



ISLAMIC BANKING
اسلامی بینکاری

Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST-IBD/2022/48
November 29, 2022

Islamic Schedule of Bank Charges (I-SOBC) for the period from 01.01.2023 to 30.06.2023

To: The Managers, All Islamic Banking Branches and Islamic Banking Windows

From: Islamic Banking

We are enclosing the Islamic Schedule of Bank Charges (I-SOBC), effective from January 01, 2023 to June 30, 2023 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 is applicable on the particular services. All back-end charges which 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 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 on 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 are exempted from 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 which are exempted by the Government from the levy of ST/ FED, should NOT recover ST/ FED from their customers.
- f) Exemptions from recovery of charges based on balances in CD/ Profit Earning Accounts of Individuals and Companies are given in Part 'U' of the I-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 'U' and not for charges included under other parts.
- g) **All respective stakeholders/ product owners who have revised their product/ service charges, are responsible to ensure 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 I-SOBC and hold a meeting with all their staff, who are involved in the processing of transactions to go through the complete I-SOBC so that everyone thoroughly understands the changes which have been highlighted and are able to recover them correctly and guide customers accordingly. Please ensure that each

Departmental Head to be provided with a copy of that section of the I-SOBC which relates to his/ her particular area, so that it is readily available with him/ her for reference.

A copy of I-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 1st Jan 2023. The I-SOBC booklets, when received, may be provided to customers on request. The revised I-SOBC will also be posted on the Bank's website: www.hbl.com and a notice about the revision of our I-SOBC will appear in prominent newspapers in December 2022.

Shahzad Babar

Shahzad Babar (Nov 29, 2022 18:52 GMT+5)

Shahzad Babar

Head – Retail Banking,
Islamic Banking

Fouzia Janjua

Fouzia Janjua (Nov 29, 2022 19:06 GMT+5)

Fouzia Jabeen Janjua

Head – Branch Operations &
Account Services

LIST OF 12 ISLAMIC BANKING BRANCHES EXEMPTED FROM
FEDERAL EXCISE DUTY LOCATED IN NORTHERN/FATA/PATA/GB AREAS

BRANCH CODE	ISLAMIC WINDOW / ISLAMIC BRANCH	PATA/ FATA/ NORTHERN AREA/ GB	PROVINCE NAME
5030	ISLAMIC BRANCH	PATA	KHYBER PAKHTOON-KHA
5031	ISLAMIC BRANCH	FATA	FATA
5054	ISLAMIC BRANCH	PATA	KHYBER PAKHTOON-KHA
5312	ISLAMIC BRANCH	PATA	KHYBER PAKHTOON-KHA
5313	ISLAMIC BRANCH	PATA	KHYBER PAKHTOON-KHA
5075	ISLAMIC BRANCH	GILGIT - BALTISTAN	GILGIT - BALTISTAN
5385	ISLAMIC BRANCH	GILGIT - BALTISTAN	GILGIT - BALTISTAN
5492	ISLAMIC BRANCH	PATA	KHYBER PAKTUNKHWA
5493	ISLAMIC BRANCH	PATA	KHYBER PAKTUNKHWA
5494	ISLAMIC BRANCH	PATA	KHYBER PAKTUNKHWA
5495	ISLAMIC BRANCH	PATA	KHYBER PAKTUNKHWA
5496	ISLAMIC BRANCH	PATA	KHYBER PAKTUNKHWA


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(EXCLUSIVE OFFED) EFFECTIVE FROM JAN 01,
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HBL ISLAMIC BANKING بنك إسلامي						FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM									
Description		Charges							
INTERNATIONAL BANKING									
Part A	IMPORTS								
1			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/ Deferred 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/- or Actual whichever is higher					NO	03 27	912352 912304
	f	Note:- a) (i) If projected annual volumes are in line with HBL Islamic Banking requirements, then concessional rates (agreed and fixed before opening of LC) will be applied, if not then normal rates will be applied							
		Note:-b) If party makes payment of Import Bill to settle Foreign Currency in which LC was opened.	(i) Charges in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat			YES	N5	930249	
			(ii) Charges @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1000/- 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	N5	930249	
	g	L/C opened under " Supplier Credit" "Pay As You Earn Scheme" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.2,200/- At the time of opening of L/C, to be charged on full amount of L/C liability. Thereafter, charges to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.			YES	QD	912010	
h	In case of L/G undertaking to be issued favoring SBP for providing Wa'ad based forward cover for exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of	L/G issuance cost to be recovered as per slabs given under Part M. Minimum Rs.2,000/- Please refer slab wise fee at mentioned at part L Guarantees section.			NO	A6	930106		
	i	Non-Reimbursable Letters of Credit under Barter / Aid & Authorization to Pay.	Charges @ 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-			NO	A2	930102	
2		REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated	(i) to be applied/charged 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. (Charges will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation charges 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	B0	930110	
3		Registration of Import Contract				YES	A8	930108	
	a	Registration of Import Contract	0.20% Minimum Rs.2,000/- irrespective of import volumes						
	b	Registered Contract Amendment Charges	Flat Charges Rs.1,200/- If amendment involves increase in amount then charges will be @ 0.20% as mentioned above.			YES	B3	912818	
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges			YES	B8	912382	
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat			YES	D7	930137	
4		L/C Amendment Charges							
5	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.			YES	C1	930121	
		Plus : Swift Charges Rs. 1,000/- Flat Courier Charges Rs.4,000/- or Actual whichever is higher					NO	03 27	912352 912304
6		LCs under Murabaha/Ijarah/Musharakah							
	a	Profit	Profit rate as per usual Financing Facility in PKR (in addition to mentioned above) is to be applied from the date of debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Profit at normal PKR commercial profit rate (in addition to mentioned above) to be applied from the debit to NOSTRO Account or PAD Lodgment whichever is earlier till the date of retirement, after adjustment of cash margin, if any.			NO		932501	
	b	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made there against.	Handling Charges Rs.3,000/- per shipment. (In Case of Funded Facilities this cost will become part of the financing)			YES	D4	930712	
	c	Discrepancy in L/C Documents:- L/C Cancellation Charges	(b) Extra Charges @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills			YES	QD	912010	
			If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating			YES	D9	912803	
7			(i) Rs.2,000/- Flat			YES	C2	912808	
			(ii) Plus Swift charges Rs.500/-			NO	03	912352	
8		Credit Report Charges							
		Credit report on Foreign Suppliers/ Buyers.	(i) Actual			NO	-	900121	
			(ii) Plus Swift charges - Rs.500/-			NO	03	912352	
		Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier							
9		FIM under Murabaha							
	a	Upon execution of Murabaha contract,	profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the						
	i	Arrangement of Facility	Nil						
	ii	On one time Request.	Profit rate @ 0.55% of Bill Amount			NO	C4	912009	
	iii	Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount			NO	D5	930135	
	b	Upon execution of Murabaha contract,	profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-						
	i	Arranged at the time of opening of D.A L/C	Profit rate @ 0.35% of Bill Amount			NO	D5	930135	
	ii	One time Murabaha 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	Profit rate @ 0.55% of Bill Amount			NO	D5	930135	

<div><div><div>HBL</div><div>ISLAMIC BANKING</div><div>بنك اسلامي</div></div></div>			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM					
	Description	Charges			
	iii Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded Warehouse	Profit rate @ 1.20% of Bill Amount	NO	D5	930135
10	Import Bills returned unpaid.				
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees.	YES	D6	912813
		Plus Courier charges Rs 4,000/- or actual whichever is higher - and any other charges from Beneficiary Bank for return of un-paid bills.	NO	27	912304
		Note: a) If documents received pertains to other banks in Pakistan are sent	YES	D6	912813
		Note: b) If forwarding Bank authorize us to delivery documents free of cost	YES	D6	912813
11	Documentary Collection				
	a Service charges against retirement of import Collections received without Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	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
12	d Handling charges against payment of import bills from the proceeds of ECF	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-	YES NO	Q1 3	912814 912352
	Open Account / Consignment				
13	a Service charges against Open Account/ Consignment	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	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
14	Recovery of Actual Reimbursement Charges				
	Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO		N.A.
15	Advance Payment without LC				
	a Import against Advance payment to suppliers (Without LC)	(i) Rs. 1,500/- Flat at the time of remittance	YES	B7	930117
16	b Service charges against Advance payment import	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	B8	912382
	Other Import Related Services Charges				
	a Charges for 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 handling of Forward Letter of Credit	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
17	Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt				
	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
	Note a):- Calculation of sale price 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 profit will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Profit 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, Profit as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.				
Part B	EXPORTS				
1	L/C Advising				
	a Advising L/C	(i) Rs.2,000/- Flat for HBL Customers (iii) Plus Courier Charges - Rs.150/- Flat	YES NO	C7 27	912030 912304
	b Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO	C8 27	930128 912304
2	Amendment Advising				
	Amendment Advising.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO	C7 27	912030 912304
3	Confirmation				
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS).	YES	D0	912047
4	Transfer of L/Cs.				
	Transfer of Export L/Cs.	Rs.2,000/- Flat	YES	C8	930128
5	Negotiation				

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ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM						
Description		Charges				
	a	Negotiation of Rupee Bills under Export L/Cs	@ 0.25% Minimum Rs.1000/-	YES	D1	912008
	b	Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
	c	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes	@ 0.45% Minimum Rs.1,500/-	YES	QF	912049
	d	Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
	e	Negotiation Charges (FCY L/C's):-				
	f	Clean Documents	Rs.1,000/- Flat	YES	E5	930711
			Plus Courier Charges Rs.4,000/- or Actual whichever is higher	NO	27	912304
	g	Discrepant Documents	Rs.2,000/- Flat	YES	D9	912803
			Plus Courier Charges Rs.4,000/- or Actual whichever is higher	NO	27	912304
		Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the financing agreement/FAL will be applicable. (2) Negotiable where annual expected export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head.				
		Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148
6		Reimbursement				
		Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES	C8	930128
7		Processing of Documents under L/C restricted on other Banks				
		Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat	YES	D2	930132
8		Handling of Duty Draw - Back Claims				
	a	Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per case to SBP.	YES	OA	912051
9		NOC Issuance / Documents Transferred				
	a	Transfer of export proceeds to other Bank.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	912008
10	b	IERS – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES	BA	912029
	c	Preparation of substitution case in Islamic export re-finances	Rs.1,500 /- Flat	YES	64	930713
		Charges for Collections				
	a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii)	YES	58	912012
				NO	27	912304
	b	Foreign 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	Foreign Bills for Collection where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES	M0	912013
	d	Transfer of export bill lodged under collection to other banks and Transfer of Financial Instrument before lodgement of shipping documents or cancellation of Financial Instrument	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/- or Actual whichever is higher 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
				NO	27	912304
	f	Service Charges against Export of Software and Export of Sample	0.13% minimum Rs.1,500/-			
	g	Export follow up-swift for payment/acceptance	PKR 600/- per case			
	h	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-			
	i	Handling Commission on Invoice Financing (Exports)	PKR 1,500/- per case			
	j	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES		
		Charges for Advance Payment				
	a	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383
Part C		Charges for FOREIGN CURRENCY REMITTANCES				
A		OUTWARD:				
	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-	YES	43 (A/C) OR 40 CASH	930043 (A/C) OR 930742 (CASH)
			Plus Swift charges Rs.500/-	NO	03	912352
		Note:- These charges will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank.				
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-	YES	44 (A/C) OR 41 (CASH)	930706 (A/C) OR 930743 (Cash)
			Plus Swift charges Rs.500/-	NO	3	912352
	b	Special remittance 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	Charges for Local Foreign Funds Transfers (LFFT)				
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free			
		Intercity LFFT	0.10%	YES	60	930707
	d	Charges FFT/FDD				
	d-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	3	912352
	e	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES	43 (A/C) OR 40 CASH	930043 (A/C) or 930742 (Cash)
			Plus Swift Charges - Rs.500/- for additional message.	NO	3	912352
B		Charges for INWARD:				
	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	Nil Nil	- -	- -	- -

 ISLAMIC BANKING بنك اسلامي			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM					
Description		Charges			
	beneficiaries maintaining accounts with other Banks.	Note: Transaction charges will be updated as per SBP directives.	-	-	-
		Home Remittance Account, Annexure A of B Regulations, banks are not allowed to obtain charges on closing and			
	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.			
Part D	OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS				
1	Correspondents' charges, if any, will be recovered.	At actual	NO		N.A.
2	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
3	Inward collections received (relating to F.C.A/c) from abroad or local banks/	US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-	NO	3	912352
4	Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through D/H)	US\$20/- (To be recovered from collecting Bank)	YES	DI	912012
5	Inward cheques received from local branches, un-country branches or local	Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-	NO	3	912352
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs.500/- Flat per certificate.	YES	50	930050
7	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	65	912081
9	Debit Authority Issuance Charges				
	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
Part E	DOMESTIC BANKING				
1	CHARGES FOR REMITTANCES				
	Issuance of Banker's Cheque				
a	Through A/c	Rs.400/- 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.		YES	62	912017
b	For Cash Management customers, Charges as per specific agreement with them in line with Functional Head Approval.		YES	AH	914271
c	Cancellation of Bankers Cheque	Rs.425/- Flat	YES	52	930052
	Note:- No cancellation charges on Banker's Cheque :				930745
2	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges	YES	62	912017
3	Courier Delivery of Banker's Cheque	Rs. 250/-	YES	27	912304
a	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038
4	Call Deposit Receipt (CDR)				
a	Issuance from Account	Rs. 200/-	YES	11	914199
b	Cancellation of CDR issued from Account	Rs. 240/-	YES	11	914199
c	Issuance of Duplicate CDR issued from account	Rs. 240/-	YES	11	914199
5	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS				
	Product	Transaction	Charges	Pavable By	
a	Deposit (Cash)	(i) Within City	Free	Depositor	910818
		(ii) Inter city	Flat Rs.400/=		
b	Withdrawals (Cash)	(i) Within City Upto Rs.500,000/- per day	Free	Account Holder	910818
		(ii) Within City Over Rs.500,000/- per day	0.15% of the transaction amount with		
		(iii) Inter-city upto Rs.500,000/- per day	Flat Rs.370/-		
		(iv) Inter-City Over Rs.500,000/- per day	0.125% of the transaction amount with		
c	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder	910818
		(ii) Inter city	Free		
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs. 400/-		Beneficiary	910818
e	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	930707
		(ii) Inter city	*NIL		
	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	57	912001
	Note:- (3) Cash Management as per agreement signed with the customer alongwith Functional Head approval.		YES	AH	914271
	Note:- (4) Cash Management as per Schedule of Charges where no written agreement is available.		YES	AH	914271
	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.				

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Description		Charges							
	Note:-(6) Charges mentioned in Point 4 (a,b & d) above are not applicable at Work (Islamic) Premium Account Holders.								
	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 recovered against MT 103 till further instruction from SBP.								
6	Inter Bank Funds Transfer (IBFT) through Branch								
	Inter Bank Funds Transfer (IBFT) Free					Yes	13	910818	
	3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility								
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million								
	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					
7	Funds In-flow NIL								
	*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.								
	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility								
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000								
	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 recovered against MT 102 till further instruction from SBP.								
Part F									
1									
	Collection: -								
	a	Bills	@ 0.40% Minimum Rs.1000/-		YES	QG	912057		
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		NO	27	912304		
	b	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-		YES	57	912001		
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No Charges on LBC i.e		NO	27	912304		
	c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/-		YES	57	912001		
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		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		
	f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.		YES	DH	912083		
		Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			E8	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		
2	Inland Letter of Credit								
	a	Opening Charges	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			912352	
					NO	03 27		912304	
			Note: Charges negotiable on case-to-case basis under approval of Functional Head						
	b	Amendments charges without increase in amount.	Rs.1,500/- Flat		YES	C1		930121	
	c	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 charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.		YES	B5		912804	
	g	Handling charges of discrepant documents	Rs.1500/- 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		YES	C6		912005	
3	Inland Exports								
		Inland LC Advising / Confirmation							
	a	Advising / Amendment Charges.	Rs.1,500/- Flat		YES	C1		930121	
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		NO	27		912304	
	b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).		YES	OX		912802	
4	Bills drawn against Inland Letters of Credit.								
		SIGHT BILLS							
	i	Negotiation Charges	@ 0.55% or Minimum Rs.600/-		YES	E6		930146	
			Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit rate from date of		YES	E6		930146	
	ii	Collection charges (Inland L/Cs)	Rs.1,000/- Flat		YES	C6		912005	
	iii	Collection charges for restricted L/C	Rs.1,000/- Flat		YES	C6		912005	
	a	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Service Charges of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.		YES	B6		912820	
Part G									
1	FINANCES								
	PROJECT FINANCE								
	a	Project Evaluation 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	
	b	Services Fee and Charges in respect of project financing in addition to return on investment.							
	c	Structuring and Advisory fee	On case to case basis as per agreement with the party.		YES	E9		912054	
	d	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.		YES	G4		930164	
	e	Legal documentation fee	On case to case basis as per agreement with the party.		YES	G8		912315	

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Description		Charges				
	f	Trustee-ship fee (to be recovered in case of syndication/ consortium financing)	On case to case basis as per agreement with the party.	YES	G5	912363
	g	Consortium Agency Fee	On case to case basis as per agreement with the party.	YES	G7	930167
	h	Advisory fee for 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
	i	Charges for 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.				
2		WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL				
	a	Legal and other documentation charges in all cases of fund based and non fund based facilities	Legal documentation charges will be recovered from all customers @0.15% minimum Rs 1500/- maximum Rs (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) (c) Registration Fee & Charge Search Report.	YES	G8	912315
			Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.			
	b	Feasibility study charges before sanctioning facility				
	c	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.	YES	L1	912321
	d	Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat or As approved by Business Functional Head.	YES	L1	912321
	e	Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES	F9	930702
	f	Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-	YES	L1	912321
	g	Feasibility study charges before renewal of facility	@ 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.				
	h	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion	YES	L1	912321
	i	Charity as undertaken by the customer in financing agreement, in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & URPD.	4% over & above the normal rate agreed. For IERF (Charity 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		YES	L1	912321
	j	Restructuring charges on Ijarah and DM including all types of moratorium/	@0.20% of restructured facility (No Charges upto Rs.0.50 m)	YES	G2 or L1	930162
		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.				
		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 loan)	Rs.2,000/- Flat	YES	H6	930176
3		HBL ISLAMIC POS FINANCE				
	a	Application Processing Fee	0.10% of the facility amount, min. PKR 10,000/- (Non-refundable, payable up-front)	YES	L1	912321
	b	Annual Renewal Fee	0.05% of the facility amount, min. PKR 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
4		IJARAH FINANCE (Machinery)				
	a	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by Functional Head and in the light	YES		930163
	b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case	YES		912315
			(ii) Actual out of pocket expenses (if First and Second charge is created)	YES		912315
5		OTHER CHARGES				
	a	For processing 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 processing 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
	c	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.	YES	H3	930173
	d	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES	H2	930172
	e	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is sanctioned.	Actual Cost - Plus Rs.1,200/- per case.	YES	G8	912315
	f	Processing of Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property	Actual Cost - Plus Rs.1,000/- per case.	YES	G8	912315
	g	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.	YES	G8	912315
		Processing to mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES	G8	930169
6		For IB Facility against pledge/ hypothecation.				
	a	Godown Rent.	Actual	-	-	-
	b	Stock Inspection Charges	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 (Legal charges etc)	Actual Cost.	-	-	-
		Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.				
7		For Finances against Mortgage / Hypothecation of Fixed Assets		-	-	-
	a	Valuation	(i) Schedule of Valuation charges (for Industrial Properties only):	-	-	-
		Value of Assets	Land & Building Land, Building & Machinery	-	-	-

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Description		Charges							
		Upto 10 M.	5000	10000	-				
		Above 10 to 25 M.	10000	15000	-				
		Above 25 to 50 M.	15000	25000	-				
		Above 50 to 100 M.	20000	35000	-				
		Above 100 to 200 M.	25000	45000	-				
		Above 200 M. to 500 M.	35000	65000	-				
		Above 500 M. to 1000 M.	50000	90000	-				
		Above 1000 M. & above	@ 0.005% or Negotiable	@ 0.008% or Negotiable	-				
		Desktop Valuation	5,000/- Per Valuation		-				
		*in case valuation site is 50 KM away from Valuator Office Or RHO Office, Rs.2,000/- is to be paid as Travelling							
		(ii) Schedule of Fixed Valuation Charges (for Open Plot / Agriculture land/Residential/Commercial Buildings.)							
		Value of Assets		Fixed Valuation charges Per					
		- Open Plot/Agriculture Land		Rs.5,000/-		-			
		- Residential House (Ground plus one story)		Rs.10,000/-		-			
				(Rs.5,000/- for each additional story)		-			
		- Commercial Building		Rs.5,000/- for each floor		-			
		*in case valuation site is 50 KM away from Valuator Office Or RHO Office, Rs.2,000/- is to be paid as Travelling							
		(iii) Schedule of Valuation Charges for Islamic Home Finance							
		Particulars		Valuation charges Per Valuation					
	Islamic Home Finance (Mortgages)		Rs.3,500/-		No				
Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes									
Part F	RURAL FINANCING								
		Application Processing Charges for New to Bank/Additional Product to existing customer				L6	912070		
	a	Per Tractor Application	Rs. 3000/- flat		YES	L6	912070		
	b	Charity due to Late Payment	1% of unpaid Rental Amount.		NO		927068		
	c	Verification of data / documents	Rs.500/- per verification Flat						
	d	Fard issuance	Rs.500/- per document Flat		YES	L6	912070		
	e	Entry of Mutation (Arr-Rahen)	Rs.1,000/- per mutation Flat						
Part H	HBL Islamic Home Finance								
I	1.1	Application Processing Fee	Standard Islamic Home Finance - Rs 10,000/-		YES	L5	912069		
	1.2	Profit on All Unit Purchase (Early Settlement)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Anna Ghar - 1% on all units purchased during the first year, thereafter, Nil		YES	L0	912349		
	1.3	Profit on Additional Unit Purchase (Partial Payment)	Standard Islamic Home Finance - 5% on all units purchased. Roshan Anna Ghar - 1% on all units purchased during the first year, thereafter, Nil		YES	P4	912391		
	1.4	Legal Opinion	Actual (to be borne by the Applicant)		NO	G8	912315		
	1.5	Property Appraisal	Actual (to be borne by the Applicant)		NO	G8	912315		
	1.6	Property Takaful	Actual (to be borne by the Bank)		NO	G8	912315		
	1.7	Charity due to Late Payment	Rs. 1,000/- per late rental.		NO	N3	927068		
	1.8	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual (to be borne by the Applicant)		YES	L5	912069		
	Part I	HBL Islamic Car Finance (Diminishing Musharakah)							
	1.1	Application Processing Fee (Inclusive of documentation, verification and stamp duty 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)		YES		912067		
	1.2	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding units at the time of settlement.		YES	K3	912346		
	1.3	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase		YES	K3	912346		
	1.4	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower		YES	O2	912387		
	1.5	Legal Notice Fee	Actual Cost		YES	G8	912315		
	1.6	Charity due to Late Payment	Rs.1,500/- per late payment		NO	N3	927068		
Part J	HBL Car Ijarah								
	1.1	Re-Possession Charges	Actual Cost		YES	O2	912387		
	1.2	Legal Notice Fee	Actual Cost		YES	G8	912315		
	1.3	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.		NO	K4	912395		
Part K	STANDING INSTRUCTIONS CHARGES:								
	a	Standing Order/Balance Order charges	Rs.290/- per transaction except deduction of financing installments		YES	65	912081		
	b	Amendment of Current Standing Order	Rs.250/- flat		YES	65	912081		
Part L	Charges for SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS								
	Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-								
	a	Individual shares with verified Transfer Deed attached	Rs.500/- Flat		YES	P7	912055		
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.		YES	FA	912055		
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat		YES	FA	912055		
	d	Replacement of securities under lien to the Bank	Rs.1,000/- Flat per replacement		YES	FA	912055		
	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).								
	e	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		
	f	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.		YES	DG	912344		
	a	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)							
		Small	Rs.4,250/- Flat per annum.		YES	F4	912310		
		Medium	Rs.5,750/- Flat per annum.						
		Large	Rs.7,750/- Flat per annum.						
		Extra Large	Rs.10,000/- Flat per annum.						
		Cubicle Locker	Rs.40,000/- Flat per annum.						
	g	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.5,000/- Flat						
		Medium	Rs.6,250/- Flat						
		Large	Rs.8,250/- Flat		NO	F4	912310		
		Extra Large	Rs. 10,000/- Flat per annum						
		Cubicle Locker	Rs. 40,000/- Flat per annum						
	c	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.6000/- per Locker or actual cost whichever is more.		YES	88	912807		
	d	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)								
Part M	GUARANTEES								
	a	Guarantee Amount Range		Per Quarter recovery of Cost or	Subsequent quarter or part thereof				
		From	To						
		Amount upto	500,000	5,000	2,500	NO			
		500,001	1,000,000	8,000	4,000	NO			
		1,000,001	2,000,000	15,000	7,500	NO			
		2,000,001	3,000,000	22,500	11,250	NO			
		3,000,001	4,000,000	30,000	15,000	NO			
		4,000,001	5,000,000	37,500	18,750	NO			
		5,000,001	6,000,000	48,000	24,000	NO			
		6,000,001	7,000,000	70,000	35,000	NO			
		7,000,001	8,000,000	64,000	32,000	NO			
		8,000,001	9,000,000	67,500	33,750	NO			
		9,000,001	10,000,000	75,000	37,500	NO			
		10,000,001	12,500,000	93,750	46,875	NO			
		12,500,001	15,000,000	112,500	56,250	NO			


<div><div>HBL</div><div>ISLAMIC BANKING</div><div>بنك إسلامي</div></div>					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM							
Description		Charges					
	15,000,001	17,500,000	140,000	70,000	NO		
	17,500,001	20,000,000	200,000	100,000	NO		
	20,000,001	22,500,000	180,000	90,000	NO		
	22,500,001	25,000,000	187,500	93,750	NO		
	25,000,001	27,500,000	206,250	103,125	NO		
	27,500,001	30,000,000	225,000	112,500	NO		
	30,000,001	32,500,000	243,750	121,875	NO		
	32,500,001	35,000,000	280,000	140,000	NO		
	35,000,001	37,500,000	375,000	187,500	NO		
	37,500,001	40,000,000	320,000	160,000	NO		
	40,000,001	42,500,000	318,750	159,375	NO		
	42,500,001	45,000,000	337,500	168,750	NO		
	45,000,001	47,500,000	356,250	178,125	NO		
	47,500,001	50,000,000	375,000	187,500	NO		
	50,000,001	52,500,000	420,000	210,000	NO		
	52,500,001	55,000,000	550,000	275,000	NO		
	55,000,001	57,500,000	460,000	230,000	NO		
	57,500,001	60,000,000	450,000	225,000	NO		
	60,000,001	62,500,000	468,750	234,375	NO		
	62,500,001	65,000,000	487,500	243,750	NO		
	65,000,001	67,500,000	506,250	253,125	NO		
	67,500,001	70,000,000	560,000	280,000	NO		
	70,000,001	72,500,000	725,000	362,500	NO		
	72,500,001	75,000,000	600,000	300,000	NO		
	75,000,001	77,500,000	581,250	290,625	NO		
	77,500,001	80,000,000	600,000	300,000	NO		
	80,000,001	82,500,000	618,750	309,375	NO		
	82,500,001	85,000,000	637,500	318,750	NO		
	85,000,001	87,500,000	700,000	350,000	NO		
	87,500,001	90,000,000	900,000	450,000	NO		
	90,000,001	92,500,000	740,000	370,000	NO		
	92,500,001	95,000,000	712,500	356,250	NO		
	95,000,001	97,500,000	731,250	365,625	NO		
	97,500,001	100,000,000	750,000	375,000	NO		
- Minimum charges for the amendment of guarantee is 1,400/-					NO		
- All guarantees amount exceeding Rs. 100 Million shall attract additional cost recovery of Rs. 10,000/- per Rs. 1 Million each (per quarter or part thereof) plus Rs. 5,000/- subsequent charges.					NO		
- Rs. 1,700/- (flat) will be charged per amendment plus cost recovery as above, if amendment involves increase in amount or extension in period of validity of Guarantee.					NO		
- Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.					NO		
- Charges for guarantees issued on behalf of bank (correspondent/local/foreign) under their counter guarantees may be negotiated on case to case basis at the sole discretion of bank.					NO		
- Claim handling charges of Rs. 1,500 (flat).					NO		
	b	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs.600/- Flat or Courier Rs.150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city)		YES	QC	912007
Part N	MISCELLANEOUS CHARGES						
	a	Transaction Charges on HBL Islamic Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM and system generated debit		YES	B1	912093
	b	Transaction charges on Al-Irtifa (IDPA) Account	Charge of Rs.50/- 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.		YES	B1	912093
	c	HBL Al-Mukhtar (Islamic Freedom) Account	Free transactional services on Al-Mukhtar account as listed in product features. However, there is a charge of PKR 60 per transaction in lumpsum at month end on all customer initiated debit transactions during the month which will be auto generated by the system. This charge can be waived if the customer maintains average balance equal or above PKR 25000/- for all days during the month. For the month in which average monthly balance is below Rs.25,000/-, cumulative transactions Charge @ Rs.60/- per transaction will be applicable in 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	Rs.50/- per debit transaction to be charged if more than 4 customer initiated debit over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transaction. For the month in which average monthly balance is below Rs.25,000/-, cumulative transactions Charge @ Rs.60/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.		YES	B1	912093
	e	FBR Collections through Branch Counter (OTC)	NIL		YES	03	912319
			Following categories of Accounts are exempt from recovery of "Transaction 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 / bereavement fund.				
			2) Accounts of Mustehiqeen of Zakat				
			3) Accounts of Students				
			4) Accounts of Deceased				
			5) Accounts in Inactive and Unclaimed categories				
			6) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt. Govt. of Sindh.				
			7) Nominated accounts against all types of Term Deposits.				
			8) Regular Saving Accounts				
			9) Special Non-Chequing Accounts of Exporters (Account Type-CP)				
			12) HBL Islamic Uraan Accounts.				
			14) HBL @ work.				
			15) HBL Rutba Accounts.				
			16) HBL Asaan Accounts				
			17) Basic Banking Account				
1		Service Charges on FC Savings & FC Current A/cs, where Minimum					

ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM				FED Applicable	Charge Code	Misys Internal Account
Description		Charges				
i	US\$ 100/-	US equivalent of Rs.43/- Flat, to be recovered on monthly basis.				
ii	€ 100/-	€ equivalent of Rs.43/- Flat, to be recovered on monthly basis.				
iii	¥ 120,000/-	¥ equivalent Rs.43/- Flat, to be recovered on monthly basis.				
iv	£ 100/-	£ equivalent Rs.43/- Flat, to be recovered on monthly basis.				
2	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book :- Rs. 15/- Flat per leaf		Isb-N Sindh-N	90	912318
a	Transaction Charges on Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's 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						
b	Transaction charges on Al Irtifa Account	Charge of Rs. 50/- 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		YES	B1	912093
c	HBL Al Mukhtar Account	For the month in which average monthly balance is below Rs.25,000/-, cumulative transactions Charge @ Rs.60/-		YES	B1	912093
d	Transaction Charges on HBL Islamic Asaan Account	Rs. 50/- per debit transaction to be charged if more than 4 customer initiated over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit		YES	B1	912093
e	FBR Collections through Branch Counter (OTC)	NIL		YES	03	912319
f	Stop payment of cheque	(i) Rupee A/c	Rs.500/- Flat per instruction	YES	25	912360
		(ii) F.C. A/C	US\$ 12/- or equivalent Flat per instruction	YES	25	912360
(1) Stop payment charges are to be levied one time for stop payment per day per Account whether it is for one or more cheques.						
(2) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.						
(3) Charges are applicable on HBL at Work (Islamic) Account						
3	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"	(i) Rupee A/c.	Rs.550/- Flat per cheque	YES	DB	912359
		(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque	YES	D1	911910
4	Note: HBL Al Muktar Freedom Account holder on maintaining PKR 25,000 or above monthly average balance is exempted from these charges					
	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/ECY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)	YES	DB	912359
5	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				
6	Delivery of Cheque Book by Registered Mail/ Courier	Rs.185/- Flat		NO	27	912304
7	Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)		YES		912397
8	Account Statement & Certificate Related Charges					
9	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/= Flat per month		NO	3	912352
	Duplicate Statements for all types of accounts, on request from customer	Rs.29/-Flat, per statement Note: HBL at Work (Islamic) Premium Account and HBL Al-Mukhtar Account (Islamic Freedom Account) is		YES	RA	912082
10	a Monthly Bank Statement	Rs.400/- per annum.		YES	RA	912082
11	b Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free		NO		
12	Bank Certificate for the purpose of Visa	Rs.300/- Flat per certificate Note: HAW Accounts are exempted from Bank Statement Charges		YES	98	912396
	Overseas Employment Certificate.	Rs.500/- Flat per certificate		YES	98	912396
13	Credit Information Report / 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.						
Account Transaction (s) & Balance Related Charges						
15	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs.1,000/- Flat		YES	94	930094
16	Closure of Account Charges	Free		YES	26	930026
a	Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		Yes	IA	914059
b	Confirmation of balances to Auditors.	Rs.500/- Flat		YES	97	930097
18	Dividend Related Charges					
a	Charges on Dividend Warrants (to be recovered from dividend declaring companies)	As per Agreement with client along with Functional Head approval		YES	84	930084
20	Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in dividend account for payment.					
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	Islam-Y	0A	914024
21	a Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.		YES	14	910818
22	Other Services to BISE / University:-					
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
22	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					
Salary / Pension Disbursement & Visa Collection Fee related Charges						
24	Salary Disbursement Charges.*	Manual salary processing (PKR 15 per transaction) flat per A/c per month from A/c holder where salary is credited		YES	17	912325
*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges".						
25	Visa Fee Collection	Rs.100/- Flat per application		YES	-	912105
26	Misc. Charges					
27	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs.500/- Flat per annum		YES		912816
	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-		YES	6	910902
	SMS Alert Charges					
	SMS Alert Charges for over-the counter transactions	Monthly Subscription of PKR 85/- per month		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						

<div>HBLISLAMIC BANKINGبنك إسلامي</div>			FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM					
Description		Charges			
	6) Zero Balance/ Overdraft				
	7) Staff				
	8) HBL at Work Islamic Premium Account				
	9) HBL Al-Mukhtar Freedom Account on maintaining PKR 25,000 or above monthly average balance				
Part O	HBL DEBIT CARD (ATM CARD) *				
I	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned		
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,400/- Visa Chip - Rs. 2,100/- MasterCard Standard - Rs. 2,100/- MasterCard Gold - Rs. 2,900/- UnionPay Chip - Rs. 1,900/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 14,000/-	YES	F5912097
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs.550/- MasterCard Gold - N/A UnionPay Chip - Rs.550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A	YES	F5912097
	d	Card Replacement fee	PayPak Chip - Rs. 450/- Visa Chip - Rs. 600/- MasterCard Standard - Rs. 600/- MasterCard Gold - Rs. 850/- Union Pay Chip - Rs. 600/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,500/-	YES	F5912097
	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	N8912098
	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	QV912485
	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	QV912485
	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	QV912485
	i	SMS Alert Charges	Free	NA	NA914035
*Note: (i) Account based propositions: As per account terms & conditions					
Part P	MERCHANT ACQUIRING (POS)				
I	a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	28914169
	HBL ALTERNATE DELIVERY CHANNELS (ADC)				
	ATM Charges				
	1.1	Cash Withdrawal			
	a	HBL Card on HBL ATMs	Nil	YES	21910821
	b	HBL Card on Non-HBL ATMs	Rs. 23.44 Flat per withdrawal.	YES	21910821
	c	Other Local Bank Card on HBL ATM	Rs. 23.44 per withdrawal	YES	
	d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 300 per withdrawal	YES	
	e	Cash Withdrawal Receipt Charges	Rs. 2.50 (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL)	YES	22914288
	Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.				
	Free Cash Withdrawals from other Bank's ATMs for HBL at Work (Islamic) Premium Account.				
	Balance Inquiry				
	a	HBL Card on HBL ATMs	Nil		
	b	HBL Card on Non-HBL ATMs	Rs. 3.13 Flat per inquiry (Pay Pak, Visa, MasterCard & Union Pay)	YES	21914217
	c	Other Local Bank Card on HBL ATM	3.13/- per inquiry		
	d	HBL Card on HBL ATMs	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	94930094
	Mini Statement				
	e	Balance Inquiry Receipt Charges	Rs. 2.50 (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL)	YES	22914288
	1.3 Funds Transfer (HBL to HBL)		NIL		
	Funds Transfer (HBL to Other Bank)				
			Transfer AmountCharges		
			Rs. 1 - 25,000Free	YES	14910818
			Rs. 25,001 and above0.1% or Rs. 200		
			Note: an accumulated monthly limit of Rs. 25,000 is Free. Any amount exceeding the limit will be charged at 0.1%		
2	1.4 Utility Bill Payment		Nil		
	HBL Phone Banking				
	a	Funds Transfer	Nil	YES	14910818
	Inter Branch Fund Transfer				
	b	Statement Request	Nil	YES	RA912082
	c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs.500/- Flat per instruction	YES	25912360

HBL ISLAMIC BANKING بنك إسلامي				FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM						
Description		Charges				
		(ii) F.C. A/C	US\$ 12/- Flat per instruction (or	YES	25	912360
		Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more				
		To be recovered at the time of issuance of Cheque Book :-				
		Rs.15/- Flat per leaf			Isb-N Sindh-N	90 912318
3	d	Cheque Book request				
		HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)				
	a	Subscription	Nil			
	b	Funds Transfer		YES	14	910818
		Inter Branch Fund Transfer	Nil			
	c	Inter Bank Funds Transfer (IBFT) *				
			Transfer Amount	Charges		
			Rs. 1 - 25,000	Free		
			Rs. 25,001 and above	0.1% or Rs. 200		
		Note: an accumulated montly limit of Rs. 25,000 is Free. Any amount exceeding the limit will be charged at 0.1%				
	d	Utility Bill Payment	NIL	Electricity	NO	4 912004
				Sui Gas	NO	5 912026
				Telephone	NO	6 912027
				Water	NO	7 912028
	e	Cheque Book request	To be recovered at the time of issuance of Cheque Book :-	Isb-N Sindh-N	90	912318
		Rs.15/- Flat per leaf				
4		* will be updated as per SBP's directives				
		HBL Branchless Banking / Connect by HBL (Charges inclusive of FED/ST)				
	a	Utility Bill Payment	Nil			
	b	Money Transfer	As per SBP regulation, free IBFT service till Rs. 25,000 monthly limit. After that HBL-Islamic will charge Rs 200.			
	c	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction	YES	K1 9914151
			Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction	YES	K1 9914151
			Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction	YES	K1 9914151
			Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction	YES	K1 9914151
			Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction	YES	K1 9914151
			Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction	YES	K1 9914151
			Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction	YES	K1 9914151
			Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction	YES	K1 9914151
			Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction	YES	K1 9914151
			Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction	YES	K1 9914151
	iii)	Money Transfer Sending at Agent's location		Rs. 10 per transaction	YES	- 9916269
	ii)	Money Transfer Receiving	NIL			
		Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC				
	d	Initial Deposit - Connect by HBL Mobile Account	NIL			
	e	Cash Deposit - Connect by HBL Mobile Account	NIL			
	f	Utility Bill Payment - Connect by HBL Mobile Account	NIL			
	g	Money Transfer - Connect by HBL Mobile Account to Connect by HBL Mobile Account				
	h	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/-	NIL		
	ii)	Money Transfer Receiving		NIL		
		Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.				
	i	Money Transfer - Connect by HBL Mobile Account to CNIC				
			Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction	YES	K1 9914151
			Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction	YES	K1 9914151
			Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction	YES	K1 9914151
			Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction	YES	K1 9914151
			Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction	YES	K1 9914151
			Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction	YES	K1 9914151
			Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction	YES	K1 9914151
			Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction	YES	K1 9914151
			Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction	YES	K1 9914151
			Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction	YES	K1 9914151
		Note: If transaction is executed at agent location additional Rs.10 will be charged.				
	ii)	Money Transfer Receiving		NIL	-	- -
	i	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location				
			Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction	YES	K1 9914151
			Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction	YES	K1 9914151
			Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction	YES	K1 9914151
			Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction	YES	K1 9914151
			Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction	YES	K1 9914151
			Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction	YES	K1 9914151
			Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction	YES	K1 9914151
			Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction	YES	K1 9914151
			Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction	YES	K1 9914151
			Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction	YES	K1 9914151
	k	Money Transfer - Connect by HBL Mobile Account to HBL Core Banking Account				
	a	Fund Transfer		*NIL	YES	32 9914162
		* will be updated as per SBP's directives				
	l	Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)				
			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
			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
		* will be updated as per SBP's directives				
	n	Cash Withdrawal at Agent Location - Connect by HBL Mobile Account				
			Transfer Amount Rs. 1 - 200	Rs.7 per transaction	YES	35 9914165
			Transfer Amount Rs. 200 - 500	Rs.10 per transaction	YES	35 9914165
			Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction	YES	35 9914165
			Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35 9914165
			Transfer Amount Rs. 2,501 - 4,000	Rs.70 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.130 per transaction	YES	35 9914165
			Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction	YES	35 9914165
			Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction	YES	35 9914165
			Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction	YES	35 9914165
			Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction	YES	35 9914165
			Transfer Amount Rs. 20,001 - 25,000	Rs.375 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.555 per transaction	YES	35 9914165
			Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction	YES	35 9914165
		* For Transaction through HRA account fee will be 50% of the above mentioned slab.				
	n	Cash Withdrawal from ATM - Connect by HBL Mobile Account				

HBL ISLAMIC BANKING بنك اسلامي				FED Applicable	Charge Code	Misys Internal Account	
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM							
Description		Charges					
q	Withdrawal Amount	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 following free monthly ONUS ATM cash withdrawal limits are exhausted:					
		Free ONUS ATM Cash Withdrawal Limit/Month					
750		Rs. 30,000					
1200		Rs. 200,000					
750 (for Konnect Agents)		No Limit					
r	Cash Deposit into HBL Core Banking Account at Agent's location						
s	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 25 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 25 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 30 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 40 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 45 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 55 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 60 per transacti	YES	K1	9916267	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 100 per transac	YES	K1	9916267	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 125 per transac	YES	K1	9916267	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 150 per transac	YES	K1	9916267	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 175 per transac	YES	K1	9916267	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 200 per transac	YES	K1	9916267	
Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transac	YES	K1	9916267			
t	Gulak (Konnect by HBL Islamic Saving Account)						
Pre-mature Charity	Gulak 1,000	Rs. 69 per transaction	YES				
	Gulak 2,500	Rs. 97.5 per transaction	YES				
	Gulak 4,000	Rs. 126 per transaction	YES				
	Gulak 7,500	Rs. 250 per transaction	YES				
	Gulak 10,000	Rs. 275 per transaction	YES				
	Gulak 12,500	Rs. 300 per transaction	YES				
	Gulak 15,000	Rs. 335 per transaction	YES				
	Gulak 25,000	Rs. 525 per transaction	YES				
u	HBL ATM biometric verification						
v	Balance Inquiry - Konnect by HBL Mobile Account						
w	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account(Linked)						
x	Transfer in - Konnect by HBL Account to HBL Core Banking Account (Linked)						
y	View Mini Statement - Konnect by HBL Mobile Account						
z	Air Time Top Up - Konnect by HBL Agent & Mobile Account						
aa	Mobile Account Opening						
ab	Fund Transfer To RAAST ID						
ac	Average Minimum Balance required						
ad	Balance Inquiry through SMS						
ae	Upgrade of MW Account						
af	Corporate Clients						
ab	Remittance Cards						
i	Remittance Cards	Agent Debit Card	Rs. 750 per Debit Card	YES	1L	9916277	
ii		Traveler	Rs. 500 per Package	YES	1L	9916277	
iii		Medics	Rs. 999 per Package	YES	1L	9916277	
iv		Foodie	Rs. 1,000 per Package	YES	1L	9916277	
v		Konnect Debit Card 1200	Rs. 1,200 per Debit Card	YES	1L	9916277	
vi		Konnect Islamic Debit Card 1200	Rs. 1,200 per Debit Card	YES	1L	9916277	
vii		Konnect Debit Card 750	Rs. 750 per Debit Card	YES	1L	9916277	
viii		Konnect Islamic Debit Card 750	Rs. 750 per Debit Card	YES	1L	9916277	
vii		Kissan Card	Rs. 500 per Debit Card	YES	1L	9916277	
viii		KPK Agri Kissan Card	Rs. 500 per Debit Card	YES	1L	9916277	
ix		Economy Pro	Rs. 3,100 per Package	YES	1L	9916277	
x		Economy Plus	Rs. 4,000 per Package	YES	1L	9916277	
xi		Sasta (1 Month)	Rs. 200 per Package	YES	1L	9916277	
xii		Hangama (1 Month)	Rs. 450 per Package	YES	1L	9916277	
xiii		Pension Package (1 Year)	Rs.600 per Package	YES	1L	9916277	
xiv		Pension Package 2 (1 Year)	Rs.1 per Package	YES	1L	9916277	
2	DISPATCH / COMMUNICATION CHARGES						
Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.		NO	E2	912301		
	(ii) Inland (Inter City) - Rs.50/- Flat per item.		NO	E2	912301		
Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.		NO	E2	912301		
	(ii) Inland (Inter City) - Rs.70/- Flat per item.		NO	E2	912301		
(iii) Foreign Rs.200/- Flat per item.		NO	E2	912301			
	(iv) For Foreign Import LC Rs.1,200/- Flat per item.		NO	E2	912301		
(v) For Inland LC Rs.200/- Flat per item.		NO	E2	912301			
	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher.		NO	27	912304		
(ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.		NO	27	912304			
	Rs.1,500/- Flat per item or actual whichever is higher.		NO	27	912304		
Swift	(i) Full Text L/C / Guarantee and long messages Rs.1,500/- Flat		NO	3	912352		
	(ii) L/C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat		NO	3	912352		
(iii) All other Swift Messages Rs.500/- Flat		NO	3	912352			
	Rs.100/- Flat per message.		NO	1	912358		
INVESTMENT PORTFOLIO SECURITIES (IPS)							
IPS Service Charges to be applied on GoP SUKUK at Common payment once per annum							
IPS Services Charges							
i	IPS Custody Service Charges	Nil					
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines	NO	AC	916059	914049	
iii	IPS Statement	Quarterly Free On Request - Nil	NO	QS	912380		
INVESTMENT BANKING							
a	Advisory Fee		YES	AB	930704		
b	Succession Fee		YES	A7	930709		
c	Retainer Fee		YES	CM	930714		
d	Arrangement Fee		YES	CP	930718		
e	Underwriting Fee	Negotiable on case to case basis.	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		
i	Out of Pocket Expenses	At actual or Negotiable on case to case basis.	-	E7	930732		
BANK CHARGES FOR GOVT. BUSINESS							
IMPORTS							
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 to be recovered at actual					
(ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation							
	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							
EXEMPTIONS							
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR Rs.0.500 M in other						
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust						

 ISLAMIC BANKING بنك إسلامي		FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM				
	Description	Charges		
2	Exemptions can only be granted for charges included under the following "Parts of SOBC".			
3	Part-C - Foreign Currency Remittances			
4	Part-D - Other Charges on Foreign Exchange Transactions			
5	Part-E - Remittances			
6	Part-F - Bills / Collection			
7	Part-G - Finances			
8	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits			
9	Part-N - Miscellaneous Charges			
10	Part-O - HBL Debit Card (ATM Card)			
	Part-P - HBL Alternate Delivery Channels (ADC)			
Note-1:-	Part-Q - Dispatch / Communication Charges			
Note-2:-	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 &			
Note-3:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in			
Note-4:-	The applicability of FED is based on understanding of the relevant laws.			
Note-5:-	The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total			
Note-6:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.			
Note-7:-	All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this			
Note-8:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with			
	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)			
	HBL-IB will not collect charges for tax payers using digital channels for payment of duties and taxes of federal and provincial governments.			
Part V				
	HBL Islamic Prestige			
	Individual clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following free/discounted service:			
	Prestige Eligibility Criteria (Average assets under management)			
	Product	Asset Under Management	Eligibility Criterion Period	
	Islamic Current Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances	
	Islamic Saving Prestige	5,000,000.00 or equivalent Foreign Currency	Quarterly average balances	
	Please note the initial cheque deposit requirement for Prestige Account Opening is as per above mentioned criteria (or equivalent foreign			
	Islamic TD	20,000,000.00 or equivalent Foreign Currency	Quarterly average balance	
	Islamic RDA	\$50,000.00 or equivalent	Funded or invested in INPCs	
	Islamic Mutual Funds	15000000	Quarterly average, active holding,	
	Regular Premium BancaTakaful	1000000	Throughout active life of the	
	Islamic House Finance	15000000	As long as the product continues	
	Islamic Car Finance	5000000	As long as the product continues	
	GOP Ijarah Sukuk	15,000,000	Quarterly average balances, active	
	Account Maintenance Charges			
	Membership Fee *	PKR 8000/- per quarter	YES	RB 930763
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above.)			
	Banking Services			
1	Instant Starter Cheque Book		Free	
a	HBL Internet Banking and HBL		Free	
b	Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)		Free	
c	E-Statements		Free	
d	Issuance of Banker's Cheque		Free	
e	Cancellation of Bankers Cheque		Free	
f	Issuance of Replacement, in case of lost Banker's Cheque		Free	
g	Courier Delivery of Banker's Cheque		Free	
h	Cash Deposit (i) Within City (ii) Inter City		Free	
i	Cash Withdrawal (i) Within City (ii) Inter City		Free	
j	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account		Free	
k	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers		Free	
l	Cheque Book Issuance Charges		Free	
m	Stop payment of Cheque		Free	
n	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	
o	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/ECY)		Free	
p	Photocopy of the paid Cheque forwarded to Customers.		Free	
q	Interbank Funds Transfer (IBFT)		Free	
r	Statement of Account sent on Daily basis through Swift Message MT-940		Free	
s	Duplicate Statements for all types of accounts, on request from customer		Free	
t	Monthly Bank Statement		Free	
u	Same Day Clearing via NIFT		Free	
v	Local Fund Transfers (RTGS)		Free	
w	Issuance of Account Maintenance Certificate		Free	
x	Issuance of Balance Confirmation Certificate		Free	
y	For any enquiry requested by customer beyond 3 years relating to transactions on his account		Free	
z	Account Closure Charges		Free	
aa	Handling of payments/ balances from deceased accounts against Succession Certificate		Free	
ab	Confirmation of balances to Auditors.		Free	
ac	SMS Alert Charges		Free	
ad	Issuance of Proceed Realization Certificate (PRC) -HBL		Free	
ae	Issuance of Zakat Deduction Certificate		Free	

HBL ISLAMIC BANKING بنك اسلامي					FED Applicable	Charge Code	Misys Internal Account
ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM							
Description			Charges				
	af	Standing Instructions	Free				
	ag	Inward Telegraphic Transfers	Free				
	ah	Issuance of FCY Demand Draft	Free				
	ai	Cancellation of FCY Demand Draft	Free				
	aj	International ATM Withdrawals through HBL ATMs*	Free				
	ak	Collection of Cheques (Local Currency/ Foreign Currency**)	Free				
	al	Inward Telegraphic Transfers***	Free				
	am	Outward Telegraphic Transfers***	Free				
	an	Safe Deposit (Regular Locker) Annual rent and Key deposit	Free		-	-	-
* This only applies to ATM Access Fees, FX conversions are done on market rates.							
2	Debit Card						
	HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:						
		Annual Fee/ Issuance Fee	Free				
		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 Inquiry)	Rs. 225/- per Transaction		YES	QV	912485
	B	HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:					
	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 Inquiry)	US\$ 3/- per Transaction		YES	QV	912485
3	Mortgages						
	1	100% waiver on Processing Fee	Free				
4	Autos						
	1	50% waiver on Processing Fees			YES	L3	912067
5	HBL Prestige Lockers *						
(to be recovered in advance and at the commencement date yearly)							
Prestige Semi Digital							
a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR			
i	Small	N/A	N/A	CA: 5,000,000/-	YES	F4	912310
ii	Medium	Rs. 15,000/-	Rs. 35,000/-	SA: 7,000,000/-			
iii	Large	Rs. 20,000/-	Rs. 50,000/-	TD: 20,000,000/-			
b	Locker Breaking Charges	Rs. 20,000/-			YES	88	912807
c	Charity due to late payment (As per undertaking of the customer)	10% of the applicable annual locker rent with a grace period of 30 days from the due date.			YES	QY	912805
In case balance falls below funding requirement additional retention fee of PKR 25,000 per quarter will be charged.							
Prestige Automated Locker							
a	Locker Size	Rent Per Annum	Key Deposit *	Required Balance Threshold (PKR			
i	Small	Rs. 40,000/-	Rs. 60,000/-	CA: 20,000,000/-	YES	F4	912310
ii	Medium	Rs. 45,000/-	Rs. 70,000/-	SA: 30,000,000 /-			
iii	Large	Rs. 50,000/-	Rs. 100,000/-	TD: 50,000,000/-			
b	Locker Breaking Charges	Rs. 50,000/-			YES	88	912807
c	Charity due to late payment (As per undertaking of the customer)	10% of the applicable annual locker rent with a grace period of 30 days from the due date.			YES	QY	912805
In case balance falls below funding requirement additional retention fee of PKR 70,000 per quarter will be charged.							
Important Note:							
1. Prestige Lockers will only be accessible to clients who are members of the Prestige segment based on deposit criteria (CASA and TD only).							
2. AUM based clients will have access only to regular lockers subject to availability.							
3. Both locker categories will have quarterly retention fee in case balances fall below the aforementioned defined criteria.							
*Key Deposit Fee will be applied at the time of new locker issuance.							
Part W	HBL Islamic Roshan Digital Account						
	a	Cheque Book Issuance Charges	Free		-	-	-
	b	Cheque Return Charges	Free		-	-	-
	c	Cash Withdrawal (Intercity)	Free		-	-	-
	d	Issuance of Duplicate Bank Statement	Free		-	-	-
	e	Outward Remittance	Free		-	-	-
	f	Inter Bank Fund Transfer (IBFT)	Free		-	-	-
	g	Islamic RDA Online Funds Transfer	Free				
Part X	Islamic Roshan Anni Car						
	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		YES	L3	912067
	1.2	Profit on All Unit Purchase (Early Settlement)	10% profit on all units purchased after delivery of vehicle.		YES	K3	912346
	1.3	Partial Payment	Partial Payment after delivery of vehicle, @ 10% 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.50,000/- whichever is Lower.		YES	O2	912387
	1.6	Legal Notice Fee	Actual Cost.		YES	G8	912315
	1.7	Charity due to late payment (As per undertaking of the customer)	Rs.1,500/- Per Late Payment		YES	K4	912395