

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges			
INTERNATIONAL BANKING					
Part A	IMPORTS	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC
1	Sight/DA Letter of Credit Opening charges.	Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC
a		Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter	
b		Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter	
c		Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter	
d		e(i) Plus : Swift Charges <b>Rs. 2,000/-</b> Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-			
e(i)	e(ii) Courier Charges Rs.2,000 Flat per item Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-				
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 (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 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.				
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.			
h	L/C opened under "Deferred Payment" L/cs for period over one year	Charges @ 0.40% per quarter or part thereof up to final payment - Minimum Rs.3,000/- At the time of opening of L/C, to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.			
i	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 applicant.	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 Guaratees section.			
j	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/-			
2	<b>REVALIDATION CHARGES</b> 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.			
3	<b>TRANSFER OF L/C</b>				

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Description		Charges	
	Transfer of L/C to New Beneficiary	Transfer charges at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs 2,000/-	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.	
<b>4</b>	<b>Registration of Import Contract</b>		
	<b>a</b> Registration of Import Contract	With SBP in respect of Private Foreign Currency Financing obtained by customer in Pakistan from Foreign financiers.	Handling charges Rs.6,000/- Flat
	<b>b</b> Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of Wa'ad based forward cover at importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M	
	<b>c</b> Contract Registration charges other than 'a' above.		
	<b>i</b> upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.	
	over Rs.75 Million	Negotiable - (To be approved by Functional Head) minimum Rs.1,500/-	
	<b>d</b> Registered Contract Amendment Charges	Flat Charges Rs.1,200/- If amendment involves increase in amount then charges will be @.0.18% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation charges will be charged as per clause 4c (i) above.  Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.	
<b>5</b>	<b>L/C Amendment Charges</b>		
	<b>a</b> L/C Amendment Charges	Rs.1,400/- Flat charges per transaction or under items (1) or (2) or (3) above, if amendment Plus : Swift Charges Rs. 1,000 Flat Plus : Courier cost recovery Rs-2,500/- Flat per item	
	<b>b</b> Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1500/- Flat per bill.	
<b>6</b>	<b>LCs under Murabaha/Ijarah/Musharakah</b>		
	<b>a</b> 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.	
	<b>b</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.	
		(b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody PKR 500 per case	
	<b>d</b> Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/-plus FED will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs.	
<b>7</b>	<b>L/C Cancellation Charges</b>	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-	
<b>8</b>	<b>Credit Report Charges</b>		
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs-2,500/- to be recovered.	
<b>9</b>	<b>FIM under Murabaha</b>		
	<b>a</b> Upon execution of Murabaha contract, profit in lieu of Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-		
	<b>i</b> Arrangement of Facility	Nil	
	<b>ii</b> On one time Request.	Profit rate @ 0.55% of Bill Amount	
	<b>iii</b> Due to Forced Clearance	Profit rate @ 1.20% of Bill Amount	
	<b>b</b> Upon execution of Murabaha contract, profit in lieu of Handling charges of D.A L/C Consignment cleared & kept under Pledge:-		
	<b>i</b> Arranged at the time of opening of D.A L/C.	Profit rate @ 0.35% of Bill Amount	

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<i>Description</i>		<i>Charges</i>
<b>ii</b>	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 account.	Profit rate @ 0.55% of Bill Amount
<b>iii</b>	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

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10	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent Pak Rupees. Plus Courier charges Rs.2,500/- and recovery of any other actual costs/charges charged by Beneficiary Bank for return of un-paid bills.
	Import Bills returned unpaid.	
		Note: a) If documents received pertains to other banks in Pakistan are sent to them on the instructions of forwarding Bank. Handling Charges US \$ 40 Plus Courier Charges of Rs.250/-
		Note: b) If forwarding Bank authorize us to delivery documents free of cost Handling Charges of Rs.2,000/- to be recovered from Drawee.
<b>Charges for Bills Collection</b>		
11	<b>a</b> Import Bills for Collections:- on Sight & Usance basis	Sight LCs <b>Rs.1,500/- Flat</b> Usance LCs @ 0.12% per month or part thereof (from the date of lodgment until payment) Minimum <b>Rs.1,500/-</b> Note: If Usance Bills lodged and retired on the same day <b>Rs.1,500/- Flat</b> will be recovered.
	<b>b</b> Consignments Charges.	0.1 % Minimum Rs. 1,000/- irrespective of import volume
	<b>c</b> Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance
	<b>d</b> Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-
12	<b>Recovery of Actual Reimbursement Charges</b>	
	Recovery of Actual Reimbursement charges (Payable to reimbursing Banks)	At Actual
13	<b>Other Import Related Services Charges</b>	
	<b>a</b> Charges for Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat
	<b>b</b> Service charges against import transactions i.e. Import Bills/Murabaha profit on PAD / Collection Charges/ Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-
	<b>c</b> Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat
	<b>d</b> Expenses recovery protest / Legal charges	At Actual
	<b>e</b> EIF lodgment Charges on Open Account	Rs 500/-
	<b>f</b> Transfer of EIF	Rs 500/-
<b>Part B EXPORTS</b>		
1	<b>L/C Advising</b>	
	<b>a</b> Advising L/C	(i) Rs.2,000/- Flat for HBL Customers (ii) Rs. 2,500/- Flat for Non HBL Customers (ii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-
	<b>b</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)
2	<b>Amendment Advising</b>	
	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)
3	<b>Negotiation</b>	
	<b>a</b> Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1000/-
	<b>b</b> Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-
	<b>c</b> Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ <b>0.45% Minimum Rs.1,500/-</b>
	<b>d</b> Export Development Surcharge	Rs.80/- Flat per transaction
	<b>e</b> Negotiation Charges (FCY L/C's):-	
	<b>i</b> Clean Documents	Rs.1,000/- Flat

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		Plus Courier Charges <b>Rs.2,500/-</b>
ii	Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges <b>Rs.2,500/-</b>
	Note: - (1) In case of overdue Currency Salam (Islamic FBP), charity rate as agreed in the <b>financing agreement/FAL</b> 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.	
f	Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.
4	<b>Confirmation</b> Confirmation/Acceptance	These Charges will be approved on case to case basis by Financial Institutions- Global Trade Service (FI-GTS). Please refer Note No.7 ( Last Page)
5	<b>Transfer of L/Cs.</b> Transfer of Export L/Cs.	Rs.2,000/- Flat
6	<b>Reimbursement</b> Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat
7	<b>Processing of Documents under L/C restricted on other Banks</b>  Where documents are sent to other banks for negotiation under restricted Letters of Credit.	Rs.1,000/- Flat
8	<b>Handling of Duty Draw - Back Claims</b>  a Handling of Duty draw back claim  b Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP. 0.25% minimum Rs.1,000/- per submission to SBP.
9	<b>NOC Issuance / Documents Transferred</b>  a Transfer of export proceeds to other Bank.  b IERS – NOC for Entitlement  c Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.  d Preparation of substitution case in Islamic export re-finances.	Charges @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- ( Flat) per case Rs.1,500/- Flat Rs.1,500 /- Flat
10	<b>Charges for Collections</b>  a Foreign Cheques/ Drafts/ FTCs  b Foreign Bills for Collection (on which Bank does not earn any Exchange difference).  c Foreign Bills for Collection where Bank earns exchange difference.  d <b>Transfer of export bill lodged under collection to other banks and Transfer of Form-E before lodgement of shipping documents or cancellation of Form-E.</b>	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat Courier Charges: Local - Within City, Rs. 150/- Flat - Per Item Inland - Inter City, Rs. 250/- Flat - Per Item Foreign, Rs.2,500/-  @ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/- Rs.500/- Flat Per Shipment Rs.1,200/- Flat
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.2,500/- 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.
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/-

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		<i>Description</i>	<i>Charges</i>
	i	Handling Commission on Invoice Financing (Exports)	PKR 1,500/- per case
11		<b>Charges for Advance Payment</b>	
		Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-
<b>Part C</b>			
<b>Charges for FOREIGN CURRENCY REMITTANCES</b>			
<b>A</b>			
<b>OUTWARD:</b>			
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 1000/-  Plus Swift charges Rs.500/- Note:- These charges will not be recovered where FC proceeds of Home Remittance are
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs 750/-  Plus Swift charges Rs.500/-
	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.
	c	<b>Charges for Local Foreign Funds Transfers (LFFT)</b>	
		LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free
		Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down
	d	<b>Charges FFT/FDD</b>	
	e	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus drawee bank charges if any  Plus Swift charges Rs.500/-
	f	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.  Plus Swift Charges - Rs.500/- for additional message.
<b>B</b>			
<b>Charges for INWARD:</b>			
1	a	Home Remittance	NIL
	b	FCY Commercial / Home Remittances	NIL
	c	Service charges on payment of all Inward Foreign Remittances (other	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/- Plus Courier Charges Rs. 150/-
	d	<b>Remittances, Outward TT</b>	<b>Free if the deposit remains in the FC Account for 14 days.</b>
<b>Part D</b>			
<b>OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>			
1		Correspondents' charges, if any, will be recovered.	At actual
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.
3		Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-
4		Clean Inward Foreign collection cheque Return charges (to be charged for sending back cheque to collecting Bank through DHL	US\$20/- (To be recovered from collecting Bank)
5		Inward cheques received from local branches, up-country branches or	Charges @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-
6		Issuance of Proceeds Realization	Rs.500/- Flat per certificate.
7		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.
8		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.
9		<b>Debit Authority Issuance Charges</b>	
		<b>Currency</b>	<b>Current Refund Charges</b>
		SAR	50.00
		CAD	20.00
		EUR	20.00
		DKK	110.00
		USD	20.00
		GBP	15.00
		AED	75.00
		SGD	20.00
		AUD	20.00
		NOK	150.00
		SEK	150.00
		CHF	20.00
<b>DOMESTIC BANKING</b>			
<b>Part E</b>			
<b>CHARGES FOR REMITTANCES</b>			

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Description		Charges		
1	Issuance of Banker's Cheque			
a	<b>Through A/c</b>	Rs.375/- Flat		
	<b>Note:-</b> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less. * Charges amount should not exceed Rs 25/- inclusive of FED.			
b	For Cash Management customers, Charges as per specific agreement with them <b>in line with Functional Head Approval.</b>			
c	<b>Cancellation of Bankers Cheque</b>	Rs.300/- Flat		
		Note:- No cancellation charges on Banker's Cheque :		
d	Issuance of Replacement, in case of	Same as Banker's Cheque issuance charges		
e	Courier Delivery of Banker's Cheque	Rs. 250/-		
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.		
3	<b>Call Deposit Receipt (CDR)</b>			
a	Issuance from Account	Rs. 200/-		
b	Cancellation of CDR issued from Account	Rs. 240/-		
c	Issuance of Duplicate CDR issued from account	Rs. 240/-		
4	<b>INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS</b>			
	<b>Product</b>	<b>Transaction</b>	<b>Charges</b>	<b>Payable By</b>
a	<b>Deposit (Cash)</b>	(i) Within City	Free	Depositor
		<b>ii) Inter city</b>	<b>Flat Rs.400/=</b>	
b	Withdrawals (Cash)	ii) Within City Upto Rs.500,000/- per day	Free	Account Holder
		(ii) Within City Over Rs.500,000/= per day	0.15% of the transaction amount with Minimum Rs.600/-	
		(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 Minimum Rs.600/-	
c	Cheque Deposits (HBL Cheque - For credit to HBL Account of current & saving both across the board)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		(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
e	<b>Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers</b>	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		<b>(ii) Inter city</b>	<b>*NIL</b>	
	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.			
	Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.			
	Note:-3) Cash Management as per agreement signed with the customer alongwith Functional Head approval.			
	Note:-4) Cash Management as per Schedule of Charges where no written agreement is available.			
	Note:-5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the			
	Note:-6) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Al-Mukhtar Freedom and HBL at Work			
	Note:-7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party			
	<b>*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.</b>			
5	<b>3rd Party Funds Transfer using SBP's, RTGS System MT 103 Facility</b>			
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs.1 Million			
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>
				<b>Total Charges to be recovered from Customers (PKR)</b>
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL
		1:30 PM to 3:00 PM	*NIL	*NIL
		3:00 PM to 4:00 PM	*NIL	*NIL
	<b>Funds In-flow</b>	NIL		
	<b>*Note: NIL Charges will be recovered against MT 103 till further instruction from SBP.</b>			
6	<b>3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility</b>			
	Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000			
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049</b>
				<b>Total Charges to be recovered from Customers (PKR)</b>
	Monday to Friday	<b>First Batch 12:00 PM</b>	*NIL	*NIL
		<b>2nd Batch 3:30 PM</b>	*NIL	*NIL
	<b>Funds In-flow</b>	NIL		
	<b>*Note: NIL Charges will be recovered against MT 102 till further instruction from SBP.</b>			

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<b>Part F</b>	<b>BILLS</b>	
<b>1</b>	<b>Collection: -</b>	
<b>a</b>	Bills	@ 0.40% Minimum Rs.1000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
<b>b</b>	Clean (including cheques/ dividend warrants/ drafts etc)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
<b>c</b>	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
<b>d</b>	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat
<b>e</b>	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:-



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f	Urgent collection of local cheques for Rs.500,000 and above	Rs.500/- per collection.		
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat		
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
2	<b>Inland Letter of Credit</b>			
a	Opening Charges	Upto Rs.25 M	0.40% per quarter	<b>Minimum Rs.2,500/- per LC</b>
		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)		
Note: Charges negotiable on case-to-case basis under approval of Functional Head				
b	Amendments charges without increase in amount.	Rs.1,500/- Flat		
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.		
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill		
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		
f	Advising / Amendment Charges.	Rs.1,500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
g	To add Confirmation on LC Charges	As per Financing Risk (to be approved by FID).		
h	Handling charges on inland import collection bills at opening end.	Rs.600/- Flat per collection.		
i	Handling charges of discrepant documents	Rs.1500/- Flat		
3	<b>Bills drawn against Inland Letters of Credit.</b>			
3.1	<b>SIGHT BILLS</b>			
a	<b>At Negotiating End</b>			
i	Negotiation Charges	@ 0.55% or Minimum Rs.600/-		
		Plus Profit under Murabaha based L.Cs as per Financing facility or normal Prevailing profit		
ii	Collection charges (Inland L/Cs)	<b>Rs.1,000/- Flat</b>		
iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat		
b	<b>At opening end (at the time of retirement) rate of Charges or Profit rate under Murabaha based L.Cs</b>			
i	If retired within 3 days from the date of lodgment.	Profit as per Financing facility from the date of negotiation. In case of One Off Approval, Profit at normal Prevailing rate is to be applied from the date		
ii	If retired after 3 days of lodgment.			

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges						
	Note:- No Profit will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs.							
<b>c</b>	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.						
<b>Part G</b>	<b>FINANCES</b>							
<b>A</b>	<b>PROJECT FINANCE</b>							
<b>1</b>	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.						
<b>2</b>	Services Fee and Charges in respect of project financing in addition to return on investment:-							
<b>a</b>	Structuring and Advisory fee	On case to case basis as per agreement with the party.						
<b>b</b>	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.						
<b>c</b>	Legal documentation fee	On case to case basis as per agreement with the party.						
<b>d</b>	Trustee-ship fee (to be recovered in case of syndication/ consortium financing).	On case to case basis as per agreement with the party.						
<b>e</b>	Consortium Agency Fee	On case to case basis as per agreement with the party.						
<b>f</b>	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.						
<b>g</b>	Charges for Valuation of Fixed Assets	On case to case basis as per agreement with the party.						
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.							
<b>B</b>	<b>WORKING CAPITAL FINANCING FACILITIES/ IJARAH/DM FINANCING (OTHER THAN CONSUMER) AND COMMERCIAL FINANCING</b>							
<b>1</b>	Legal and other documentation charges in all cases of fund based and non fund based facilities	<table border="1"> <tr> <td>legal documentation charges will be recovered from all customers @0.15%. minimum Rs (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.</td> <td>Actual</td> </tr> <tr> <td>(b) Stamp duty on Control &amp; Security Documents (as per Stamp Duty Act applicable in each Province)</td> <td>Actual</td> </tr> <tr> <td>(c) Registration Fee &amp; Charge Search Report.</td> <td>Actual</td> </tr> </table>	legal documentation charges will be recovered from all customers @0.15%. minimum Rs (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual	(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual	(c) Registration Fee & Charge Search Report.	Actual
legal documentation charges will be recovered from all customers @0.15%. minimum Rs (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual							
(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual							
(c) Registration Fee & Charge Search Report.	Actual							
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b)						
<b>2</b>	Feasibility study charges before sanctioning facility							
<b>a</b>	Feasibility study charges before sanctioning facility	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs						
<b>b</b>	Feasibility study charges before interim facility	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat						
<b>c</b>	Feasibility study charges before enhancement of facility.	@ 0.10% of the enhanced funded amount including Usance L/Cs.						
<b>d</b>	Feasibility study charges before facilities on Short form for One Off.	Minimum Rs.2,000/-						
<b>e</b>	Feasibility study charges before renewal of facility	@ 0.1% to 1.0%. <b>Negotiable - subject to Exposure &amp; Trade Business routed annually on case to case basis, with the approval of Functional Head.</b>						
	Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months,							
<b>f</b>	Arrangement fee only for syndication/consortium financing	@ 1.50% Flat wherever applicable at Bank's discretion						
	Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head /							
<b>3</b>	Restructuring charges on Ijarah and	@0.20% of restructured facility (No						
	Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.							
<b>4</b>	Replacement of securities under lien with the Bank (except at the time of	Rs.2,000/- Flat						
<b>C</b>	<b>IJARAH FINANCE (Machinery)</b>							
<b>a</b>	Machinery evaluation charges	@ 1.0% of the machinery amount subject to Ijarah (Waiver subject to approval by						
<b>b</b>	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case						
		(ii) Actual out of pocket expenses (if First and Second charge is created)						
<b>D</b>	<b>OTHER CHARGES</b>							
<b>1</b>	<b>a</b> 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						

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges				
	<b>b</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			
2	<b>a</b>	For processing the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.2,500/- Flat per property.			
	<b>b</b>	Charges for Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case			
3	<b>a</b>	Processing of Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.	Actual Cost - Plus Rs.1,200/- per case.			
	<b>b</b>	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 office.	Actual Cost - Plus Rs.1,000/- per case.			
	<b>c</b>	Processing of Registration of charge & Lawyer's charges For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual Customers.	Actual Cost.			
4		Processing to mark lien on securities	Rs.500/- Flat per trip			
5		<b>For IB Facility against pledge/ hypothecation.</b>				
	<b>a</b>	Godown Rent.	Actual			
	<b>b</b>	Stock Inspection Charges	Rs. 2,500/- per inspection (exclusive of applicable Govt. / Provincial Taxes)			
	<b>c</b>	In case of Muccadam (Managed Pledge)	Rs.20,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)			
	<b>d</b>	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.				
6		<b>For Finances against Mortgage / Hypothecation of Fixed Assets</b>				
	<b>a</b>	Valuation	(i) Schedule of Valuation charges (for Industrial Properties only):			
			<b>Value of Assets</b>	<b>Land &amp; Building</b>	<b>Land.</b>	
			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 RHQ Office, Rs.2,000/- is to			
			(ii) Schedule of Fixed Valuation Charges (for Open Plot / Agriculture			
			<b>Value of Assets</b>	<b>Fixed Valuation charges Per</b>		
		-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 RHQ Office, Rs.2,000/- is to be paid as Travelling Expenses to the Valuator				
		(iii) Schedule of Valuation Charges for Islamic Home Finance				

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges	
		Particulars	Valuation charges Per Valuation
		Islamic Home Finance (Mortgages)	Rs.3,500/-
Note: Above mentioned charges are exclusive of applicable Govt. / Provincial Taxes			
<b>E</b>	<b>RURAL FINANCING</b>		
<b>1</b>	Application Processing Charges for New to Bank/Additional Product to		
<b>a</b>	Per Tractor Application	Rs. 3000/- flat	
<b>b</b>	Charity due to Late Payment	1% of unpaid Rental Amount.	
<b>2</b>			
<b>a</b>	Verification of data / documents	Rs.500/- per verification Flat	
<b>b</b>	Fard issuance	Rs.500/- per document Flat	
<b>c</b>	Entry of Mutation (Arr-Rahen)	Rs.1,000/- per mutation Flat	
<b>Part H</b>	<b>HBL Islamic Home Finance</b>		
<b>1</b>	<b>1.1</b>	Application Processing Fee	Rs 10,000/- Inclusive of verification & Credit Report
	<b>1.2</b>	Profit on All Unit Purchase (Early Settlement)	5% on all units purchased.
	<b>1.3</b>	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase.
	<b>1.4</b>	Legal Opinion	Actual to be borne by the Customer.
	<b>1.5</b>	Property Appraisal	Actual to be borne by the Customer.
	<b>1.6</b>	Property Takaful	Property Takaful Cost to be borne by the Bank.
	<b>1.7</b>	Charity due to Late Payment	Rs. 2,500/- per late rental.
	<b>1.8</b>	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.
	<b>Mera Pakistan, Mera Ghar Housing Scheme (MPMGHS) – Low Cost Housing / Profit Subsidy</b>		
	<b>2.1</b>	Application Processing Fee	Rs 5,000/- Inclusive of verification & Credit Report
	<b>2.2</b>	Profit on All Unit Purchase (Early Settlement)	0% profit on all units purchased. Outstanding principal/ units will be sold at face value i.e. No additional charges
	<b>2.3</b>	Profit on Additional Unit Purchase (Partial Payment)	0% profit on additional unit purchase. Units will be sold by the bank on face value i.e. No additional charges.
	<b>2.4</b>	Legal Opinion	Actual to be borne by the Customer.
	<b>2.5</b>	Property Appraisal	Actual to be borne by the Customer.
	<b>2.6</b>	Property Takaful	Property Takaful Cost to be borne by the Bank.
	<b>2.7</b>	Charity due to Late Payment	Rs. 1,000/- per late rental.
	<b>2.8</b>	Stamp Duty (Including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer.
<b>Part I</b>	<b>HBL Islamic Car Finance</b>		
<b>1</b>	<b>1.1</b>	Application Processing Fee (Inclusive of documentation, verification and stamp duty charges)	Rs. 8,500/- ( <b>For regular cases</b> ) Rs. 4,250/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-
	<b>1.2</b>	Profit on All Unit Purchase (Early Settlement)	@ 9% of outstanding amount at the time of settlement.
	<b>1.3</b>	Profit on Additional Unit Purchase (Partial Payment)	5% on additional unit purchase
	<b>1.4</b>	Re-Possession Charges	Actual Cost or Rs. 50,000 whichever is lower
	<b>1.5</b>	Legal Notice Fee	Actual Cost
	<b>1.6</b>	Charity due to Late Payment	Rs. 1,200/- per late payment.
<b>Part J</b>	<b>HBL Car Ijarah</b>		
<b>1</b>	<b>1.1</b>	Re-Possession Charges	Actual Cost
	<b>1.2</b>	Legal Notice Fee	Actual Cost
	<b>1.3</b>	In lieu of Late Payment Charges, Charity recovery	Rs. 1,000/- per late payment will be given to charity.

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges			
<b>Part K</b>	<b>STANDING INSTRUCTIONS CHARGES:</b>				
a	Standing Order/Balance Order	Rs.290/- per transaction except deduction of financing installments			
b	Amendment of Current Standing Order	Rs.250/- flat			
<b>Part L</b>	<b>Charges for SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>				
1	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			
b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.			
c	Charges for holding bearer securities in safe custody on behalf of	Rs.850/- Flat			
d	Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement			
2	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the				
a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.			
b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.			
3	Safe Deposit Lockers Charges (to be recovered at the commencement date on yearly basis)				
a	<b>Small</b>	<b>Rs.4,250/- Flat per annum.</b>			
	<b>Medium</b>	<b>Rs.5,750/- Flat per annum.</b>			
	<b>Large</b>	<b>Rs.7,750/- Flat per annum.</b>			
	Extra Large	Rs.10,000/- Flat per annum.			
	Cubicle Locker	Rs.40,000/- Flat per annum.			
b	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.				
	<b>Small</b>	<b>Rs.3,500/- Flat</b>			
	<b>Medium</b>	<b>Rs.4,000/- Flat</b>			
	<b>Large/Extra Large</b>	<b>Rs.6,500/- Flat</b>			
	<b>Cubicle Locker</b>	<b>Rs.50,000/- Flat</b>			
c	Breaking Charges				
	For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.			
	Cubicle Locker	Rs.6000/- per Locker or actual cost whichever is more.			
d	Addition of New Locker Operator				
		Rs. 300/-			
Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee and break-opening charges should be recovered before the contents are delivered.					
<b>Part M</b>	<b>GUARANTEES</b>				
	<b>Guarantee Amount Range</b>		<b>Per Quarter recovery of Cost or part thereof</b>	<b>Subsequent quarter or part thereof</b>	
	<b>From</b>	<b>To</b>			
	Amount upto	500,000	5,000		2,500
	500,001	1,000,000	8,000		4,000
	1,000,001	2,000,000	15,000		7,500
	2,000,001	3,000,000	22,500		11,250
	3,000,001	4,000,000	30,000		15,000
	4,000,001	5,000,000	37,500		18,750
	5,000,001	6,000,000	48,000		24,000
	6,000,001	7,000,000	70,000		35,000
	7,000,001	8,000,000	64,000		32,000
	8,000,001	9,000,000	67,500		33,750
	9,000,001	10,000,000	75,000		37,500
	10,000,001	12,500,000	93,750		46,875
	12,500,001	15,000,000	112,500		56,250
	15,000,001	17,500,000	140,000		70,000
	17,500,001	20,000,000	200,000		100,000
	20,000,001	22,500,000	180,000		90,000
	22,500,001	25,000,000	187,500		93,750
	25,000,001	27,500,000	206,250		103,125
	27,500,001	30,000,000	225,000		112,500
	30,000,001	32,500,000	243,750		121,875
	32,500,001	35,000,000	280,000		140,000
	35,000,001	37,500,000	375,000		187,500
	37,500,001	40,000,000	320,000		160,000
	40,000,001	42,500,000	318,750		159,375
	42,500,001	45,000,000	337,500		168,750
	45,000,001	47,500,000	356,250		178,125
	47,500,001	50,000,000	375,000		187,500
	50,000,001	52,500,000	420,000		210,000
	52,500,001	55,000,000	550,000		275,000
	55,000,001	57,500,000	460,000		230,000
	57,500,001	60,000,000	450,000		225,000
	60,000,001	62,500,000	468,750		234,375
	62,500,001	65,000,000	487,500		243,750
	65,000,001	67,500,000	506,250		253,125
	67,500,001	70,000,000	560,000		280,000
	70,000,001	72,500,000	725,000		362,500
	72,500,001	75,000,000	600,000		300,000
	75,000,001	77,500,000	581,250		290,625
	77,500,001	80,000,000	600,000		300,000

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges		
	80,000,001	82,500,000	618,750	309,375
	82,500,001	85,000,000	637,500	318,750
	85,000,001	87,500,000	700,000	350,000
	87,500,001	90,000,000	900,000	450,000
	90,000,001	92,500,000	740,000	370,000
	92,500,001	95,000,000	712,500	356,250
	95,000,001	97,500,000	731,250	365,625
	97,500,001	100,000,000	750,000	375,000
- Minimum charges for the amendment of guarantee is 1,400/-				
- 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.				
- 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.				
- Rs. 1,000/- (flat) will be recovered for Guarantees issued to Shipping Companies.				
- 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.				
- Claim handling charges of Rs. 1,500 (flat).				
<b>Part N</b>	<b>MISCELLANEOUS CHARGES</b>			
<b>1</b>	<b>a</b>	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 transactions.	
	<b>b</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.	
	<b>c</b>	HBL Al-Mukhtar (Islamic Freedom)	Free transactional services on Al-Mukhtar account as listed in product features. However,	
	<b>d</b>	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.	
	<b>h</b>	FBR Collections through Branch	<b>NIL</b>	
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				
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-Chequeing Accounts of Exporter				
<b>Cheque Book &amp; Cheque Related Charges</b>				
<b>2</b>		Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic PLS Accounts Rs.15/- Flat per leave for all other Chequeing Accounts.	
<b>3</b>		Stop payment of cheque	(i) Rupee A/c (ii) F.C. A/C	Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction
Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques.				
<b>4</b>		Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c. (ii) FC A/c.	Rs.550/- Flat per cheque US\$ 5/- or equivalent Flat per cheque
<b>5</b>		Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)
<b>6</b>		Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year (ii) Above one year up to five years (iii) Above five years	Rs.50/- Flat Per cheque Rs.200/- Flat Per cheque Rs.500/- Flat Per cheque
<b>7</b>		Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat	
<b>8</b>		Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	
<b>Account Statement &amp; Certificate Related Charges</b>				
<b>9</b>		Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/= Flat per month	
<b>10</b>		Duplicate Statements for all types of accounts, on request from customer.	<b>Rs.29/-Flat, per statement</b> Note: HBL at Work (Islamic) Premium Account and HBL Al-Mukhtar Account (Islamic Freedom Account) is exempted.	
<b>11</b>	<b>a</b>	Monthly Bank Statement	Rs.400/- per annum.	
	<b>b</b>	Verification of Accounts/Bank Statements of Students Applying for Foreign Education	Free	
<b>12</b>		Bank Certificate for the purpose of Visa.	Rs.300/- Flat per certificate	
<b>13</b>		Overseas Employment Certificate.	Rs.500/- Flat per certificate	
<b>14</b>		<b>Credit Information Report /</b> Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'Q' as applicable.				
<b>Account Transaction (s) &amp; Balance Related Charges</b>				

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges
15	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat
16	Closure of Account Charges	Free
17	Handling of payments / balances from deceased accounts against Succession Certificate	Rs. 500/- Flat
18	Confirmation of balances to Auditors.	Rs.500/- Flat
<b>Dividend Related Charges</b>		
19	a Charges on Dividend Warrants (to be recovered from dividend declaring companies).	As per Agreement with client along with Functional Head approval
Note:- 1) Bank may waive charges to customer depositing full dividend amount in advance or Rs.50(M) whichever is less in		
<b>Utility Companies and Utility Bills related Charges</b>		
20	a Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill
		Electricity Sui Gas Telephone Water CDGK Utility
	b Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.
<b>Salary / Pension Disbursement &amp; Visa Collection Fee related Charges</b>		
21	a Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head
	b To provide printed challans.	
	c Safe keeping of question papers &	
	d Delivery of question papers to examination centres using Bank's transport.	
Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.		
22	Salary Disbursement Charges.*	Manual salary processing (PKR 15 per transaction) flat per A/c per month from A/c holder *Following categories of accounts are exempted from recovery of "Salary Disbursement Charges".
23	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)
24	Visa Fee Collection	Rs.100/- Flat per application
<b>Misc. Charges</b>		
25	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum
26	Handling Charges on Commodity	Rs.3.75 per 1000/-
27	SMS Alert Charges	Monthly Subscription of PKR 85/- per month  Following categories of Accounts are exempt from recovery of "SMS Alert Charges" 1) Deceased 2) Blocked 3) Inactive 4) Closed 5) Unclaimed 6) Zero Balance/ Overdraft 7) Staff 8) HBL at Work Islamic Premium Account 9) HBL Al-Mukhtar Account
	SMS Alert Charges for over-the counter transactions	
<b>Part O HBL DEBIT CARD (ATM CARD) *</b>		
	a Card Charges	Same charges applicable on Supplementary Cards except where mentioned
1	b Annual fee (Primary)	PayPak Rs. 1000/-
	c Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs.550/- MasterCard Gold - N/A Master Card Dolmen Discount Card - Nil UnionPay Chip - Rs.550/- Visa Chip USD - NA MasterCard Titanium - Rs. 900/- MasterCard World - N/A

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges
d	Card Replacement fee	PayPak Chip - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- MasterCard Gold - Rs. 600/- Master Card Dolmen Discount Card - Rs. 400/- UnionPay Mag - Rs. 300/- Union Pay Chip - Rs.400/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-
e	POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL
f	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil
g	ATMs International (Cash)	PayPak - Nil
h	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil
i	SMS Alert Charges	Free
*Note: (i) Account based propositions: As per account terms & conditions		
4	<b>MERCHANT ACQUIRING (POS)</b>	
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount
<b>Part P HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>		
1	<b>ATM Charges</b>	
1.1	<b>Cash Withdrawal</b>	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Non-HBL ATMs	Rs. 18.75 Flat per withdrawal. Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.
Note: (No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.)		
c	Cash Withdrawal Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs) 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.
1.2	<b>Balance Inquiry</b>	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Non-HBL ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	HBL Card on HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)
d	Balance Inquiry Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs)
1.3	<b>Funds Transfer (HBL to HBL)</b>	NIL
	<b>Funds Transfer (HBL to Other Bank)</b>	NIL
Free Funds Transfer from HBL ATMs for HBL at Work Account		
1.4	<b>Utility Bill Payment</b>	Nil
1.5	<b>HBL-ATM Biometric Transactions (On-Net)</b>	Rs. 15/- Flat per transaction
2	<b>HBL Phone Banking</b>	
a	<b>Funds Transfer Inter Branch Fund Transfer</b>	Nil
b	Statement Request	Rs-29/- Flat per Statement
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs.450/- Flat per instruction (ii) F.C. A/C US\$ 12/- or equivalent Flat per instruction Note:- Stop payment charges are to be levied one time for stop payment instructions,
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Rs.15/- Flat per leave for all other Chequeing Accounts.
3	<b>HBL Internet Banking/ HBL Mobile</b>	
a	Subscription	Nil
b	<b>Funds Transfer</b>	
	Inter Branch funds transfer	Nil
	Inter Bank funds transfer (IBFT)	*NIL Free Funds Transfer for HBL at Work (Islamic) Premium Account.
c	Utility Bill Payment	NIL Electricity Sui Gas Telephone Water
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for Islamic Rs.15/- Flat per leave for all other Chequeing Accounts.
55	* will be updated as per SBP's directives	



**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges	
4	HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)		
a	Utility Bill Payment	Nil	
b	Money Transfer		
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.120 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.180 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.240 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.300 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.350 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.400 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.450 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.600 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.750 per transaction	
ii	Money Transfer Receiving	NIL	
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per Month per CNIC			
c	Initial Deposit - Konnect by HBL Mobile Account		NIL
d	Cash Deposit - Konnect by HBL Mobile Account		NIL
e	Utility Bill Payment - Konnect by HBL Mobile Account		NIL
f	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account		
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0	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			
g	Money Transfer - Konnect by HBL Mobile Account to CNIC		
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction	
Note: If transaction is executed at agent location additional Rs.10 will be charged.			
ii)	Money Transfer Receiving	Nil	
h	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location		
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs.25 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.50 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.80 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.90 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.105 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.120 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.130 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.155 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction	
i	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account		
i	Fund Transfer		*NIL
* will be updated as per SBP's directives			
j	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)		
i	Inter Bank Fund Transfer (IBFT)		*NIL
* will be updated as per SBP's directives			
k	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account		
i	Withdrawal Amount*	Transfer Amount Rs. 1 - 200	Rs.7 per transaction
		Transfer Amount Rs. 200 - 500	Rs.10 per transaction
		Transfer Amount Rs. 501 - 1,000	Rs.18 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.70 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.100 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.130 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.175 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.225 per transaction
		Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction
		Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction
		* For Transaction through HRA account fee will be 50% of the above mentioned slab.	
l	Cash Withdrawal from ATM - Konnect by HBL Mobile Account		
i	Withdrawal Amount	Transfer Amount Rs. 500	Rs.12 per
		Transfer Amount Rs. 1,000	Rs.25 per
		Transfer Amount Rs. 1,500 - 2,500	Rs.40 per
		Transfer Amount Rs. 3,000 - 4,000	Rs.50 per
		Transfer Amount Rs. 4,500 - 6,000	Rs.60 per
		Transfer Amount Rs. 6,500 - 8,000	Rs.75 per
		Transfer Amount Rs. 8,500 - 10,000	Rs.90 per
		Transfer Amount Rs. 10,500 - 13,000	Rs.100 per
		Transfer Amount Rs. 13,500 - 16,000	Rs.125 per
	Transfer Amount Rs. 16,500 - 20,000	Rs.150 per	
m	Cash Withdrawal - HBL Core Banking Account at Agents Location		
i	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.25.00 per transaction

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2021 TO DEC 31, 2021**

Description		Charges	
n	Cash Deposit into HBL Core Banking Account at Agent's location	Transfer Amount Rs. 4,001 - 6,000	Rs.35.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.35.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.50.00 per transaction
i	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs.25.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.25.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.30.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.40.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.45.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.55.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.60.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.100.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.125.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.150.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.175.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.200.00 per transaction
Transfer Amount Rs. 40,001 - 50,000	Rs.225.00 per transaction		
o	HBL ATM biometric verification		Rs.15 per transaction
p	Balance Inquiry - Connect by HBL Mobile Account		NIL
q	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking		NIL
r	Transfer in - Connect by HBL Account to HBL Core Banking Account (Linked)		NIL
s	View Mini Statement - Connect by HBL Mobile Account		NIL
t	Air Time Top Up - Connect by HBL Agent & Mobile Account		NIL
u	Mobile Account Opening		NIL
v	Average Minimum Balance required		NIL
w	Balance Inquiry through SMS		NIL
x	Upgrade of MW Account		NIL
y	Corporate Clients		Pricing is decided as per mutual
z	Subscription Packages		
i	Subscription Packages	DR Package 1	Rs. 625 per package
ii		Agent Package	Rs. 500 per package
iii		Traveler	Rs. 500 per package
iv		Medics	Rs. 999 per package
v		DR Package 2	Rs. 1250 per package
vi		Foodie	Rs. 1000 per package
vii		Debit Card Package	Rs. 1200 per package
viii		DR Package 3	Rs. 1875 per package
ix		Economy	Rs. 3000 per package
x		Gold Package	Rs. 6500 per package
<b>Part Q DISPATCH / COMMUNICATION CHARGES</b>			
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.	
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.	
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.	
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.	
5	Swift	(i) Full Text L.C / Guarantee and long messages Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat	
6	Fax	Rs.100/- Flat per message.	
<b>Part R INVESTMENT PORTFOLIO SECURITIES (IPS)</b>			
1	<b>IPS Service Charges to be applied on GoP SUKUK at Coupon payment once per annum</b>		
	<b>IPS Services Charges</b>		
i	IPS Custody Service Charges		Nil
ii	Security Movement against IPS Accounts		Only Funds Transfer charges through RTGS as per SBP guidelines
iii	IPS Statement		Quarterly Free On Request - Nil
<b>Part S INVESTMENT BANKING</b>			
1	a	Advisory Fee	Negotiable on case to case basis.
	b	Succession Fee	
	c	Retainer Fee	
	d	Arrangement Fee	
	e	Underwriting Fee	
	f	Participation Fee	
	g	Monitoring Fee	

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM  
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Description		Charges
<b>h</b>	Commitment Charges	
<b>i</b>	Trustee / Agency Fee	
<b>j</b>	Out of Pocket Expenses	At actual or Negotiable on case to case basis.
<b>Part T</b>	<b>BANK CHARGES FOR GOVT. BUSINESS</b>	
<b>1</b>	<b>IMPORTS</b>	
	Cash Letter of Credit	
<b>a</b>	Less than Rs. 250,000/-	0.125% of the value of the L/C
<b>b</b>	Rs.250,000/- and above	0.0625% of the value of the L/C
<b>c</b>	Amendment without increase in the amount.	(i) Swift Charges to be recovered <b>at actual</b> (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation
<b>d</b>	Amendment involving increase in	Charges as (a) or (b) above on increased amount.
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.	
<b>Part U</b>	<b>EXEMPTIONS</b>	
<b>a</b>	<b>Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.500 M in Islamic Current Account OR</b>	
<b>b</b>	<b>Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt.</b>	
	<b>Exemptions can only be granted for charges included under the following "Parts of SOBC".</b>	
1	Part-C - Foreign Currency Remittances	
2	Part-D - Other Charges on Foreign Exchange Transactions	
3	Part-E - Remittances	
4	Part-F - Bills / Collection	
5	Part-G - Finances	
6	Part-L - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	
7	Part-N - Miscellaneous Charges	
8	Part-O - HBL Debit Card (ATM Card)	
9	Part-P - HBL Alternate Delivery Channels (ADC)	
10	Part-Q - Dispatch / Communication Charges	
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.	
<b>Note-1:-</b>	<b>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</b>	
<b>Note-2:-</b>	<b>The applicability of FED is based on understanding of the relevant laws.</b>	
<b>Note-3:-</b>	<b>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any</b>	
<b>Note-4:-</b>	<b>Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</b>	
<b>Note-5:-</b>	<b>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>	
<b>Note-6:-</b>	<b>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>	
<b>Note-7:-</b>	<b>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions-Global Trade Services (FI-GTS)</b>	

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Description		Charges			
<b>Part V</b>	<b>HBL Prestige</b>				
<i>HBL Prestige qualifying criteria is based on clients meeting the following deposit criteria:</i>					
<b>a</b>	<b>Operational Waivers</b>				
1	Free Instant and normal cheque book	Free			
2	HBL Internet Banking and HBL Mobile Application	Free			
3	E-Statements	Free			
4	Issuance of Banker's Cheque	Free			
5	Cancellation of Bankers Cheque	Free			
6	Issuance of Replacement, in case of lost Banker's Cheque	Free			
7	Courier Delivery of Banker's Cheque	Free			
8	Deposit (Cash) - Within City & Inter City	Free			
9	Withdrawals (Cash)	Free			
10	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free			
11	Local Funds Transfers (LFTs) Online Funds Transfer / Cross	Free			
12	Safe Deposit Lockers Fee	Free			
13	Late payment fee	Free			
14	Key Deposit	Free			
15	Breaking Charges	Free			
16	Addition of New Locker Operator	Free			
18	Cheque Book Issuance Charges	Free			
19	Stop payment of Cheque	Free			
20	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			
21	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free			
22	Photocopy of the paid Cheque forwarded to Customers.	Free			
23	Statement of Account sent on Daily basis through Swift Message MT-940	Free			
24	Duplicate Statements for all types of accounts, on request from customer	Free			
25	Monthly Bank Statement	Free			
26	Bank Certificate for the purpose of Visa etc.	Free			
27	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Free			
28	Closure of Account Charges	Free			
29	Handling of payments/ balances from deceased accounts against Succession Certificate	Free			
30	Confirmation of balances to Auditors.	Free			
31	SMS Alert Charges for over-the counter transactions	Free			
32	Issuance of Proceed Realization Certificate	Free			
33	Collection of FCY Cheques	Free			
34	Inward Telegraphic Transfers	Free			
35	Issuance of Zakat Deduction Certificate	Free			
36	Standing Instructions	Free			
37	Issuance of FCY Demand Draft	Free			
<b>b</b>	<b>Debit Card</b>				
<i>HBL Prestige clients will receive the HBL Prestige World Elite Debit Card with the following benefits:</i>					
	Annual Fee (i) Primary Card (ii) Supplementary Card	Free			
	Card Replacement Fee (i) Primary Card (ii) Supplementary Card	Free			
<b>c</b>	<b>Mortgages</b>				
1	100% waiver on Processing Fee	Free			
<b>d</b>	<b>Autos</b>				

**ISLAMIC SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM  
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		<i>Description</i>	<i>Charges</i>
	<b>1</b>	50% waiver on Processing Fees	
	<b>6</b>	<b>Account Maintenance Charges</b>	
		Charegs under Prestige Fee Quarterly Account Maintenance Charges – in case of not maintaining Quarterly Average balance criteria, to be deducted from any funded account of customer.	PKR 8000/- (Inclusive of FED) at every quarter end