



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2025/08

January 30, 2025

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

To: The Managers, All Branches in Pakistan

From: Retail Banking

This refers to the Schedule of Bank Charges (SOBC) for the period from 01.01.2025 to 30.06.2025, communicated through Circular No P/INST/2024/156 dated 29.11.2024.

The following sub-sections have been revised, effective from February 01, 2025:

Part L – Miscellaneous Charges			
Section	Description	Charges	
1	Service Charges are to be applied where the monthly average balance is less than Rs. 40,000/- on all Current and Saving accounts other than regular PLS Saving Accounts	Rs. 49.88/- Flat (including FED) to be recovered on a monthly basis. Note: Categories of Accounts exempt from recovery of "Service Charges" will remain the same as mentioned in Circular No. P/INST/2024/156.	
4 (a)	Transaction Charges on Value Account & 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.	
		Note: Waiver from Transaction Charges will be allowed on Accounts belonging to the category of customers, who are exempted from Service Charges as per Part-L, 1.	
4 (b)	Transaction charges on Daily Progressive Account	Rs. 58/- (inclusive of FED) per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.	
6	Stop payment of cheque	(i) Rupee A/c	Rs. 750/- Flat per instruction
		(ii) F.C. A/c	US\$ 12/- or equivalent Flat per instruction
Note: (1) Stop payment charges are to be levied on the basis of per Instruction, whether for one or more cheques in a day. If the cheques are in one sequence it will be treated as one instruction. (2) Stop Payment Charges are applicable on HBL @Work Account (Current, Saving & FCY).			

- (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.

Part N – HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED)

Section	Description	Charges	
2	HBL Phone Banking		
c	Stop payment of cheque(s)	(i) Rupee A/c	Rs. 750/- Flat per instruction
		(ii) F.C. A/c	US\$ 12/- or equivalent Flat per instruction
<p>Note: (1) Stop payment charges are to be levied on the basis of per Instruction, whether for one or more cheques in a day. If the cheques are in one sequence it will be treated as one instruction. (2) Stop Payment Charges are applicable on HBL @Work Account (Current, Saving & FCY). (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.</p>			

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

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Enclosed:

- Circular No. P/INST/2024/156 dated 29.11.2024 – Schedule of Bank Charges (SOBC) for January to June 2025