat per leaf.</b> Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, <b>HBL @Work (Current, Saving &amp; FCY)</b> , and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N	90	912318		
g	SMS Alert Charges	NIL	-	-	-		

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
<b>4</b>	<b>HBL Pay Business Banking</b>					
a	Monthly Subscription *	Rs. 250/-	YES	R3	914336	
	<b>* Charges to be recovered per account tagged for Retail Business Clients excluding Government/Semi-Government Institutions including Armed Forces</b>					
b	HBL Pay Business Banking Platform for Retail Clients	Payroll processing	NIL	YES		
		RTGS	Rs. 50/- over and above SBP charges	YES		
		LFT	Rs. 20/-	YES		
		IBFT	Rs. 75/-	YES		
		Smart Cheque	Rs. 100/-	YES		
		Corporate Cheque	Rs. 40/-	YES		
	* Applicable on Retail Business clients of private sector, onboarded on HBL Pay via Branches/TEB Sales. Any deviation to be approved by Head TEB.					
<b>5</b>	<b>HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)</b>					
a	Utility Bill Payment		NIL	-	-	-
b	Initial Deposit - Konnect by HBL Mobile Account		NIL	-	-	-
c	Cash Deposit - Konnect by HBL Mobile Account	0.5% of Deposit Amount plus tax		YES		
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	NIL	-	-	-
ii)	Money Transfer Receiving		NIL	-	-	-
iii)	Money Transfer Sending at Agent's location		Rs. 10 per transaction	YES	-	9916269
	Note: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.					
f	<b>Money Transfer - Konnect by HBL Mobile Account to CNIC</b>					
	i) Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs. 260 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	K1	9914151
	Transfer Amount Rs. 20,001 - 25,000	Rs. 550 per transaction	YES	K1	9914151	
	Note: If transaction is executed at agent location additional Rs.10 will be charged as Agent Fee.					
ii)	Money Transfer Receiving		NIL	-	-	-
g	<b>Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location</b>					
	i) Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 156 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES	K1	9914151
	Transfer Amount Rs. 20,001 - 25,000	Rs. 204 per transaction	YES	K1	9914151	
h	<b>Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account</b>					
i)	Fund Transfer	*NIL		YES	32	9914162
	* will be updated as per SBP's directives					

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<b>Description</b>		<b>Charges</b>				
i	<b>Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)</b>					
		Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32	9914162
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	32	9914162
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	32	9914162
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	32	9914162
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	32	9914162
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32	9914162
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32	9914162
i)	<b>Inter Bank Fund Transfer (IBFT)</b>	Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32	9914162
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32	9914162
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32	9914162
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32	9914162
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32	9914162
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32	9914162
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32	9914162
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32	9914162
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32	9914162
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162
		Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	32	9914162
j	<b>Cash Withdrawal at Agent Location - Connect by HBL Mobile Account</b>					
		Transfer Amount Rs. 1 - 200	Rs. 15 per transaction	YES	35	9914165
		Transfer Amount Rs. 201 - 500	Rs. 15 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 - 1,000	Rs. 20 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs. 45 per transaction	YES	35	9914165
		Transfer Amount Rs. 2,501 - 4,000	Rs. 80 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs. 100 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs. 125 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs. 180 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs. 280 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs. 330 per transaction	YES	35	9914165
		Transfer Amount Rs. 20,001 - 25,000	Rs. 380 per transaction	YES	35	9914165
		Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES	35	9914165
		Transfer Amount Rs. 30,001 - 40,000	Rs. 560 per transaction	YES	35	9914165
		Transfer Amount Rs. 40,001 - 50,000	Rs. 690 per transaction	YES	35	9914165
	* For transactions through HRA Account fee will be 50% of the above mentioned slab.					
k	<b>Cash Withdrawal from ATM - Connect by HBL Mobile Account</b>					
		Transfer Amount Rs. 1 - 500	Rs.12 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 -1000	Rs.25 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35	9914165
		Transfer Amount Rs. 2501 - 4000	Rs.50 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs.100 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	YES	35	9914165
	*Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'ax' below).					
	* For transactions through HRA Account fee will be 50% of the above mentioned slab.					
l	<b>Cash Withdrawal from Non-HBL ATMs - Connect by HBL Mobile Account</b>					
i)	Cash Withdrawal	Rs. 23.44/- per transaction Flat		YES		9914165
ii)	Cash Withdrawal Print Receipt Charges	Rs. 3.13/- per transaction		YES		
iii)	Balance Inquiry	Rs. 3.13/- per inquiry		YES		

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025						
Description		Charges				
m	Cash Deposit into HBL Core Banking Account at Agent's location					
i)	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES	K1	9916267
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES	K1	9916267
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per transaction	YES	K1	9916267
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per transaction	YES	K1	9916267
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per transaction	YES	K1	9916267
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per transaction	YES	K1	9916267
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per transaction	YES	K1	9916267
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per transaction	YES	K1	9916267
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per transaction	YES	K1	9916267
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per transaction	YES	K1	9916267
Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per transaction	YES	K1	9916267		
n	Gulak (Konnect by HBL Saving Account)	<b>Gulak Variants</b>	<b>Pre-mature Penalty Charges</b>			
		Gulak 1,000	Rs. 85 per transaction	YES		
		Gulak 2,500	Rs. 120 per transaction	YES		
		Gulak 4,000	Rs. 150 per transaction	YES		
		Gulak 7,500	Rs. 300 per transaction	YES		
		Gulak 10,000	Rs. 330 per transaction	YES		
		Gulak 15,000	Rs. 400 per transaction	YES		
		Gulak 20,000	Rs. 600 per transaction	YES		
		Gulak 40,000	Rs. 1,000 per transaction	YES		
<b>Note:</b>						
1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout.						
2. Payout rates are directly related to policy rate and subject to change.						
o	HBL ATM biometric verification		Rs.15 per transaction	YES		
p	Pensioner Proof of Life (POL)		NIL			
q	Balance Inquiry - Konnect by HBL Mobile Account		NIL			
r	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
s	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
t	View Mini Statement - Konnect by HBL Mobile Account		NIL			
u	Air Time Top Up - Konnect by HBLs Agent & Mobile Account		NIL			
v	Mobile Account Opening on Agent and Customer App		NIL			
w	Average Minimum Balance required		NIL			
x	Balance Inquiry through SMS		NIL			
y	Upgrade of MW Account		NIL			
z	Account Maintenance		NIL			
aa	SMS Alerts for Customers		NIL			
ab	SMS Alerts for Agents		Rs. 230/- per month (inclusive of tax)	YES		
ac	MPIN Creation		NIL			
ad	MPIN Change		NIL			
ae	App Login		NIL			
af	Postpaid Bill Payment OTC		NIL			
ag	Donations OTC		NIL			
ah	Balance Check Via USSD		NIL			
ai	Receive International Remittance		NIL			
aj	Postpaid Bill Payment through M-Wallet		NIL			
ak	Mini statement M- Wallet/App		NIL			
al	Donations through M-Wallet		NIL			
am	Internet Bill Payment OTC		NIL			
an	Internet Bill Payment M-Wallet		NIL			
ao	Debit Card PIN Creation / Change		NIL			
ap	IBFT Incoming		NIL			
aq	Account in-activity fee (Applicable in case of no activity in account for 12 months)		NIL			
ar	In App BVS charges		NIL			
as	USSD Platform Fee/transaction*		NIL			
at	Transaction processing Fee **		NIL			
au	App Platform Fee/transaction ***		NIL			
* All financial/Non-financial transactions done via USSD platform.						
** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC.						
*** All financial/Non-financial transactions done via App platform.						
av	Fund Transfer To RAAST ID		NIL			
aw	Corporate Clients		Pricing will be set as mutual agreement between parties involved			

<b>HBL</b>				FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>							
Description		Charges					
<b>ax</b>	<b>Debit Cards</b>						
	<b>Debit Cards</b>	<b>Annual Fee</b>	<b>Free ONUS ATM Cash Withdrawal Limit/ Month</b>				
i	Agent Debit Card	Rs. 1,100 per Debit Card	Free		YES	1L 9916277	
ii	Konnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L 9916277	
iii	Konnect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L 9916277	
iv	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L 9916277	
v	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-		YES	1L 9916277	
vi	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-		YES	1L 9916277	
vii	HAW Debit Card	Rs. 1,500/- per Debit Card (Free for First Year)	Rs. 200,000/-		YES	9914306	
<b>ay</b>	<b>Remittance Packages</b>						
	<b>Packages</b>	<b>Annual Fee</b>	<b>Free Cash-in</b>	<b>Free Cash-out</b>			
i	Bronze (1 Month)	Rs. 265 per Package	Rs. 25,000	Rs. 25,000	YES	1L 9916277	
ii	Silver (1 Month)	Rs. 550 per Package	Rs. 200,000	Rs. 200,000	YES	1L 9916277	
iii	Gold	Rs. 3,780 per Package	Rs. 100,000	Rs. 100,000	YES	1L 9916277	
iv	Platinum	Rs. 4,725 per Package	Rs. 200,000	Rs. 200,000	YES	1L 9916277	
<b>az</b>	Card Replacement Charges	Rs. 600/-			YES	9914306	
<b>ba</b>	<b>Digital Credit</b>						
	Service charges	<b>Duration</b>	<b>Charges</b>				
i		7 days	3.2% of the loan amount		YES		
ii		14 days	6.4% of the loan amount		YES		
iii		21 days	9.6% of the loan amount		YES		
iv		28 days	12.8% of the loan amount		YES		
	Service charges will be deducted one time at the time of disbursement of loan						
v	Late Payment Charges (LPC)	4.5% of the outstanding amount.			YES		
	LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.						
<b>6</b>	<b>Merchant Payment Solution (Ecommerce Acquiring, mPOS, Digital Invoicing, Direct Transfer)</b>						
	<b>Product / Solution</b>	<b>Onboarding Fee</b>	<b>Subscription Fee (Monthly/Annual)</b>	<b>Merchant Discount Rate</b>			
a	Ecommerce IPG	As per specific agreement with the merchant along with relevant approvals.			YES	914169	
b	mPOS						
c	Digital Invoicing						
d	Direct Transfer						
<b>7</b>	<b>Billing Portal (www.hblpay.com)</b>						
a	Transaction Fee	1.7% + FED			YES	914169	
<b>Part O</b>	<b>DISPATCH / COMMUNICATION CHARGES</b>						
<b>1</b>	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.		NO	E2	912301	
<b>2</b>	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.		NO	E2	912301	
<b>3</b>	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		NO	27	912304	
<b>4</b>	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.		NO	27	912304	
<b>5</b>	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages (MT-103, MT-202) Rs.600/- Flat (iii) All other Swift Messages (MT-799, MT-499 etc.,) Rs.500/- Flat		NO	03	912352	
<b>6</b>	Fax	Rs.100/- Flat per message.		NO	01	912358	
<b>Part P</b>	<b>INVESTMENT PORTFOLIO SECURITIES (IPS)</b>						
<b>1</b>	<b>IPS Services Charges</b>						
i	IPS Custody Service Charges	Nil					
ii	Security Movement against IPS Accounts	Nil		NO	AC	916059	
iii	IPS Statement	Quarterly Free On Request - Nil		NO	QS	912380	
<b>Part Q</b>	<b>INVESTMENT BANKING</b>						
<b>1</b>	a	Advisory Fee	Negotiable on case to case basis.	YES	AB	930704	
	b	Succession Fee		YES	A7	930709	
	c	Retainer Fee		YES	CM	930714	
	d	Arrangement Fee		YES	CP	930718	
	e	Underwriting Fee		YES	DC	930719	
	f	Participation Fee		YES	AB	912056	
	g	Monitoring Fee		YES	DK	930720	
	h	Commitment Charges		YES	ED	930730	
	i	Trustee / Agency Fee		YES	E0	930731	
	j	Out of Pocket Expenses		At actual or Negotiable on case to case basis.		E7	930732

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<b>Description</b>		<b>Charges</b>			
<b>Part R</b>	<b>BANK CHARGES FOR GOVT. BUSINESS</b>				
	<b>IMPORTS</b>				
<b>1</b>	Cash Letter of Credit				
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES	QW 912801
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES	QW 912801
	c	Amendment without increase in the amount.	(i) Swift Charges: Rs. 1,000/- flat	NO	
			(ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation	YES	
	d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES	QW 912801
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.				
<b>Part S</b>	<b>EXEMPTIONS</b>				
	a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.			
	b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits / Accounts. Note: - Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.			
	<b>Exemptions can only be granted for charges included under the following parts of SOBC:</b>				
1	Part-C - Foreign Currency Remittances				
2	Part-D - Other Charges on Foreign Exchange Transactions				
3	Part-E - Remittances				
4	Part-F - Bills / Collection (Excluding Documentary)				
5	Part-G - Finances / Advances				
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits				
7	Part-L - Miscellaneous Charges				
8	Part-M - HBL Debit Card (ATM Card)				
9	Part-N - HBL Alternate Delivery Channels (ADC)				
10	Part-O - Dispatch / Communication Charges				
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.				
	Note-1:- All Taxes / Excise Duty / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.				
	Note-2:- The applicability of FED/ST is based on understanding of the relevant laws.				
	Note-3:- The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.				
	Note-4:- Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.				
	Note-5:- All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.				
	Note-6:- All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.				
	Note-7:- All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services ( FI - GTS).				

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025						
Description		Charges				
<b>Part T</b>	<b>HBL PRESTIGE</b>					
	Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:					
	<b>Prestige Eligibility Criteria (Average assets under management) for Individual Clients/accounts *</b>					
	<b>Product</b>	<b>Deposits/ Assets Under Management</b>	<b>Eligibility Criteria Period</b>			
	Conventional CA	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly average balances			
	RDA	\$50,000/- or equivalent	Funded or invested in NPCs			
	Mutual Funds	Rs. 15,000,000/- along with Rs. 2,000,000/- deposit in Current account or equivalent Foreign Currency	Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge)			
	Mutual Funds	Rs. 35,000,000/-	Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge)			
	PIBs/T-Bills	Rs. 20,000,000/- along with Rs. 2,000,000/- deposit in Current account	Quarterly average, active holding			
	Single Premium (Smart Investment)	Rs. 20,000,000/-	Quarterly average, active holding, invested through HBL Prestige (subject to Free Look Period completion)			
	Regular Premium Bancassurance	Rs. 1,000,000/- along with Rs. 2,000,000/- deposit in Current account	Throughout the active life of the policy (subject to Free Look Period completion)			
	Mortgage Financing (Consumer)	Rs. 50,000,000/-	Throughout the life of the product			
	* Terms & Conditions apply					
	<b>Prestige Eligibility Criteria (Average assets under management) for Sole Proprietor clients/ accounts *</b>					
	<b>Product</b>	<b>Deposits/ Assets Under Management</b>	<b>Eligibility Criteria Period</b>			
	Conventional CA	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly average balances			
	* Terms & Conditions apply					
	<b>Account Maintenance Charges</b>					
	Retention/ Membership Fee *	Rs. 8,000/- per quarter		YES	RB	930763
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above). In case, the balance is not maintained under the prestige qualifying criteria (defined above), the accounts shall be downgraded, and the membership fee will be levied every quarter (as per SOBC) to active World Elite Debit Card(s) holders and customer(s). However, they will be allowed to use World Elite Debit Card till the card(s) expiry.					
<b>1</b>	<b>Banking Services</b>					
	a	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free	-	-	-
	b	E-Statements	Free	-	-	-
	c	Issuance of Banker's Cheque	Free	-	-	-
	d	Cancellation of Bankers Cheque	Free	-	-	-
	e	Issuance of Replacement, in case of lost Banker's Cheque	Free	-	-	-
	f	Courier Delivery of Banker's Cheque	Free	-	-	-
	g	LCY/ FCY Cash Deposit (i) Within City (ii) Inter City	Free	-	-	-
	h	LCY/ FCY Cash Withdrawal (i) Within City (ii) Inter City	Free	-	-	-
	i	Cheque Deposits (i) HBL Cheque – For credit to HBL Account (Within city and within the Catchment area of One Clearing House) (ii) Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free	-	-	-
	j	Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers	Free	-	-	-
	k	Cheque Book Issuance Charges	Free	-	-	-
	l	Stop payment of Cheque	Free	-	-	-

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<i>Description</i>		<i>Charges</i>			
m	Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer"	Free	-	-	-
n	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free	-	-	-
o	Photocopy of the paid Cheque forwarded to Customers	Free	-	-	-
p	Interbank Funds Transfer (IBFT)	Free	-	-	-
q	Statement of Account sent on Daily basis through Swift Message MT-940	Free	-	-	-
r	Duplicate Statements for all types of accounts, on request from customer	Free	-	-	-
s	Monthly Bank Statement	Free	-	-	-
t	Same Day Clearing via NIFT	Free	-	-	-
u	Local Fund Transfers (RTGS)	Free	-	-	-
v	Issuance of Account/ Maintenance Certificate	Free	-	-	-
w	Issuance of Balance Confirmation Certificate	Free	-	-	-
x	For any enquiry requested by customer beyond 3 years relating to transactions on their account	Free	-	-	-
y	Account Closure Charges	Free	-	-	-
z	Handling of payments/ balances from deceased accounts against Succession Certificate	Free	-	-	-
aa	Confirmation of balances to Auditors	Free	-	-	-
ab	Issuance of WHT Certificate	Free	-	-	-
ac	Issuance of Proceed Realization Certificate (PRC) – HBL	Free	-	-	-
ad	Issuance of Zakat Deduction Certificate	Free	-	-	-
ae	Standing Instructions	Free	-	-	-
af	SMS Alert Charges	Free	-	-	-
ag	Issuance of FCY Demand Draft	Free	-	-	-
ah	Cancellation of FCY Demand Draft	Free	-	-	-
ai	International ATM Withdrawals through HBL ATMs*	Free	-	-	-
aj	Collection of Cheques (Local Currency/ Foreign Currency**)	Free	-	-	-
ak	Inward Telegraphic Transfers***	Free	-	-	-
al	Outward Telegraphic Transfers***	Free	-	-	-
am	Safe Deposit (HBL Regular Lockers) Annual Fee	Free	-	-	-
* This only applies to ATM Access Fees, FX conversions are done on market rates.					
** Excluding Cheques issued in USD.					
*** Excluding Intermediary Bank Charges where applicable.					

<b>HBL</b>					FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>								
Description			Charges					
2	<b>Debit Card</b>							
A	<i>HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:</i>							
i	Annual Fee/ Issuance Fee	Free						
ii	Replacement Fee	Free						
iii	POS Transaction fee per transaction Local	Free		YES	N8	912098		
iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES	QV	912485		
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher		YES	QV	912485		
vi	ATMs International (Balance	Rs. 225/- per Transaction		YES	QV	912485		
B	<i>HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:</i>							
i	Annual Fee/ Issuance Fee	Free						
ii	Replacement Fee	Free						
iii	POS Transaction fee per transaction Local.	1% of Transaction Amount		YES	N8	912098		
iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES	QV	912485		
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher		YES	QV	912485		
vi	ATMs International (Balance	US\$ 3/- per Transaction		YES	QV	912485		
3	<b>Mortgages</b>							
i	Processing Fee	Free						
4	<b>Autos</b>							
i	Processing Fees	50% waiver on Processing Fees		YES	L3	912067		
5	<b>Credit Card</b>							
	<i>HBL Prestige members will receive following benefits when applying for HBL Platinum CreditCard</i>							
i	Annual Fee	50% waiver		YES	F5	912097		
ii	Supplementary Fee	50% waiver		YES	F5	912097		
iii	Card Replacement Fee	50% waiver		YES	F5	912097		
iv	SMS Alert Charges	Free						
6	<b>HBL Prestige Lockers *</b>							
	<i>(to be recovered in advance and at the commencement date yearly)</i>							
A	<b>Prestige Semi Digital Locker</b>							
i	Locker Size	Annual Rent	Key Deposit Fee*	Required Balance Threshold ( PKR or equivalent FCY)		For Rent		
	Small	Small-sized lockers are unavailable for the Prestige semi-digital locker.		CA: 5,000,000/-		YES	F4	912310
	Medium	Rs. 15,000/-	Rs. 35,000/-			For Key Deposit		
	Large	Rs. 20,000/-	Rs. 50,000/-			NO	F4	900032
ii	Locker Breaking Charges	Rs. 20,000/-		YES	88	912807		
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES	QY	912805		
B	<b>Prestige Automated Locker</b>							
i	Locker Size	Annual Rent	Key Deposit Fee*	Required Balance Threshold ( PKR or equivalent FCY)		For Rent		
	Small	Rs. 40,000/-	Rs. 60,000/-	CA: 20,000,000/-		YES	F4	912310
	Medium	Rs. 45,000/-	Rs. 70,000/-			For Key Deposit		
	Large	Rs. 50,000/-	Rs. 100,000/-			NO	F4	900032
ii	Locker Breaking Charges	Rs. 50,000/-		YES	88	912807		
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES	QY	912805		
	<b>Important Note:</b>							
	a) For Prestige Clients, charges for Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per SOBC.							
	b) The Prestige Lockers (Semi-Digital and Automated) facility is available only for Prestige clients, maintaining deposit relationships.							
	c) The AUM-based (Investments, Bancassurance, Mortgage) clients can only access the regular lockers, subject to the availability and prevailing charges.							
	d) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender.							
	Note: In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered.							

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>					
<i>Description</i>		<i>Charges</i>			
<b>Part U</b>	<b>HBL PREMIUM</b>				
	<b>Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:</b>				
	<b>Premium Eligibility Criteria (Average assets under management) for Individual Clients/accounts *</b>				
	<b>Product</b>	<b>Deposits/ Assets Under Management</b>	<b>Eligibility Criteria Period</b>		
	Conventional CA	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/-	Quarterly average balances		
	Mutual Funds	Rs. 10,000,000/- along with Rs. 1,000,000/- deposit in Current account or equivalent Foreign Currency	Quarterly average, active holding, invested through HBL (subject to full Front End Load charge)		
	Mutual Funds	Rs. 20,000,000/-	Quarterly average, active holding, invested through HBL (subject to full Front End Load charge)		
	Single Premium (Smart Investment)	Rs. 10,000,000/-	Quarterly average, active holding, invested through HBL (subject to Free Look Period completion)		
	Regular Premium Bancassurance	Rs. 500,000/- along with Rs. 1,000,000/- deposit in Current account or equivalent Foreign Currency	Throughout the active life of the policy (subject to Free Look Period completion)		
	Mortgage Financing (Consumer)	Rs. 20,000,000/-	Throughout the life of the product		
	* Terms & Conditions apply				
	<b>Premium Eligibility Criteria (Average assets under management) for Sole Proprietor clients/ accounts *</b>				
	<b>Product</b>	<b>Deposits/ Assets Under Management</b>	<b>Eligibility Criteria Period</b>		
	Conventional CA	Rs. 2,000,000/- or equivalent Foreign Currency	Quarterly average balances		
	* Terms & Conditions apply				
<b>1</b>	<b>Banking Services</b>				
	a	First Cheque Book	Free	-	-
	b	Cash Deposit (i) Within City (ii) Inter City	Free	-	-
	c	Cash Withdrawal (i) Within City (ii) Inter City	Free	-	-
	d	Debit Card Annual Fee/ Issuance Fee	50% waiver on World Debit Card	YES	-
	e	Lockers Issuance /Annual Rent	50% waiver for life	YES	-
	f	Issuance of Banker's Cheque	Free	-	-
	<b>Important Note:</b>				
	a) For all other charges: Regular SOBC Charges apply.				

<b>HBL</b>			FED/ST Applicable	Charge Code	Misys Internal Account	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2025 TO JUNE 30, 2025</b>						
<i>Description</i>		<i>Charges</i>				
<b>Part V HBL ROSHAN DIGITAL ACCOUNT (RDA)</b>						
<b>A</b>	Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail the following free/ discounted services:					
	<b>Banking Services</b>	<b>RDA (Non- Resident Pakistani)</b>	<b>RDA (Resident Pakistani) *Equivalent to FCY</b>			
1	Instant Starter Cheque Book	Free Subsequent cheque book will be charged as per SOBC	As per SOBC			
2	HBL Internet Banking and HBL Mobile Application	Free				
3	E-Statements	Free				
4	SMS Alert Charges (for over the Counter)	Free	As per SOBC			
5	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per SOBC)				
<b>B</b>	Service Charges on RDA Resident Account	Free				
<b>C</b>	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies	SAR 30/- (equivalent amount in PKR) <b>plus 15% FED</b>		YES		
	<b>Note:</b> (1) For FCRDA (Resident Pakistani) and RDA (Non-Resident Pakistani & Resident Pakistani) customers, all other service charges are applicable as prescribed in relevant sections of SOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only.					
<b>Part W ROSHAN APNI CAR</b>						
<b>I</b>	1.1 Application Processing Fee (Inclusive of documentation charges)	Rs. 13,000/- Rs. 6,500/- (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 Upto Rs. 150/-		YES	L3	912067
	1.2 Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.		YES	K3	912346
	1.3 Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.		YES	K3	912346
	1.4 Vehicle Appraisal (if applicable)	Actual		YES	K3	912346
	1.5 Re-possession Charges	Actual or Rs.100,000/- whichever is Lower		YES	O2	912387
	1.6 Legal Notice Fee	Actual Cost		YES	G8	912315
	1.7 Late Payment Charges	Rs.1,500/- per late payment		YES	K4	912395
	1.8 Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month		YES	O2	912387
	1.9 Marketing Charges (Auction Cases)	Actual		YES	O2	912387
	1.10 Re-Issuance of NOC	Rs. 3,000/-		YES	K3	912346