



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2025/63

July 4, 2025

Addendum – Schedule of Bank Charges (SOBC) for the period from 01.07.2025 to 31.12.2025

To: The Managers, All Branches in Pakistan

From: Retail Banking

This refers to the Schedule of Bank Charges (SOBC) for the period from 01.07.2025 to 31.12.2025, communicated through Circular No P/INST/2025/49 dated 30.05.2025

The following sub-sections have been revised, **effective from August 04, 2025:**

Description		Charges
Part N – HBL Alternate Delivery Channels (Charges are inclusive of FED)		
1	ATM Charges	
1.1	Cash Withdrawal	
b	HBL Card on Other Local Bank ATMs	Rs. 35/- per withdrawal
c	Other Local Bank Card on HBL ATM	Rs. 35/- per withdrawal
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs) Rs. 4.67/- (HBL Card on Local Banks ATMs and other Local Bank Card on HBL ATM)
1.2	Balance Inquiry	
b	HBL Card on Other Local Bank ATMs	Rs. 4.67/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	Other Local Bank Card on HBL ATM	Rs. 4.67/- per inquiry
d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs) Rs. 4.67/- (HBL Card on Local Banks ATMs and other Local Bank Card on HBL ATM)
5	HBL Branchless Banking/ Konnect by HBL	
l	Cash Withdrawal from ATMs - Konnect by HBL Mobile Account	
i)	Cash Withdrawal	Rs. 35/- per transaction flat (Non-HBL ATM)
ii)	Cash Withdrawal Print Receipt Charges	Rs. 4.67/- per transaction (Non-HBL ATM) Rs. 3.13/- (HBL ATMs)

iii)	Balance Inquiry	Rs. 4.67/- per transaction (Non HBL ATM)
		Rs. 3.13/- (HBL ATMs)
Part W – HBL ROSHAN DIGITAL ACCOUNT (RDA)		
C	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies.	SAR 20/- (equivalent amount in PKR) plus 15% FED.

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

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Enclosed:

- Circular No. P/INST/2025/49 dated 30.05.2025 – Schedule of Bank Charges (SOBC) for July to December 2025