



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2022/18
June 13, 2022

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

To: All Islamic Banking Branches
All Islamic Banking Windows

Cc: All Islamic Regional Managers
All Islamic Branch Managers
All Islamic Relationship Managers

From: Product Development – Islamic Banking

We would like to draw attention of branches to HOK Circular No. P/INST-IBD/2022/15 dated May 31, 2022, where the Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.07.2022 to 31.12.2022 was attached.

Amendments for **HBL Islamic Car Finance** under **Part I** and **Islamic Roshan Apni Car** under **Part X** of the subject I-SOBC are given below:

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

			- Documentation charges - Verification - Stamp Duty - Credit Report: Actual up to Rs. 150/-			
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With reference to 1Link Memorandum Ref No. OPS/GEN/22/05/1356 dated May 27, 2022, following amendments for HBL Alternate Delivery Channels under Part P in the abovementioned I-SOBC have also been made:

Part P		HBL Alternate Delivery Channels (Charges are inclusive of FED)				
1		ATM Charges				
	1.1	Cash Withdrawal				
	b	HBL Card on Non-HBL ATMs	Rs. 23.44 per withdrawal (Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay)	YES	21	910821
	1.2	Balance Inquiry				
	b	HBL Card on Non-HBL ATMs	Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	914217

Following sections under Part S – Investment Banking have been removed as per Shariah recommendation:

Part S		Investment Banking				
1	e	Underwriting Fee	Negotiable on case-to-case basis	YES	DC	930719
	h	Commitment Charges		YES	ED	930730

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

Jibran Ali

Jibran Ali (Jun 20, 2022 16:15 GMT+5)

Syed Jibran Ali

Head – Car Finance,
Islamic Banking

Shahzad Babar

Shahzad Babar (Jun 24, 2022 14:13 GMT+5)

Shahzad Babar

Head – Retail Banking,
Islamic Banking

Nassir Salim

Nassir Salim (Jun 26, 2022 15:53 GMT+5)

Muhammad Nassir Salim

Head –
Branch Banking

Enclosed:

- Circular No. P/INST-IBD/2022/15 dated May 31, 2022 – Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.07.2022 to 31.12.2022