	BL						
		SCHEDULE OF BANK	CHARGES (EXCLU NUARY 01, 2022 TO			OM	
		Description	·		arges		
		IMPORTS	INTERNATIONAL	BANKING			
ŀε	art A	IMPORTS	Annual volume during a	1st Qtr or part	Each sub Qtr or part	Minimum Amount pe	
			calendar year	thereof	thereof	LC	
	a		Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per LC	
	b	Sight/DA Letter of Credit Opening Commission.	Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter		
	С	_	Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter		
	d		Above Rs.100 M	pres	Negotiable Per Quarter		
	e	Plus: Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City: Rs. 150/- Flat Per Inland - Inter City: Rs. 250/- Flat Per I Foreign: Rs.2,500/-					
	f	Note:- a) (i) If concessional rates are a in para # (ii) below, otherwise full rate (ii) Projected Annual Volume to be asc (iii) Commitment letter to be obtained volumes at the end of the year. (iv) Branches on the basis of TI Repordue to shortfall in the volume of Busin (v) Recovery of commission, if any, dt (vi) Any waiver will be approved by re	shall be charged. sertained and approved by I from the customer for reco t 2-00A will monitor Impor ess. te to shortfall in volumes of	Functional Head. vering "Difference" i t Business against co	n commission arising or	at of shortfall in busines	
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	(i) Commission in lieu of 6 Handling Charges Rs.800/ (ii) Commission @ 0.12% is through another Bank pl	- Flat will be recovered if	Foreign Exchange Cove	r provided by the clien	
		_			ate to the remitting bank	c. This charge will be	
		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. Note:-d) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing					
		forward cover to the customer after op	•	c period due to exci	lange rate fluctuation by	virtue of providing	
	g	L/C opened under "Supplier Credit", "Pay As You Earn Scheme" - for period over one year.	0.40% per quarter or part opening of L/C, commission thereon for the period from is to be recovered on six many Charges applicable as at the	on to be charged on f in the date of opening nonthly basis on outs	full amount of L/C liabil g of L/C until its expiry.	ity plus interest payable Thereafter, commission	
	h	L/C opened under "Deferred Payment" - for period over one year.	0.40% per quarter or part opening of L/C, commission the date of opening of L/C monthly basis on outstand that date.	on to be charged on f until its expiry. The	full amount of L/c liabili reafter, commission is to	ty for the period from be recovered on six	
	i	In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G commission to be cha Minimum Rs.2,000/-	rged @ 1.6% per anı	num on reducing liabilit	y.	
	j	Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay.	1.0% for first quarter and Rs.1,500/-	0.30% for each subse	equent quarter or part th	ereof. Minimum	
		REVALIDATION CHARGES Revalidation Commission for expired L/Cs revalidated	(i) Commission to be recorates applicable in case of (L/C commission will be con the date of revalidation (ii) Revalidation commissi amount on acceptance by negotiating/opening bank's	opening of fresh L/C alculated on the amo). on will be charged fo the applicant upon su	C as in (1) above. Sount of liability as per Export one quarter, minimum	schange Rate prevailing a as in (1) above on bill	
		TRANSFER OF L/C-EXPORTS					
1		Transfer of L/C to New Beneficiary	Transfer commission at ra Minimum Rs. 2,000/-	ntes applicable in cas	e of opening of fresh L/	C as in (1) above.	

		JAN	CHARGES (EXCLUSIVE OF FED) NUARY 01, 2022 TO JUNE 30, 2022	2		
		Description C. L.	Ch	arges		
4	a	Registration of Import Contract Registration of Import Contract	With SBP in respect of Private Foreign Currency Loan obtained by borrower in Pakistan from Foreign lenders.	Handling charges Rs.6,000/- Flat		
	b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request.	Rs.1,000/- per application flat for LC upto Rs. Rs.1,500/- per application flat for LC over Rs.			
	с	Contract Registration Fee other than 'a' above.				
	i	Upto Rs.75 Million Over Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of im Negotiable - (To be approved by Functional Ho			
	d	Registered Contract Amendment Commission	Flat Charges Rs.1,200/- If amendment involve charged @.0.18% as mentioned above. Note: For Expired Contract Revalidation:- In a commission will be charged as per clause 4c (i	s increase in amount then Commission will be addition to amendment charges, revalidation		
5		L/C Amendment Charges				
	a	L/C Amendment Charges Plus : Swift Charges Rs. 1,000/- Flat	involves increase in amount and/or extension i	under items (1) or (2) or (3) above, if amendments of shipment.		
-	b	Courier Charges Rs. 2,500/- Fla Extension in maturity of Usance Bills under L/C / Contract	service charges Rs.1,500/- Flat per bill.			
6		L/C Retirement Charges				
	a	Mark-up	Mark-up rate as per Credit Line in PKR is to b Account or PAD Lodgement whichever is earl cash margin, if any. In case of One Off Approval, Mark-up at Cont NOSTRO Account or PAD Lodgement which adjustment of cash margin, if any.	ier till the date of retirement, after adjustment of tractual rate to be applied from the debit to		
	b	In addition to mark-up as per 6(a), Con				
	i	If retired within 10 days from the date of lodgment	No Commission			
	ii	If retired within 15 days subsequent to the period at (i) above.				
L	iii	If retired within next 15 days after the period mentioned at (ii) above.	@ 0.25% on purchase price.			
	iv	If retired after 40 days after the period mentioned at (iii) above.	@ 0.35% on purchase price.			
	v	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst.	Handling Charges Rs. 3,000/- per shipment.			
		Note a):- Mark-up 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 price date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Mark-up as per Crewill be charged from the date of negotiation till the date of deposit of 100% Cash Margin.				
		-	from the date of negotiation till the date of lodge ent arrangement is made to the Negotiating Ban			
		recovered (once only) Minimum Rs.2,5				
		of forced liability until date of final pay In case of One Off Approval, in addition	c(i) Mark-up with penalty as per Credit Line wil /ment. on to commission at Note c(i) mark-up at norma e of retirement, after adjustment of cash margir	al commercial rate with penalty is to be applied		
	c i	If bills are to be drawn at usance under L/C other than Pay As You Earn Scheme and Suppliers/ Buyers Credit and Deferred Payment L/C on yearly basis.	(a) Rs. 1,500/- Flat per bill to be charged at the (b) Extra Commission @ 0.15% Minimum Rs. the usance import bills for any period beyond (Note:- Commission will be recovered after ex usance period of a bill is beyond 179 days).	.1,000/- per month is to be recovered/ charged validity of L/C.		
	ii	D/A Commission for bills drawn under L/C if business exceeds Rs. 250	(c) Import accepted bill of exchange under cus Negotiable (To be approved by Functional Hea			
L		M (P.A.)				
1	d	Discrepancy in L/C Documents	If discrepancies are found by CTP in import L negotiating bank as per standard clause being s	/C documents, US\$ 75/- will be claimed from		

	<u> </u>			
			CHARGES (EXCLUSIVE OF FED)	
			NUARY 01, 2022 TO JUNE 30, 2022	arges
7		Description L/C Cancellation Charges	Cha	urges
′		L/C cancellation charges	(i) Rs.2,000/- Flat	
		E/C cancenation charges	(ii) Plus Swift charges Rs.500/-	
8		Credit Report Charges	(ii) Fids Switt charges 1(3.500)	
		Credit report on Foreign Suppliers/	(i) Actual	
		Buyers.	(ii) Plus Swift charges - Rs.500/-	
			Note: In case credit report obtained from exter	
			Rs. 500/- or Courier Charges - Rs. 2,500/- to be	e recovered.
9		FIM		
ļ	a		port Documents under Sight L/C by keeping the	e Consignment under Pledge (FIM):-
ŀ	i 	Arrangement of Facility	Nil	
ŀ	ii	On one time Request.	@ 0.55% of Bill Amount	
ŀ	iii	Due to Forced Clearance	@ 1.20% of Bill Amount	
ŀ	b i	Handling charges of D.A L/C Consignary Arranged at the time of opening of	@ 0.35% of Bill Amount	
	1	D.A L/C.	6.33% of Bill Amount	
ŀ	ii	One time facility to customer on his	@ 0.55% of Bill Amount	
		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.		
	iii	Where customer fails to accept	@ 1.20% of Bill Amount	
		documents on first presentation &		
		Bank is forced to clear the		
		Consignment & keep in Bonded warehouse.		
10				
10		Import Bills Returned Unpaid Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent in F	Oak Dungas
		Import Bins returned unpaid.	Plus Courier charges Rs. 2,500/- and any other	
			unpaid bills.	charges from Beneficiary Bank for feturi of
			Note: a) If documents received pertain to	Handling Charges US \$ 40 Plus Courier
			other banks in Pakistan or are sent to them on	Charges of Rs.250/-
			the instructions of the forwarding Bank.	Charges of RS.250/
			Note: b) If forwarding Bank authorizes us to	Handling Charges of Rs.2,000/- to be recovered
			deliver documents free of cost	from Drawee.
11		Documentary Collection		
Ī	a	Import Collections:- Documentary on	Sight/ Usance Rs. 1,500/- Flat	
Ĺ		Sight & Usance basis	Note: If usance bills lodged and retired on the	same day Rs. 1,500/- Flat will be recovered.
Ĺ	b	Consignments	0.1% Minimum Rs.1,000/- irrespective of impo	ort volumes.
	c	Import against Advance payment to	(i) Rs. 1,500/- Flat at the time of remittance	
ļ		suppliers.(Without L/C).		
	d	Handling charges against payment of	(i) Handling charges Rs.1,500/-	
		import bills from the proceeds of FCF		
		(Foreign Currency Financing) where L/C is established and shipping	(i) Phys. G. (i) Change P. 5007	
l		documents are received at another	(ii) Plus Swift Charges Rs.500/-	
		Bank.		
12				
14		Reimbursement Charges Reimbursement charges	At Actual	
		(Payable to reimbursing Banks)	A Actual	
13		Other Import Related Charges		
	a	Issuance of freight certificate for	Rs.1,000/- Flat	
	-	import on FOB basis.	,	
Ī	b	Service charges against import	@ 0.15% Minimum Rs.1,500/-	
		transactions i.e. Import Bills/PAD /		
		Collection / Direct Documents/		
		Advance Payment.		
Ī	c	Delivery Order issued for release of	Rs.2,000/- Flat	
		AWB consignment in absence of		
		original documents.		
			A. A1	
	d	Expenses recovery protest / Legal	At Actual	
	d	charges	At Actual	
-	d e	charges EIF lodgment Charges on Open	Rs 500/-	
		charges		

HBL

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2022 TO JUNE 30, 2022

Pai		Description	Charges
	rt B	EXPORTS	
1		L/C Advising	
	a	Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers
			Rs. 2,500/- Flat for Non-HBL Customers
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
			(ii) This course charges RS.1307 (iii case of whilin city) of RS.2307 (iii case of interesty)
H	b	Export L/C Pre-Advice.	(i) Rs.1,000/- Flat
	ь	Export L/C FIe-Advice.	
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
_			
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)
3		Negotiation	
Γ	a	Negotiation of Rupee Bills under	@ 0.25% Minimum Rs.1,000/-
		Export LCs.	
	b	Export bill realized through FCY	@ 0.12% Minimum Rs.1,500/-
		account.	, , , , , , , , , , , , , , , , , , ,
┢	с	Charges for Exports to Afghanistan	@ 0.45% Minimum Rs.1,500/-
	-	against deposit/surrender of FCY	
		Notes.	
⊢	d	Export Development Surcharge	Do 90/ Flot per transaction
-			Rs.80/- Flat per transaction
	e	Negotiation Charges	
L		(FCY L/C's):-	
	i	Clean Documents	Rs.1,000/- Flat
L			Plus Courier Charges Rs.2,500/-
	ii	Discrepant Documents	Rs.2,000/- Flat
			Plus Courier Charges Rs.2,500/-
		Note: - (1) In case of overdue FBP, Ma	urk-up as per credit line to be recovered.
		(2) Negotiable where annual export bus	siness volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If
			volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and
		recoveries made in December.	
H	f	Documents—Returned Unpaid	Ps 600/ Flat per document plus sharges of Correspondent Penk if any
4	1		Rs.600/- Flat per document plus charges of Correspondent Bank, if any.
4		Confirmation	
		Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trac
			Services (FI-GTS). Please refer Part 'S', Note No.7.
5		Transfer of L/Cs.	
		Transfer of Export L/Cs.	Rs.1,500/- Flat
6		Reimbursement	
		Reimbursement payment to other	Rs.1,000/- Flat
		local banks from Non-Resident Rupee	
		local banks from Non-Resident Rupee A/c.	
7		A/c.	
7		A/c. Processing of Documents under L/C	
7		A/c. Processing of Documents under L/C restricted on other Banks	
7		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other	Rs.1,000/- Flat
7		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted	
		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C.	
		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted	
		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims	Rs.1,000/- Flat
	a	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP.
	a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D	Rs.1,000/- Flat
		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP.
8		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP.
8		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP.	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP.
8		A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP.
8	b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred	0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP.
8	b a	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank.	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
8	b a	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement Charges for registration of contract	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement Charges for registration of contract for Export of Raw Cotton with State	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transfer of export proceeds to other Bank. ERF - NOC for Entitlement Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
7 8 8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement 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	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case
8	b a b	A/c. Processing of Documents under L/C restricted on other Banks Where documents are sent to other banks for negotiation under restricted L/C. Handling of Duty Draw - Back Claims Handling of Duty draw back claim Handling the processing of 6% R&D support claims to SBP. NOC Issuance / Documents Transferred Transfer of export proceeds to other Bank. ERF - NOC for Entitlement 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	Rs.1,000/- Flat 0.25% minimum Rs.1,000/- per case to SBP. 0.25% minimum Rs.1,000/- per case to SBP. Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- Rs.1,200/- (Flat) per case

		SCHEDULE OF BANK	CHARGES (EXCLUSIVE OF FED)	EFFECTIVE FROM	
			NUARY 01, 2022 TO JUNE 30, 2022		
		Description		arges	
10		Collections			
	a	Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1	,200/-	
			(ii) Courier Charges: Local - Within City: Rs. 150/- Flat Per Item		
			Inland - Inter City: Rs. 250/- Flat Per Item		
			Foreign: Rs. 2,500/-		
-	b	Foreign Documentary Bills for	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2	2 000/-	
	Ü	Collection (on which Bank does not	0.20% Milliam RS.1,000/ Maximum RS.2	2,000/	
		earn any Exchange difference).			
Ī	c	FDBC where Bank earns exchange	Rs.500/- Flat Per Shipment		
Ļ		difference.			
	d	Transfer of export bill lodged under collection to other banks and Transfer	Rs.1,200/- Flat		
		of Form-E before lodgement of			
		shipping documents or cancellation of			
		Form-E.			
Ī	e	Service charges against Export	0.13% minimum Rs. 1,500/-		
		Documents sent on collection basis			
		where payment cover is already	(i)Note:- The Bank will recover upfront Courie	-	
		received in our NOSTRO A/C. (Other than Advance Payment)	time of dispatch of documents or Courier charge	ges as per Exporter's agreement with Courier es of such agreements with Courier companies	
		than 7 tavance 1 aymenty	which are on Bank's panel.	es of such agreements with courier companies	
	f	Service Charges against Export of	0.13% minimum Rs. 1,500/-		
	•	Software and Export of Sample	0.13 /0 mmmam 13. 1,300/		
	g	Export follow up-swift for	Rs. 600/- per case		
		payment/acceptance			
	h	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-		
	i	Handling Commission on Invoice	Rs. 1,500/- per case		
	1	Financing (Exports)	Ks. 1,500/- per case		
11		Advance Payment Charges			
		Handling Charges against advance	0.10% minimum Rs.1,000/-		
		payment received for export			
	art C	FOREIGN CURRENCY REMITTA	NCES		
A 1	a-i	OUTWARD: Issuance of FDD from FC A/C &	@ 0.25% Minimum Rs.1,000/-		
		against PKR as per Foreign Exchange	·		
		Regulations.	Plus Swift charges Rs.500/-		
			Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent a settlement to the beneficiary's bank.		
			- Free issuance of FDD for HBL at Work Account		
ŀ	a-ii	Issuance of FFT from FC A/C &	@ 0.25% Minimum Rs.750/-		
		against PKR as per Foreign Exchange	Plus Swift charges Rs.500/-		
		Regulations.		where FC proceeds of Home Remittance are ser	
			as settlement to the beneficiary's bank.	where the proceeds of frome remittance are ser	
			- Commission Charges are to be waived for HI	BL at Work Account but SWIFT Charges will	
			apply & should be deducted.		
	b	Special remittances in respect of	Service charges Rs.1,000/- per case in addition	to normal remittance charges under 1(a) above	
-					
ļ		Shipping Freight, Dividend,			
- -		Advertisement etc.	?T\		
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI	(T)		
-	c	Advertisement etc.	T) Free		
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to			
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city,	Free 0.10%		
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free 0.10% Minimum - US\$ = 5/-	Depending on the currency in which transfer is being made	
	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free 0.10%		
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/-		
-	c	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	being made	
		Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount Intercity LFFT	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/-	being made	
-	d	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount Intercity LFFT FFT/FDD	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for HBL at Work Advanced to the state of the st	being made	
-		Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount Intercity LFFT FFT/FDD Cancellation Charges / Stop Payment	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down	being made	
-	d i	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount Intercity LFFT FFT/FDD Cancellation Charges / Stop Payment per instrument.	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for HBL at Work Advances of the company of the charges if any. Plus Swift charges Rs.500/-		
-	d	Advertisement etc. Local Foreign Funds Transfers (LFI LFFT within the same Branch or to any Branch within the same city, irrespective of amount Intercity LFFT FFT/FDD Cancellation Charges / Stop Payment	Free 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for HBL at Work Act Rs.500/- Plus Drawee Bank Charges if any.	being made	

Ы	BL			
		SCHEDULE OF BANK	CHARGES (EXCLUS	SIVE OF FED) EFFECTIVE FROM
			NUARY 01, 2022 TO	
		Description		Charges
В		INWARD		
1	a	Home Remittance	Nil	
	b	FCY Commercial / Home Remittances	Nil	
	С	Service charges on payment of all Inward Foreign Remittances (other	Nil	
		than Home Remittances) to beneficiaries maintaining accounts with other Banks.	Note: Transaction charges	will be updated as per SBP directives.
	d	Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts.	otherwise commission @ (Minimum Rs.300/-	in the FC Account for 14 days, 0.25% (in FCY or Pak Rupees). The applicable only on the amount remitted / withdrawn within 14 days.
			from the FCN amount depe	
	art D	OTHER CHARGES ON FOREIGN		TIONS
1		Correspondents' charges, if any, will be recovered.	At actual	
2		Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Corresp Plus Swift charges Rs.500/	ondent Bank's Charges, if any
3		Inward collections received (relating	US\$ 5/- for collection upto	
		to F.C A/c) from abroad or local	US\$ 15/- for collection abo	
		banks/ branches & where payment is	Plus Swift charges Rs.500/	4
		demanded in Foreign Currency.		
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	Commission @ 0.15% Min	nimum Rs.250/-
		local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Plus Swift charges Rs.500/	_
6		Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate	е.
7		Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certification	ate.
8		Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plu	is actual remittance charges as applicable.
9		Debit Authority Issuance Charges		
		Currency		Current Refund Charges
ļ		SAR		50.00
ļ		CAD		20.00
}		EUR DKK		20.00 110.00
}		USD		20.00
ļ		GBP		15.00
ļ		AED		75.00
		SGD		20.00
		AUD		20.00
-		NOK		150.00
		SEK		150.00

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JANUARY 01, 2022 TO JUNE 30, 2022
Description Charges

DOMESTIC BANKING Part E REMITTANCES Issuance of Banker's Cheque Through A/c Rs.375/- Flat Note:-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.25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED. For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval. Cancellation of Bankers Cheque Rs.325/- Flat Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favour of Educational Institutions, HEC/Board etc. (iv) HBL Freedom A/c holder is exempted from these charges Issuance of Replacement, in case of Same as Banker's Cheque issuance charges lost Banker's Cheque Terms & Conditions apply Courier Delivery of Banker's Cheque Rs. 250/-2 Call Deposit Receipt (CDR) Rs 200/ Issuance from Account Cancellation of CDR issued from Rs. 240/-Account Issuance of Duplicate CDR issued Rs. 240/from account Special Pre-printed Drafts for CMD @ 0.04% - issuance charges or as per agreement by CMD with the customer. Customers 4 Inter Branch Online Transactions / Cross Branch Offline Transfers Pavable Bv Product Transaction Charges (i) Within City Deposit (Cash) Free a Depositor (ii) Inter city Rs.400/- Flat Note:- i) Freedom account is exempted from the recovery of Within City & Intercity charges. Withdrawals (Cash) (i) Within City Upto Rs.500,000/- per day (ii) Within City Over 0.15% of the transaction amount with Rs.500.000/= Minimum Rs.600/per day Account Holder (iii) Inter-city upto Rs.370- Flat Rs.500,000/- per day (iv) Inter-City Over 0.125% of the transaction amount with Rs.500,000/= Minimum Rs.600/per day Cheque Deposits (i) Within city and Free (HBL Cheque - For credit to HBL within the Catchment area Account) of One Clearing House (ii) Inter city Free Non-HBL Cheque deposited in local Flat Rs.400/clearing and funds credited to HBL Beneficiary Inter-city Branch Account Local Funds Transfers (LFTs) Online (i) Within city and Free Funds Transfer / Cross Branch within the Catchment area Transfers of One Clearing House Account Holder (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. (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. 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 Educational Institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc. Note:-(6) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Freedom and HBL at Work Account Holders. HBL HumWatan Accounts are exempted from charges mentioned in point-4(b & e). 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 updated against MT 103 as per SBP's directives.

		NUARY 01, 2022 TO			
Inton D	Description ank Funds Transfer (IBFT) through	Duanah	Cha	rges	
Inter B	ank runus Transfer (IBF1) tiirougii	Transfer An	nount	Cha	arges
		Rs. 1 - 25,			ree
т	ton Donk Evado Tronofon (IDET) *	Rs. 25,001 and			r Rs. 200
	tter Bank Funds Transfer (IBFT) *	Note: an accumulated mon be charged at 0.1% or Rs.2 * Freedom accounts and H	00 whichever is lowe AW accounts are exe	r. All charges are inclu	sive of FED.
	rty Funds Transfer using SBP's, RTG old amount of 3rd Party Funds Trans			n	
1111 0.01	ora amount of the fact and family				
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
		9:00 AM to 1:30 PM	*NIL	*NIL	*NIL
Monda	y to Friday	1:30 PM to 3:00 PM	*NIL	*NIL	*NIL
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL
	In-flow	NIL			
	NIL - Charges will be updated agains				
	rty Funds Transfer using SBP's, RTG			,	
Thresh	old amount of 3rd Party Funds Trans	sfer through RTGS via MT	F-102 is Rs. 100,000	-	ı
			Charges Payable to	*HBL Share of	Total Charges to b
Funds	Outflow	Transaction Time Window	SBP Per Transaction (PKR)	Charges Per Transaction (PKR)	recovered from
			G.L.Code-9903187	G.L.Code-9914049	Customers (PKR)
		First Batch 12:00 PM	*NIL	*NIL	*NIL
Monda	y to Friday	2nd Batch 3:30 PM	*NIL	*NIL	*NIL
Funds	In-flow	NIL	1,122	1,122	1.112
	NIL - Charges will be updated against M		es.		
art F	BILLS				
Collect	ion				
a	Documentary	@ 0.40% Minimum Rs.1,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			
b Clean (including cheques/ dividend @ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-					
	warrants/ drafts etc.)	(ii) Plus Courier Charges R			in case of intercity)
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.50 (ii) Plus Courier Charges R			in case of intercity)
d	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument Fl	at		
e	Intercity clearing through NIFT	Rs.350/- per instrument Fla No charges for transactions (i) Rawalpindi & Islamab (ii) Chenab Nagar (Rabwa (iii) Khushab & Jauharabaa No charges within Catchm clearing and not as intercit (iv) HBL Freedom A/c hole	s between following tad. h) and Chinniot. d. ent Area of NIFT in a y clearing.	All Regions, if clearing	is handled as local
f	Urgent collection of local cheques for	Rs.500/- per collection.			
	Rs.500,000/- and above				
ъ́д	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat	100.0		
		(ii) Plus Courier Charges R Only for OBC	s.150/- (in case of w	ithin city) or Rs.250/- (i	in case of intercity)
Inland	Letter of Credit				
a	Opening Commission	Upto Rs.25 M Exceeding Rs. 25 M to Rs.50 M	0.40% per quarter 0.35% per quarter		Minimum Rs.2,500 per LC
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter		
		Above Rs.100 M	Negotiable Per Quar	ter	
		Plus Swift Charges Rs.500 Courier Charges Rs.15 (in case of intercity)	60/- (in case of within		
b	Amendments charges without increase in amount.	Note: Charges negotiable of Rs.1,500/- Flat	on case-to-case basis	under approval of Func	tional Head
с	Involving increase in amount and / or	Rs.1,500/- per transaction	-	(2a) above, in case of	increase in amount of
d	extension in period of shipment. Extension in maturity of Usance Bills	extention in validity of LC. Service charges Rs.1,000/-			
e	Cancellation Charges.	Rs.1,500/- Flat			

	SCHEDULE OF RANK	CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
		NUARY 01, 2022 TO JUNE 30, 2022
	Description	Charges
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 Credit Risk (to be approved by FID).
h	Handling commission on inland	Rs.600/- Flat per collection.
	import collection bills at opening end.	
i	Handling of discrepant documents	Rs.1,500/- Flat
Purcha	ase of Bills, Cheques etc.	
a	Documentary Bills other than those	Same charges as for collection cited at 1(a) above
	drawn against Letters of Credit	Plus Mark-up as per Credit Line from the date of purchase to the date of payment.
		In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.
b	Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above.
Ü	Cicui Bilis (Circques, Braits etc)	Plus Mark-up as per Credit Line from the date of purchase to the date of payment.
		In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the
		date of purchase to the date of payment.
		Note:- Salary cheques issued by Controller of Military Accounts are exempted from charges
		cited at 1(b) and 1 (f) above and markup. However, Courier Charges Rs.150/- (in case of wi
		city) or Rs.250/- (in case of intercity) are to be recovered.
i		alland (Inter City) 50/- per item / Courier charges Local (within city) Rs.150/- Inland (Inter-ci
	-	on collection of each instrument (whether clean or documentary).
ii	Collecting Bank's Charges and Swift /	
c ;	Mark-up shall be applied as under on b	
i	If retired up to 21 st day from the date	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to b
	of purchase.	applied.
::	If notined during next 210 days	
ii	If retired during next 210 days.	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to b
		applied.
		Plus Bank's commission @ 20 paisas per Rs.100/
iii	Storage Charges.	i) No charge, if cleared within 3 days of its receipt by the branch.
		ii) Rs.2 per packet per day – Minimum Rs.200/
Docum	entary bills drawn against Inland Let	ters of Credit
4.1	SIGHT BILLS	
a	At Negotiating End	G O O SERVANI
i	Negotiation Commission	Commission @ 0.55% Minimum Rs.600/
		Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.
ii	Collection charges (Inland L/Cs)	Rs.1,000/- Flat.
iii	Collection charges for restricted L/C	Rs.1,000/- Flat.
	(where negotiation is restricted to	
	some other Bank and presented to us	
	for forwarding).	
b	At opening end (at the time of	
•	retirement) rate of mark-up	Mark up as you Could Line from the last of countries
i	If retired within 3 days from the date	Mark-up as per Credit Line from the date of negotiation. In case of One Off Approval, Mark-up at normal Commercial rate is to be applied from the
	of lodgment.	of negotiation.
ii	If retired after 3 days of lodgment.	Mark-up as per Credit Line plus Commission @ 0.25%.
		In case of One Off Approval, Mark-up at normal Commercial rate plus Commission @ 0.25
		is to be recovered.
		m the date of negotiation till the date of lodgment for documents received under Inland L/Cs
		ent arrangement is made to the Negotiating Bank only on receipt of documents.
c	If negotiation is restricted to some	Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual
	other Bank.	charges of Negotiating Bank.
4.2	USANCE BILLS	
a i	At opening end: - Collection charges.	@ 0.40% – Minimum Rs.800/- Maximum Rs.1,500/- if documents are paid within L/C valid
1	Concetion changes.	V. 1070 Frammum K5.000/- Maximum K5.1,500/- II documents are paid within L/C valid
ii	If bill matures after expiry of L/C.	Usual charges as in (i) above plus delivery of documents against acceptance commission @
••	and emply of Live.	0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum
		Rs.600/
		(i) In case of forced PAD / Liability is created due to non payment of any bill on maturity,
		commission @ 0.45% is to be recovered (once only).
		(ii) In addition to commission at (i) above mark-up with penalty as per Credit Line will be
		applied from the date of maturity / creation of forced liability till date of final payment.
		In case of One Off Approval, in addition to commission at (i) above, mark-up at normal
		Commercial rate with penalty will be applied from the date of maturity / creation of forced
	A4 Hti	liability till date of final payment.
	At collecting end:	
<u>b</u>	Callastian above	Commission @ 0.400/ Minimum B 1.000/
i	Collection charges	Commission @ 0.40% - Minimum Rs.1,000/-
	Collection charges In case of purchase	Commission @ 0.40% - Minimum Rs.1,000/- Usual commission as in b(i) above And markdown @ 0.60 % for every 15 days from the dat of purchase till the date of maturity/ payment, whichever comes later.

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2022 TO JUNE 30, 2022

Description Charges FINANCES / ADVANCES PROJECT FINANCE Project Application Fee (Non On case to case basis as per agreement with the party. Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both) 2 Fee and Charges in respect of project financing in addition to interest/return on investment: Commitment Fee (on un-disbursed On case to case basis as per agreement with the party balance) h Project Monitoring fee (on Funded & On case to case basis as per agreement with the party Non Funded both) Legal documentation fee On case to case basis as per agreement with the party. d Trustee-ship fee (to be recovered in On case to case basis as per agreement with the party. case of consortium financing). Consortium Agent Fee On case to case basis as per agreement with the party Re-structuring & Re-scheduling fee of On case to case basis as per agreement with the party. Project Finance including all types of Moratorium / Deferments. 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 WORKING CAPITAL LOANS/ ADVANCES/ AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND В COMMERCIAL LENDING Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/-1 Legal documentation fee in all cases of fund based and non fund based Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus markup) at the time of initial disbursement, enhancement, additional financing & change in facilities securities / collateral of fund based & non-fund based facilities However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee. (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Actual Verification genuineness along with Search of Property Document. (b) Stamp duty on Control & Security Documents (as per Stamp Duty Actual Act applicable in each Province) (c) Registration Fee & Charge Search Report. Actual Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & Handling Charges for Facilities 2 (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M CREDIT SANCTION @ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs (New facility/Initial) Interim (any change in the Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat facility/security) @ 0.10% of the enhanced funded amount including Usance L/Cs Enhancement Facilities on Short form for One Off Minimum Rs.2.000/d Annual Review Fee (on Renewal) @ 0.1% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head Note: i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head. f Front end / Arrangement fee @ 1.50% Flat wherever applicable at Bank's discretion Penal Charges in case of overdue of Additional charges @ 4% will be levied over & above the normal commercial markup rate FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP. For ERF (Penal Mark-up Rate will be 6MK + 4%) $Note-: Exceeding \ Rs. 100.00 \ M \ \overline{as} \ per \ approved \ arrangements \ with \ the \ customers \ and \ approval \ of \ the \ Functional \ Head \ / \ Competent$ Authority. The negotiated charges should be mentioned in the Credit Proposal of the Customer @ 0.20% of rescheduled / restructured amount. 3 Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all (No charges upto Rs.0.5 M). types of moratorium/ deferments. Negotiation (Clean) without recourse 2% of Negotiated Value Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.

				LUSIVE OF FED) EFFECTIVE FROM TO JUNE 30, 2022
		Description	VOAK1 01, 2022	Charges
4		Application Processing Charges for		Charges
·		Fresh, Enhancement, Reduction of all		
		types of limits upto Rs.40(M). (Funds	Fresh / Enhancement /	Decrease / Renewal
		Based and Non Funds Based)		
		Facility Amount	Charges	Minimum
		Up to Rs. 1 M	-	Rs.1,000/-
		above Rs. 1 M to Rs. 2 M	- 0.100/	Rs.2,000/-
		above Rs. 2 M to Rs. 5 M above Rs. 5 M to Rs. 10 M	0.10% 0.10%	Rs.3,000/- Rs.5,000/-
		above Rs. 3 M to Rs. 10 M	0.10%	Rs.25,000/-
		above Rs. 10 M to Rs. 20 M above Rs. 20 M to Rs.40 M	0.20%	Rs.40,000/-
		Interim Enhancement/Changes/ One off		,
		/ Temporary Extensions		Rs.2,000/-
		Note:- These charges are not applicab	le to the following categ	gories: -
		a) Export Refinance.		
		b) Finances 100% secured by depos	sits with our Bank.	
		c) All Staff Finances.		
5		Prime Minister Kamyab Jawan - Yo		Scheme - (PMKJ-YES)
		Application Processing Fee	Rs. 100/- Flat	
6		Replacement of securities under lien	Rs.2,000/- Flat	
		with the Bank (except at the time of		
		annual review of facilities and other		
		than our own Bank's deposits under lien.		
С		SWIFT FINANCE	-	
`	a	Application Processing Fee	Rs 1 000/- Flot Eccil:	ty size upto PKR 1,000,000/-
	а	Application 1 focessing fee	(Non-Refundable, Pay	•
				ty size above Rs.1,000,000/- to upto Rs.5,000,000/-
			(Non-Refundable, Pay	
				ty size above Rs.5,000,000/- & less than Rs.50,000,000/-
			(Non-Refundable, Pay	
				lity size Rs.50,000,000/- & above.
			(Non-Refundable, Pay	
Ì	b	Annual Renewal Fee		ty size upto PKR 1,000,000/-
			(Non-Refundable, Pay	
			Rs.2,500/- Flat - Facili	ty size above Rs.1,000,000/- to upto Rs,5,000,000/-
			(Non-Refundable, Pay	vable Upfront).
			Rs.5,000/- Flat - Facili	ty size above Rs.5,000,000/- & less than Rs.50,000,000/-
			(Non-Refundable, Pay	vable Upfront).
			Rs.15,000/- Flat - Faci	lity size Rs.50,000,000/- & above.
			(Non-Refundable, Pay	
	c	Interim Facility Enhancement		ty size upto PKR 1,000,000/-
			(Non-Refundable, Pay	yable Upfront).
				ty size above Rs.1,000,000/- to upto Rs.5,000,000/-
			(Non-Refundable, Pay	
			,	ty size above Rs.5,000,000/- & less than Rs.50,000,000/-
			(Non-Refundable, Pay	lity size Rs.50,000,000/- & above.
			,	
ŀ		(1) All commission/other charges appl	(Non-Refundable, Pay	cilities will be as per Schedule of Charges.
D		HBL SMALL BUSINESS FINANCE		emace. The botto per benedute of Charges.
_	a	Application Processing Fee		y amount, Minimum Rs.5,000/-
	u			on-refundable, Payable Up-front)
ŀ	b	Facility Fee	•	y amount, Minimum Rs.2,500/-
			1	facility acceptance by customer)
ŀ	С	Annual Renewal Fee		y amount, Minimum Rs.2,500/-
			(Non-refundable, Paya	
Ì	d	Interim Facility Enhancement Fee		nt of excess requested over approved limits,
				Non-refundable, Payable Up-front)
Ì	e	L/G Court/Custom Guarantees	0.50% per Quarter	
İ	f	LG (All other Types)	0.40% per Quarter	
Ì	g	Letter of Credit	Charges as per Part-A((a-1)
Į	h	Shipment Guarantee	Charges as per Part-K-	
	i	Penal Charges		erage of last quarter debit balance from due date till
			adjustment/settlement	of overdue amount.
E		HBL POS FINANCE		
ļ	a	Application Processing Fee		nount, min. PKR 10,000/- (Non-refundable, payable up-front)
	b	Annual Renewal Fee		mount, min. PKR 5,000/- (Non-refundable, payable up-front)
	c	Commitment Fee for utilizing atleast	0.1% of the limit amou	ant on renewal
		60% of limit.	<u> </u>	
		LEASING FINANCE (Machinery)	In the state of	
F	a	Front end Fee		mount (Waiver subject to approval by Functional Head and in the light
F		1 15	·	ess relationship with the customers).
F	-	Legal Documentation Fee	(i) Rs.3,000/- Flat in ea	
F	b	=		et expenses (if First and Second charge is created)
F		Commitment Fee (On an Alabama)		
F	b c	Commitment Fee (On un- disbursed	@ 1/12 of 1% per mor	nth or part thereof on un-disbursed amount/balance starting 30 days after
F		Commitment Fee (On un- disbursed amount / balance)	@ 1/12 of 1% per month the date of approval. (V	nth or part thereof on un-disbursed amount/balance starting 30 days aft Waiver subject to approval by Functional Head in the light of credit
F		-	@ 1/12 of 1% per monthe date of approval. (Vrating and business relations)	nth or part thereof on un-disbursed amount/balance starting 30 days a

-		garren a a a a company	ON A DODG (DVOLVIGNUE) ON THE CONTROL TO THE CONTRO
			CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
			NUARY 01, 2022 TO JUNE 30, 2022
_ 1		Description	Charges
;		RURAL FINANCING	
1		PRODUCTION AND DEVELOPMI	
			New to Bank/Existing Renewals/Enhancement in
ŀ		existing exposure/Additional Produc	Ÿ
ŀ	a	Upto Rs.500 K	Rs.2,000/- Flat.
ŀ	b	Above Rs.500 K and Upto 1 M	Rs.4,000/- Flat.
ŀ	c	Above Rs.1 M and Upto Rs.5 M	Rs.6,000/- Flat.
ŀ	d	Above Rs.5 M and Upto Rs.10M	Rs.8,500/- Flat.
ŀ	e	Above Rs.10 M	0.1% of the finance amount
.	f	Per Tractor	Rs.3,000/- Flat
-		RURAL VALUE CHAIN	DATE OF THE CONTRACT OF THE CO
			www to Bank/Existing Renewals/Enhancement in existing exposure/ Additional Product to exist
4		customer.	I
4	a	Below Rs.10 M	Rs.10,000/- Flat.
4	b	Above Rs.10 M	0.1% of the finance amount
_	c	Property Evaluation Fee	Actual Cost
_	d	Legal Fee	Actual Cost
- [e	Credit/Market Check & Income at	Actual Cost
		Actual Estimation Fee	
ſ	f	Insurance Premium Rate (if	Actual Cost
		applicable)	
Ţ		* All actual stamp duties, legal charges	, levies along with other applicable charges will be paid by the Borrower prior to disbursement
J		and mortgage creation.	
I		OTHER CHARGES ON ADVANCE	ES .
	a	For the issuance of NOC on the	Rs.10,000/- Flat per transaction
J		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.	
ŀ	b	For the issuance of NOC on the	Rs.10,000/- Flat per transaction
	b	request of Customers for creating	RS. 10,000/- Flat per transaction
		charge on their current assets.	
:			D. 2.500/ Elst
·	a	Redemption of charge fee to be	Rs.2,500/- Flat per property.
		recovered from party when Bank	
		officers are called before Registrar for	
;		redemption of the mortgage.	A . 10 . Pl P 1200/
۱,	a	Registration with SECP & Lawyer's	Actual Cost - Plus Rs.1,200/- per case.
		charges for both Private & Public limited companies where charge on	
		1 0	
		current or fixed Assets is registered.	
Ļ			
	b	Registration of charge at Registrar's	Actual Cost - Plus Rs.1,000/- per case.
		Office for Partnership / Proprietorship	
J		firms / Individual finances exceeding	
- [Rs.0.5 (M) for mortgage at registrar of	
- [Property office.	
L			
ſ	c	For finances below Rs.0.5 (M)	Actual Cost.
- [Partnership / Proprietorship /	
╝		Individual borrowers.	
ī		To mark lien on securities issued by	Rs.500/- Flat per trip
_		other institutions.	
;		Collection/Encashment of profit	Rs.250/- Flat per trip
J		coupons on Govt. Savings Certificates	
		issued by other Banks/Saving Centers	
		under lien with us.	
Ī		For Finances against Pledge/	
		Hypothecation.	
ŀ	a	Godown Rent.	Actual
ŀ	b	Stock Inspection Charges.	Rs. 3,500/- per inspection (exclusive of applicable Govt. / Provincial Taxes)
- [U	(Hypothecation/ Pledge) inspection	100. 3,500; Por inspection (exclusive of applicable Govt. / Flovilletal Taxes)
J		frequency as per credit approval	
J		and/or as per credit policy.	
_			
1	С	In case of Muccadum (Managed	Rs.24,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)
		Pledge)	
L			14 . 10 .
-	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.

		SCHEDULE OF BANK	CHARGES (EXCLUSIVE	E OF FED).	EFFECTIVE FR	ROM
		JA l	NUARY 01, 2022 TO JUN	NE 30, 2022		
7		Description	Distant C Marchines	Cha	rges	
/		For Finances against Land, Building Valuation	-	ngog (for Indust	mial Duanauties anly).	
	a	valuation	(i) Schedule of Valuation char		riai Properties only):	Land, Building &
			Value of Assets		Land & Building	Machinery
			Upto 10 M.	:	5,000	10,000
			Above 10 to 25 M.		10,000	15,000
			Above 25 to 50 M.		15,000	25,000
			Above 50 to 100 M.		20,000	35,000
			Above 100 to 200 M Above 200 M. to 500 M.		25,000 35,000	45,000 65,000
			Above 500 M. to 1000 M.		50,000	90,000
			Above 1000 M. & above		@ 0.005% or	@ 0.008% or
					Negotiable	Negotiable
			Desktop Valuation		5,000/- P	er Valuation
			*in case valuation site is 50 KM be paid as Travelling Expenses		uator Office Or RHQ	Office, Rs. 2,000/- is t
			(ii) Schedule of Fixed Valuation Commercial Buildings.)			
			Value of Assets		T	harges Per Valuation ask*
			-Open Plot/Agriculture Land			5,000/-
			-Residential House (Ground plu	is one story)		0,000/-
				, , , , , , , , , , , , , , , , , , ,		ach additional story)
			-Commercial Building			for each floor
			*in case valuation site is 50 KM	-	uator Office or RHQ C	office, Rs.2,000/- is to
		Note: Above mentioned discussion	paid as Travelling Expenses to t			
	art H	Note: Above mentioned charges are ex CONSUMER FINANCES	cousive of applicable Govt. / Pro-	vincial Taxes		
12	111111	HBL CarLoan				
	1.1	Application Processing Fee	Rs. 9,000/-			
		(Inclusive of documentation charges)	Rs. 4,500/- (For individuals app	olying again after	6 months or maturity	of one facility or
			Settlement after minimum 6 mo		·	·
			Recovered upon Approval			
			Inclusive of:			
			- Documentation charges			
			- Verification			
			- Stamp Duty	4.50/		
			- Credit Report: Actual Upto Rs	s. 150/-		
	1.2	Early Settlement Charges	1. Termination prior to delivery	of vehicle, @ 10	0% of outstanding amo	ount at the time of
			settlement.			
			2. Termination after delivery of	vehicle, @ 5% o	of outstanding amount	at the time of settlem
	1.3	Partial Payment	Partial Payment prior to deliv	vary of vahicle (7 10% of amount bein	or cattled
	1.5	Tartai Laymon	Partial Payment delivery of v			
	1.4	Vehicle Appraisal (if applicable)	Actual			
	1.5	Re-possession Charges.	Actual or Rs.50,000/- whicheve	r is Lower.		
	1.6	Legal Notice Fee	Actual Cost.			
	1.7	Late Payment Charges	Rs.1,300/- per late payment			
		HBL HomeLoan	resignos per late payment			
	2.1	Processing charges	Rs.10,000/-			
	2.2	Early Termination/ Settlement	10% of Principal settled	-		
		Charges.	5% after 50% of Tenure has pas	ssed		
	2.3	Partial Payment Charges	10% of Principal settled			
			5% after 50% of Tenure has pas	ssed		
	2.4	Legal Opinion	Rs. 10,000/-			
	2.5	Property Appraisal	Rs. 3,500/- per valuation			
	2.6	Property Insurance premium	Property Insurance Premium bo	orne by the Bank		
	2.7	Late Payment Charges	Rs. 1,000/- per late payment			
	2.8		Actual to be borne by the Custo	mer		
		to Finance Documents, Transfer of				
		Title and Mortgage Perfection)				
	<u> </u>	Dougonal Lagre				
	2.1	Personal Loans	Solomy Trop of an .			1
	3.1	Processing charges (inclusive of documentation charges, verification	Salary Transfer :	1.500/ or 1.250/	of the loan amount	
		and stamp duty)	* *	chever is higher	or the ioan amount	
			Loans via Mobile App:	is inglief		
				1,000/- or 1.25%	of the loan amount	- }
	ı			chever is higher		1
		1		oer Agreement.		-
			Corporate Segment :	G		J
	3.2	Early settlement Charges.	@ 6% of outstanding finance ar	nount.		
	3.2	Early settlement Charges. Partial Payment		mount.		
		· ·	@ 6% of outstanding finance ar	mount.		
	3.3	Partial Payment	@ 6% of outstanding finance ar Partial Payment not allowed	mount.		
	3.3 3.4	Partial Payment Late Payment Charges	@ 6% of outstanding finance ar Partial Payment not allowed		ever is higher	
	3.3 3.4	Partial Payment Late Payment Charges ReadyCash	@ 6% of outstanding finance ar Partial Payment not allowed Rs. 1,100/- per late payment		ever is higher	

Description Charges			CHARGES (EXCLUSIVE OF FED) NUARY 01, 2022 TO JUNE 30, 2022	
BB. Credit Cards				
a Service Charges b BTF Service Charges c HBL Installmen Plan (HIP) Service c HBL Installmen Plan (HIP) Service c HBL Installmen Plan (HIP) Service d Cash Advance Service Charges d Cash Advance Service Charges c Annual Fee RAJ000- For HBL Gold Card RR. 8,0000- For HBL Gold Card RR. 8,0000- For HBL Gold Card RR. 1,0000- For HBL Gold Card RR. 1,0000- For HBL Gold Card RR. 1,0000- For HBL Green Card RR. 1,0000- For HBL Green Card RR. 1,0000- For HBL For HBL Gold Card RR. 1,0000- For HBL For H				0
b BTF Service Charges c HBL Installment Plan (HIP) Service Charges d Cash Advance Service Charges d Rs.4,000- for HBL Green Card Rs.4,000- for HBL Green Card Rs.4,000- for HBL Green Card Rs.4,000- for HBL Gold Card Rs.4,000- for HBL Float Service Green Rs.500- for HBL Float Serve Green Rs.500- for HBL Float Serve Green Rs.500- for HBL Float Serve Green Rs.500- or 3% of the transferred amount, whichever is higher j Late Fee Rs.1,000- per month Rs.1,000- per card Rs.7,000- per month Rs.7,000- per month Rs.7,000- per month Rs.7,000- per instalment plan Rs.7,000- per month Rs.7,000- per month Rs.7,000- p	а			
c HBL Installment Plan (HIP) Service Charges d Cash Advance Service Charges d Cash Cash Cash Cash Cash Cash Cash Cash		ŭ		
c Hill. Installment Plan (HIP) Service Charges d Cash Advance Service Charges d Cash Advance Service Charges d Cash Advance Service Charges e Annual Fee Annual Fee B 8.4,0000- for Hill. Gold Card B 8.4,0000- for Hill. Feel Server Gold B 8.4,0000- for Hill. F		211 Service Changes	-	-
e Annual Fee Res. 4000- for HBL Gold Card Res. 4000- for HBL Full Saver Green Res. 5000- for Saver Sa	с			24% per annum of outstanding HIP amou
e Annual Fee Res. 4000- for HBL Gold Card Res. 4000- for HBL Full Saver Green Res. 5000- for Saver Sa	d	ĕ	40% per annum	40% per annum
R. Annual Fee R. Annual Fe		Į į	-	of outstanding cash advance amount.
Supplementary Fee Rs. 2000: for HBL Platinum Card	e	Annual Fee		
Supplementary Fee Rs.2,000- for HBL Green Card Rs.4,000- for HBL Platinum Card Rs.7,000- for HBL Platinum Card Rs.250- for HBL Fuel Saver Green (Rs.250- for manual manual whichever is higher and (Rs.250- for green fuel saver (Rs.250- for green fuel saver (Rs.250- for green fuel saver (Rs.250- for green fuel fuel saver (Rs.250- for green fuel fuel saver (Rs.250- for green fuel fuel fuel fuel fuel fuel fuel fuel			,	
Rs.4,000/- for HBL Flatinum Card Rs.7,000/- for HBL Platinum Card Rs.250/- for HBL Fuel Saver Green Rs.250/- for HBL Fuel Saver Gold C Rs.125/- for HBL Fuel Saver Gold C Rs.150/- or HBL Fuel Saver Gold C Rs.150/- for HBL Fuel Saver Gold C Rs.150/- or HBL Fuel Saver Gold C Rs.150/- per month Rs.1,600/- per gold C Rs.500/- or equivalent in Pak Rupe USS 500/- or equivalent in Pak Rupe USS 500/- or equivalent in Pak Rupe Transactions Transactions Rs.500/- per sold C Rs.500/- per card Rs.500/- per card Rs.500/- per card Rs.500/- per sold whichever is higher whichever is higher Rs.500/- per card Rs.500/- per cheque Rs.1,000/- per instalment plan Rs.200/- per month Rs	c	0 1		
RS. 7,000- for HBL Platinum Card RS. 250- for HBL Fuel Saver Green RS. 500- for HBL Saver Green RS. 500- for HBL Fuel Saver Gold RS. 500- for Fuel Fuel Saver Gold RS. 500- for Gold RS. 500- for Fuel Fuel Fuel Fuel Fuel Fuel Fuel Fuel	I	Supplementary Fee		
g Monthly Fee (Basic) h Monthly Fee (Supplementary) r By Frocessing Charges R S.500' or 3% of the transferred amount, Rs.250' for HBL Fuel Saver Goed (Rs.125' for HBL Fuel Saver Goed (Rs.125' for HBL Fuel Saver Goed (Rs.126') for HBL Fuel Saver Goed (Rs.126') for HBL Fuel Saver Goed (Rs.126') for HBL Fuel Saver Gold (Rs.126') for Fuel Saver Gold (Rs.126') for HBL Fuel Saver Gold (Rs.126') for Fuel Save				
h Monthly Fee (Supplementary) BTF Processing Charges Rs.500' or 3% of the transferred amount, Michever is higher amount, whichever is higher amount and amount, whichever is higher amount amount, whichever is higher amount am	~	Monthly Eq. (Pagia)	Rs. 7,000/- for HBL Platinum Card	Do 250/ for HDI Evol Savar Green Cor
h Monthly Fee (Supplementary) i BTF Processing Charges R. 500′ or 3% of the transferred amount, whichever is higher amount amo	g	Monthly Fee (Basic)		
BTF Processing Charges Rs.500/- or 3% of the transferred amount, whichever is higher J Late Fee Rs.1,600/- per month K Voucher Retrieval Fee Rs.1,600/- per month Rs.1,000/- per month Rs.1,000	L.	Monthly Ess (Symplementom)		
i BTF Processing Charges	n	Monthly Fee (Supplementary)		
whichever is higher Authority Authori	-	PTE Paramina Ci	D 500/ - 20/ - 64b	
j Late Fee Rs.1,600/- per month Rs.1,600/- per month k Voucher Retrieval Fee Rs.1000/- per transaction Rs.1000/- per transaction Arbitration Charges for Disputed Transactions US\$ 500/- or equivalent in Pak Rupee US\$ 500/- or equivalent in Pak Rupee Rs. 700/- per card Rs. 500/- per cheque Rs. 500/- per card Rs. 600/- per cheque Rs. 600/- per month Rs. 6	1	B 1 F Processing Charges	· ·	
K Voucher Retrieval Fee Rs. 1000/- per transaction Rs. 1000/- per transaction	.	I F.	<u> </u>	
Arbitration Charges for Disputed Transactions US\$ 500/- or equivalent in Pak Rupe Transactions	_			
m Card Replacement Fee Rs. 700/- per card Rs. 700/- per card Rs. 700/- per card Rs. 900/- or 3% of withdrawn amon amount, whichever is higher Rs. 500/- per cheque Insuance Fee Rs. 500/- per cheque Rs. 500/- per cheque Insuance Fee Rs. 500/- per cheque Rs. 500/- per cheque Insulalment plan q Foreign Transaction Charges 3% of transaction amount 3% of transaction amount Rs. 7 Card Conversion Fee Rs. 500/- per card Rs. 500/- per cheque Rs. 1,000/- per month Rs. 7 Pree Free Free Free Free Rs. 1,000/- per installment plan Rs. 7 Pree HBL Installment Plan Processing Rs. 700/- per installment plan Rs. 700/- per installment plan Rs. 7 Pree BBL Installment Plan Processing Rs. 7 Pree Rs.			•	*
m Card Replacement Fee Rs. 700/- per card Rs. 700/- per card Rs. 700/- per card Rs. 900- or 3% of withdrawn amon withchever is higher with forward with the per shigher Rs. 900- or 3% of withdrawn amon withchever is higher Rs. 500/- per cheque Rs. 500/- per card Rs. 600/- per cheque Rs. 1,000/- per month Rs. 500/- per month Rs. 500/- per instalment plan Rs. 700/- per month	1		US\$ 500/- or equivalent in Pak Rupee	US\$ 500/- or equivalent in Pak Rupee
n Cash Advance Issuance Fee Rs. 900/- or 3% of withdrawn amount, whichever is higher whichever is higher Rs. 500/- per cheque Issuance Fee Rs. 500/- per card Rs. 500/- per cheque Rs. 1,000/- per instalment plan Rs. 700/- per month Income Continuation Plan-A Rs. 700/- per month				
amount, whichever is higher whichever is higher of Banker's Cheque Issuance Fee P Early Payment Charges for installment plan	m	1		
Banker's Cheque	n	Cash Advance Issuance Fee		Rs. 900/- or 3% of withdrawn amount
Issuance Fee P Early Payment Charges for installment plan S% of remaining principal balance installment plan S% of transaction amount 3% of transaction amount T Card Conversion Fee Rs.600/- per card Rs.600/- per card Rs.600/- per card Rs.600/- per card Rs.1,000/- per cheque Rs.1,000/- per month Rs.900/- per month Rs.700/- per installment plan Rs.700/- per month	<u> </u>		amount, whichever is higher	whichever is higher
p Early Payment Charges for installment plan q Foreign Transaction Charges r Card Conversion Fee Rs.600/- per card Rs.1,000/- per cheque t Direct Debit Rejection Fee Rs.900/- per month Rs.900/- per month What SMS Alert Charges Free Free Free HBL Installment Plan Processing Charges/HIP Fees t HBL Insurance Scheme a Credit Shelter O.50% of outstanding balance Credit Shelter Us 0.073% of credit limit c Income Continuation - Plan-A Rs.250/- per month d Income Continuation - Plan-B Rs.250/- per month f Total Assurance - Plan A Rs.300/- per month f Total Assurance - Plan B Rs.575/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) HBL Family Protect - A Rs.1650/- per wonth HBL Mallet Plan Rs.250/- per month HBL Hamily Protect - B Rs.1650/- per month HBL LifePlus - B Rs.255/- per month HBL LifePlus - B Rs.255/- per month HBL LifePlus - B Rs.250/- per month HBL LifePlus - B Rs.250/- per month HBL My Health Forever Rs.250/- per month HBL My Health Forever Rs.250/- per month HBL Maler Plus Processing charges HBL Stalary Plus A Rs.250/- per month HBL Maler Plus A Rs.250/- per month HBL My Health Forever Rs.250/- per month HBL My Health Forever Rs.250/- per month HBL Maler Plus A Rs.250/- per month HBL Maler Plus A Rs.250/- per month HBL My Health Forever Rs.250/- whichever is higher Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% Annual Renewal Fee Total Annual Renewal Fee Total Annual Renewal Fee Total Annual Renewal Fee Total Annual Renewal Fee Total Annual Renewa	0	-	Rs.500/- per cheque	Rs.500/- per cheque
installment plan q Foreign Transaction Charges Returned Cheque Charges Returned Charges Returned Cheque Charges Res. 1,000/- per cheque Res. 1,000/- per cheque Res. 1,000/- per month Res. 1,000/- per instalment plan Res. 1,000/- per month Res. 1,000/	n		5% of remaining principal balance	5% of remaining principal balance
q Foreign Transaction Charges 3% of transaction amount r Card Conversion Fee Rs.600/- per card Rs.600/- per card Rs.600/- per card Rs.1,000/- per cheque Rs.1,000/- per month Rs.900/- per month Rs.900/- per month Rs.900/- per month Rs.900/- per month Rs.700/- per instalment plan Rs.700/- per instalment plan Rs.700/- per instalment plan Charges/HIP Fees Rs.700/- per instalment plan Rs.700/- per instalment plan Charges/HIP Fees Rs.900/- per instalment plan Rs.700/- per instalment plan Charges/HIP Fees Rs.200/- per month Rs.399/- per month Rs.399/- per month Rs.399/- per month Rs.300/- per month	Р		570 of remaining principal balance	370 of remaining principal balance
Returned Cheque Charges Res.1,000/- per cheque Res.1,000/- per cheque Res.1,000/- per cheque Res.1,000/- per cheque Res.1,000/- per month Res.200/- per month Res.200/- per month Res.200/- per month Res.200/- per instalment plan Res.200/- per instalment plan Res.200/- per instalment plan Res.200/- per instalment plan Credit Shelter Description Continuation - Plan-B Res.250/- per month Res.250/- per wonth Res.250/- per year Res.250/- whichever is higher Res.250/- whichever is higher Res.250/- whichever is higher Res.250/- per transaction except deduction of loan installments.	а		3% of transaction amount	3% of transaction amount
Returned Cheque Charges Res.1,000/- per cheque Res.1,000/- per month Res.1,000/- per instalment plan Res.1,000/- per instal		· ·		
t Direct Debit Rejection Fee Rs.900/- per month Rs.900/- per month u SMS Alert Charges Free Free v HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme a Credit Shelter 0.50% of outstanding balance b Credit Shelter Us 0.073% of credit limit c Income Continuation - Plan-A Rs.399/- per month d Income Continuation - Plan-B Rs.250/- per month f Total Assurance - Plan A Rs.300/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - B Rs.1.650/- per year k HBL LifePlus - A Rs.250/- per month m HBL My Health Forever Rs.3,000/- per year h LifePlus - B Rs.325/- per month m HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher Nanual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher Rs.250/- per transaction except deduction of loan installments.				•
u SMS Alert Charges v HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme a Credit Shelter b Credit Shelter Plus c Income Continuation - Plan-A d Income Continuation - Plan-B e Total Assurance - Plan A Rs.399/- per month f Total Assurance - Plan B g Triple Health Cash Plan h HBL Wallet Plan h HBL Wallet Plan h HBL Family Protect - A Rs.165/- per month j HBL Family Protect - A Rs.165/- per month j HBL LifePlus - A Rs.250/- per wonth g Rs.1650/- per year k HBL LifePlus - A Rs.300/- per year k HBL LifePlus - A Rs.300/- per year k HBL LifePlus - A Rs.300/- per year n Credit Shield Plus o 7.9% of total outstanding balance 1% of overdraft limit or Rs.2,500/- whichever is higher Amx-up Monthly Mark-up of 2.5-3% per month cleast in higher charges will be recovered in addition to normal remittance charges.				
V HBL Installment Plan Processing Charges/HIP Fees Rs.700/- per instalment plan Rs.700/- per instalment plan				D 000/
Rs.700/- per instalment plan Rs.700/- per instalment plan Rs.700/- per instalment plan	t	Direct Debit Rejection Fee	Rs.900/- per month	Rs.900/- per month
HBL Insurance Scheme a Credit Shelter			·	-
a Credit Shelter b Credit Shelter Plus 0.073% of credit limit c Income Continuation - Plan-A Rs.399/- per month d Income Continuation - Plan-B Rs.250/- per month e Total Assurance - Plan B g Triple Health Cash Plan h HBL Wallet Plan i HBL Family Protect - A ks.165/- per month j HBL Family Protect - B k HBL LifePlus - A l HBL LifePlus - A l HBL LifePlus - B m HBL My Health Forever n Credit Shield Plus a Processing charges b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% Rs.290/- per transaction except deduction of loan installments. Rs.290/- per transaction except deduction of loan installments.	u	SMS Alert Charges HBL Installment Plan Processing	Free	Free
b Credit Shelter Plus	u	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees	Free	Free
c Income Continuation - Plan-A Rs.399/- per month d Income Continuation - Plan-B Rs.250/- per month e Total Assurance - Plan A Rs.300/- per month f Total Assurance - Plan B Rs.575/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month l HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme	Free Rs.700/- per instalment plan	Free
d Income Continuation - Plan-B Rs.250/- per month e Total Assurance - Plan A Rs.300/- per month f Total Assurance - Plan B Rs.575/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1650/- per year k HBL LifePlus - A Rs.250/- per month l HBL LifePlus - A Rs.250/- per month HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter	Free Rs.700/- per instalment plan 0.50% of outstanding balance	Free
e Total Assurance - Plan A Rs.300/- per month f Total Assurance - Plan B Rs.575/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month 1 HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 19% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 19% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v a b	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit	Free
f Total Assurance - Plan B Rs.575/- per month g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month 1 HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month	Free
g Triple Health Cash Plan Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan) h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month 1 HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs.3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v a b c d	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month	Free
h HBL Wallet Plan Rs.199/- per month i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month l HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs. 3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	u v a b c d e	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month	Free
i HBL Family Protect - A Rs.165/- per month j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month l HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs. 3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	u v a b c d e f	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month	Free Rs.700/- per instalment plan
j HBL Family Protect - B Rs.1,650/- per year k HBL LifePlus - A Rs.250/- per month l HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs. 3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 19% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	u v a b c d e f g	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per	Free Rs.700/- per instalment plan
k HBL LifePlus - A Rs.250/- per month HBL LifePlus - B Rs.325/- per month MBL My Health Forever Rs. 3,000/- per year Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 11% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 11% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month	Free Rs.700/- per instalment plan
1 HBL LifePlus - B Rs.325/- per month m HBL My Health Forever Rs. 3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	u v v a a b c d e f g h i i	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month	Free Rs.700/- per instalment plan
m HBL My Health Forever Rs. 3,000/- per year n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h i j	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.165/- per month	Free Rs.700/- per instalment plan
n Credit Shield Plus 0.79% of total outstanding balance HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h i j k	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.1650/- per month Rs.1,650/- per month Rs.1,650/- per month	Free Rs.700/- per instalment plan
HBL Salary Plus a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h i j k l l	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.1650/- per year Rs.250/- per month Rs.325/- per month	Free Rs.700/- per instalment plan
a Processing charges 1% of overdraft limit or Rs.2,500/- whichever is higher b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 19% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h i j k l m	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL LifePlus - B	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.300/- per month Rs.300/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.250/- per year Rs.250/- per month Rs.300/- per month Rs.300/- per month	Free Rs.700/- per instalment plan
b Mark-up Monthly Mark-up of 2.5-3% per month classification per annum 30-36% c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c d e f g h i j k l m	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL LifePlus - B HBL My Health Forever Credit Shield Plus	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.300/- per month Rs.300/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.250/- per year Rs.250/- per month Rs.300/- per month Rs.300/- per month	Free Rs.700/- per instalment plan
c Annual Renewal Fee 1% of overdraft limit or Rs.2,500/- whichever is higher art I STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c c d e f g h i j k l m n	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL My Health Forever Credit Shield Plus HBL Salary Plus	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.165/- per month Rs.1,650/- per year Rs.250/- per month Rs.325/- per month Rs.325/- per month Rs.300/- per year 0.79% of total outstanding balance	Free Rs.700/- per instalment plan month (varies according to plan)
art I STANDING INSTRUCTIONS CHARGES a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	u v v a a b c c d e e f g b h i i j k k l m n a	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL My Health Forever Credit Shield Plus Processing charges	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.575/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.165/- per month Rs.325/- per month Rs.325/- per month Rs.325/- per month Rs.300/- per year 0.79% of total outstanding balance	Free Rs.700/- per instalment plan month (varies according to plan)
a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges. Rs.290/- per transaction except deduction of loan installments.	a b c c d e e f f g h i j k k l l m n n	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL My Health Forever Credit Shield Plus HBL Salary Plus Processing charges Mark-up	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.575/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.165/- per month Rs.1,650/- per year Rs.250/- per month Rs.300/- per year Rs.250/- per month Rs.3,000/- per year 0.79% of total outstanding balance	Free Rs.700/- per instalment plan month (varies according to plan) s higher cation per annum 30-36%
charges will be recovered in addition to normal remittance charges.	a b c d e f g h i j k l m n a b c c	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL My Health Forever Credit Shield Plus Processing charges Mark-up Annual Renewal Fee	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.1650/- per month Rs.1650/- per month Rs.1650/- per month Rs.325/- per month Rs.325/- per month Rs.320/- per year Rs.325/- per month Rs.3000/- per year 0.79% of total outstanding balance 1% of overdraft limit or Rs.2,500/- whichever is Monthly Mark-up of 2.5-3% per month classifiant of overdraft limit or Rs.2,500/- whichever is	Free Rs.700/- per instalment plan month (varies according to plan) s higher cation per annum 30-36%
h Amendment of Current Standing Rs 250/. Flat	a a b c c d e e f f g b h i j k l l m n a b c c art I	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL LifePlus - B HBL My Health Forever Credit Shield Plus HBL Salary Plus Processing charges Mark-up Annual Renewal Fee STANDING INSTRUCTIONS CHA	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.1.650/- per month Rs.1.650/- per month Rs.1.650/- per month Rs.325/- per month Rs.325/- per month Rs.325/- per month Rs.3000/- per year 0.79% of total outstanding balance 1% of overdraft limit or Rs.2,500/- whichever is Monthly Mark-up of 2.5-3% per month classific 1% of overdraft limit or Rs.2,500/- whichever is RGES	Free Rs.700/- per instalment plan month (varies according to plan) s higher cation per annum 30-36% s higher
	a a b c c d e e f f g b h i j k l l m n a b c c art I	SMS Alert Charges HBL Installment Plan Processing Charges/HIP Fees HBL Insurance Scheme Credit Shelter Credit Shelter Plus Income Continuation - Plan-A Income Continuation - Plan-B Total Assurance - Plan A Total Assurance - Plan B Triple Health Cash Plan HBL Wallet Plan HBL Family Protect - A HBL Family Protect - B HBL LifePlus - A HBL LifePlus - B HBL My Health Forever Credit Shield Plus HBL Salary Plus Processing charges Mark-up Annual Renewal Fee STANDING INSTRUCTIONS CHA Standing Order/Balance Order charges will be recovered in addition	Free Rs.700/- per instalment plan 0.50% of outstanding balance 0.073% of credit limit Rs.399/- per month Rs.250/- per month Rs.300/- per month Rs.575/- per month Minimum Rs.175/- and maximum Rs.970/- per Rs.199/- per month Rs.1.650/- per month Rs.1.650/- per month Rs.1.650/- per month Rs.325/- per month Rs.325/- per month Rs.325/- per month Rs.3000/- per year 0.79% of total outstanding balance 1% of overdraft limit or Rs.2,500/- whichever is Monthly Mark-up of 2.5-3% per month classific 1% of overdraft limit or Rs.2,500/- whichever is RGES	Free Rs.700/- per instalment plan month (varies according to plan) s higher cation per annum 30-36% s higher

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		SCHEDULE OF BANK	CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
			NUARY 01, 2022 TO JUNE 30, 2022
		Description	Charges
	art J		TIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS
1		Withdrawal fee on shares and	@ 0.25% up to Rs.10,000/- of the paid-up and face value (Minimum Rs.80/-).
		securities held in safe custody (to be	@ 0.125% on amount exceeding Rs.10,000/- of the paid-up and face value
		recovered at the time of withdrawal)	(Minimum Rs.170/-).
2		Withdrawal fee on Govt. Securities.	
		Where shares and/or securities sold	
		are from those held in safe custody,	
		either commission on sale of shares	Rs.10/- Flat per scrip. Minimum Rs.85/-
		and securities, as shown against item 1, or withdrawal fees, as shown	
		against item 2 whichever is higher,	
		will be charged, but not both.	
2			
3		Handling charges for conversion, renewal, consolidation or subdivision	Do 20/ Elet per cerip
		of Govt. Securities.	Rs.20/- Flat per scrip
4		Fee for verifying and marking lien on	
•		Govt. Securities issued by us at the	Rs.500/- Flat per case
		request of third party.	
5		Handling charges for deposit of shares	
		and other securities in safe custody	
		marked under Lien for banking	
		facilities:-	
ſ	a	Individual shares with verified	Rs.500/- Flat
ļ		Transfer Deed attached.	D 500/ 77
	b	Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.
ŀ		<u> </u>	D. OKOU THE
	c	Charges for holding bearer securities	Rs.850/- Flat
		in safe custody on behalf of customer against banking facilities.	
		against banking facilities.	
F	d	Replacement of securities under lien	Rs.1,000/- Flat per replacement
	u	to the Bank.	KS.1,000/- Frat per repracement
6			es in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of
		each quarter).	
Ī	a	Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.
Ī	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.
7	a		ered in advance and at the commencement date yearly)
		Small Medium	Rs.4,250/- Flat per annum.
			Rs.5,750/- Flat per annum.
		Large	Rs.7,750/- Flat per annum.
		Extra Large Cubicle Locker	Rs.10,000/- Flat per annum. Rs.40,000/- Flat per annum.
ŀ	b	Late payment fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.
-	С	Key Deposit (Will apply at the time of	
			ocker size will be applicable in case of customer status change.
		Small	Rs.3,500/- Flat
		Medium	Rs.4,000/- Flat
		Large/Extra Large	Rs.6,500/- Flat
		Cubicle Locker	Rs.50,000/- Flat
Ī	d	Breaking Charges	
		For Small, Medium, Large & Extra	Rs.4,000/- per Locker or actual cost whichever is more.
1		Large Locker	
Ĺ		Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.
	e	Addition of New Locker Operator	Rs. 300/-
ſ			for non-payment of fee and its content are retained with inventory in a separate locker, whenever
		1	collection of the items, all outstanding fee (with late payment fee) and break-opening charges
		should be recovered before the content	s are delivered.
	rt K	GUARANTEES	D 2000/ FI .
1		Guarantees issued in favour of	Rs.2,000/- Flat
		shipping companies in lieu of Bills of	
2		Lading. Guarantees issued in favour of	@ 0.60% per quarter or part thereof.
-		Collector of Customs in lieu of	© 0.40% per quarter or part thereof. © 0.40% per quarter or part thereof for Financial Institutions.
		payment of Duties/ levies.	© 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving
		payment of Battes, revies.	Deposits).
			Minimum Rs.1,500/- to be recovered.
3		Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/-
			(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof
			Minimum Rs.1,500/
			(iii) Note:- In case the validity of guaratee is one year or more, then LG commission should be
			charged at prescribed applicable rate,
			Minimum Rs.1,500/- annually.
			(iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (
		1	or (ii) above, as applicable or as per approval of competent authority.

Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter Guarantees issued by Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches. Description		SCHEDIII E OE DANIV	CHARGES (EYCLUSIVE OF FED) FEFECTIVE EDOM				
Convertion							
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			CHARGES (EXCLUSIVE OF FI NUARY 01, 2022 TO JUNE 30, 2		
		Description		Charges	
2		Service Charges on FC Savings & FC Current A/cs, where Minimum monthly average balance is less than:			
-		1100 1 000/	HG : 1 + CD 42/ Fl + 1	1 111	
-	i ii	US\$ 1,000/- € 800/-	US equivalent of Rs.43/- Flat, to be recover	•	
ŀ	iii	¥ 120,000/-	€ equivalent of Rs.43/- Flat, to be recovered ¥ equivalent Rs.43/- Flat, to be recovered		
ŀ	iv	£ 700/-	£ equivalent Rs.43/- Flat, to be recovered		
ŀ	v	CNY 5,000/-	CNY equivalent Rs.43/- Flat, to be recove	•	
3	a	Transaction Charges on Value Account & Basic Banking Account	are made during a calendar month except generated debit transactions.	l if more than 2 customer initiated debit transaction withdrawals made through ATM's and system	
	Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who Service Charges as per Part-L, 1.				
	b	Transaction charges on Daily Progressive Account		Il be levied and recovered daily and this will be in able on the particular service (i.e. Banker's Cheques saction.	
f	с	HBL Freedom Account	For the month in which average monthly balance is below Rs.25,000/-, cumulative transa		
				applicable in lump sum at month end on all custome	
•	d	Transaction Charges on HBL Asaan Account	debit transactions are made during a calen	d if more than 4 customer initiated over-the-counter dar month, except withdrawals made through ATM	
	e	FBR Collections through Branch	and system generated debit transactions. NIL		
		Counter (OTC) Cheque Book & Cheque Related Che			
4		Cheque Book Issuance Charges		rk, and Branchless Banking Account Holders are	
			MoneyClub, HBL Rutba, CNY, HBL Hun	Cheque Book of 10 leaves is free for HBL nWatan Accounts and HBL NISA. Subsequent Rutba, CNY, HBL HumWatan Accounts and HBL	
5		Stop payment of cheque	MoneyClub, HBL Rutba, CNY, HBL Hun cheque book for HBL MoneyClub, HBL R NISA will be charged as per SOBC.	nWatan Accounts and HBL NISA. Subsequent Rutba, CNY, HBL HumWatan Accounts and HBL	
5		Stop payment of cheque	MoneyClub, HBL Rutba, CNY, HBL Hun cheque book for HBL MoneyClub, HBL F	nWatan Accounts and HBL NISA. Subsequent	
5			MoneyClub, HBL Rutba, CNY, HBL Hun cheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account.	nWatan Accounts and HBL NISA. Subsequent Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction	
5		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex Charges on cheques returned in	MoneyClub, HBL Rutba, CNY, HBL Hun cheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account.	nWatan Accounts and HBL NISA. Subsequent Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction	
		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. (ii) Rupee A/c (ii) Rupee A/c	Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques.	
		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. (ii) Rupee A/c (ii) Rupee A/c	Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques.	
		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL F. NISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. sempted from these charges. (i) Rupee A/c (ii) FC A/c	Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque	
		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer"	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. Seempted from these charges. (i) Rupee A/c (ii) FC A/c	Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque US\$ 5/- or equivalent Flat per cheque	
6		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer"	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. Seempted from these charges. (i) Rupee A/c (ii) FC A/c	Rutba, CNY, HBL HumWatan Accounts and HBL Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque	
7		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer" Note: HBL Feedom Account holder is Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. sempted from these charges. (i) Rupee A/c (ii) FC A/c	Rs.450/- Flat per instruction Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque US\$ 5/- or equivalent Flat per cheque Rs.200/- or the respective equivalent currency (Flat per cheque)	
6		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer" Note: HBL Feedom Account holder is Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. kempted from these charges. (i) Rupee A/c (ii) FC A/c exempted from these charges All types of A/cs	Rs.450/- Flat per instruction Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque Rs.200/- or the respective equivalent currency (Flat per cheque) Rs.50/- Flat Per cheque	
7		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer" Note: HBL Feedom Account holder is Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. kempted from these charges. (i) Rupee A/c (ii) FC A/c exempted from these charges All types of A/cs (ii) Up to One year (ii) Above one year up to five years	Rs.450/- Flat per instruction Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque Rs.200/- or the respective equivalent currency (Flat per cheque) Rs.50/- Flat Per cheque Rs.200/- Flat Per cheque Rs.200/- Flat Per cheque	
7		Note:- (1) Stop payment charges are to (2) Stop Payment Charges are applicab (3) HBL Freedom Account holder is ex 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 of customer" Note: HBL Feedom Account holder is Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	MoneyClub, HBL Rutba, CNY, HBL Huncheque book for HBL MoneyClub, HBL FNISA will be charged as per SOBC. (i) Rupee A/c (ii) F.C. A/c be levied one time for stop payment instruble on HBL at Work Account. kempted from these charges. (i) Rupee A/c (ii) FC A/c exempted from these charges All types of A/cs	Rs.450/- Flat per instruction US\$ 12/- or equivalent Flat per instruction ctions whether it is for one or more cheques. Rs.550/- Flat per cheque US\$ 5/- or equivalent Flat per cheque Rs.200/- or the respective equivalent currenc (Flat per cheque) Rs.50/- Flat Per cheque	

		SCHEDULE OF BANK	CHARGES (EXCLUSIVE OF FED)	EFFECTIVE FROM				
			NUARY 01, 2022 TO JUNE 30, 2022					
		Description Account Statement & Certificate Re		urges				
11		Statement of Account sent on Daily	Rs. 1,000/- Flat per month					
		basis through Swift Message MT-940	KS. 1,000/- 1 lat per month					
12		Duplicate Statements for all types of accounts, on request from customer.	NIL					
13	a	Monthly Bank Statement	Rs. 400/- per annum.					
	b	Verification of Accounts / Bank Statements of Students Appplying for Foreign Education.	Free					
14		Bank Certificate for the purpose of Visa etc.	Rs.300/- Flat per certificate					
15		Overseas Employment Certificate.	Rs.500/- Flat per certificate					
6		Credit Information Report / Opinion.						
		Credit Information report / opinion provided locally to Banks / Other	Rs.500/- Flat					
		Organizations (Embassies etc).	argae will be recovered as per Part 'O' as applica	bla				
7		For any enquiry requested by	arges will be recovered as per Part 'O' as applica	oic.				
.		customer beyond 3 years relating to	Rs.1,000/- Flat					
		transactions on his account.						
8		Closure of Account Charges.	Free					
9		Handling of payments/ balances from	Rs. 500/- Flat					
		deceased accounts against Succession Certificate						
20		Confirmation of balances to Auditors.	Rs.500/- Flat					
		Capital Market Products/ SSC/ DSC						
1	a	Charges on Dividend Warrants (to be	As per Agreement with client along with TEB I	Functional Head approval				
		recovered from dividend declaring companies).						
		Note:-						
			ers depositing full Dividend amount in advance of	or Rs.50 (M) whichever is less in Dividend				
		Account for payment of Dividend War		in it formal day do DW.				
			Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIF rges of NIFT applicable on Non-Standard Instruments will be recovered from the Company.					
22		Share Floatation/TFCs issue charges	(i) As per Agreement with client along with TE	B Functional Head approval.				
-		Sinue Fromution II as issue charges	(ii) Out of pocket expenses minimum of PKR 2					
23		Issuance of Right Shares/IPO	(i) As per Agreement with client along with TE					
		_	(ii) Out of pocket expenses minimum of PKR 2	25,000/- (as per client agreement)				
4		Issuance of DSC/SSC/NIT on behalf	As prescribed by Govt.					
		of Government of Pakistan.						
-		Utility Companies and Utility Bills r		Electricity				
5	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net	Electricity Sui Gas				
			amount of bill	Telephone				
				Water				
L				CDGK Utility				
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.					
\dashv		Other Services to BISE / University						
6		Other Services to BISE /						
L		University:-						
	a	Selling of admission forms / job application forms.						
	b	To provide printed challans.						
Į	с	Safe keeping of question papers & answer copies.		Branch per Exam. pective Distribution Head.				
		Delivery of question papers to						
	d	examination centres using Bank's transport.		<u></u>				

		SCHEDULE OF BANK	CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
			NUARY 01, 2022 TO JUNE 30, 2022
		Description	Charges
		Salary/ Pension Disbursement & Vis	sa Collection Fee related Charges
7		Salary Disbursement Charges	Manual salary processing (PKR 15 per transaction)
8		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.)
9		Visa Fee Collection	Rs.100/- Flat per application
		Misc. Charges	D #00/ TI
0		Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for	Rs.500/- Flat per annum
1		subsequent remittances. Handling Charges on Commodity Operation	Rs.3.75 per 1000/-
2		-	 IZE MONEY AND FACE VALUE OF NATIONAL PRIZE BONDS (NPB) THROUGH
	a	Collection of payment of prize money and face value of NPB through designated branches bank charges.	Bank Charges Rs.500/- per NPB claim upfront, and CIT as given below in section b
	b	Collection of payment of prize money and face value of NPB through designated branches cash in transit (CIT) charges.	CIT Actual - per NPB claim upfront. (Actual as payable to CIT company by the bank)
3		SMS Alert Charges	
_		SMS Alert Charges for over-the	Monthly Subscription of PKR 85/- per month
		counter transactions	
			exempt from recovery of "SMS Alert Charges"
		1) Deceased	memperiori receivery or sind riner changes
-		2) Blocked	
		3) Inactive	
		4) Closed	
		5) Unclaimed	
		6) Zero Balance / Overdraft	
		7) Staff	
		8) HAW	
		9) Freedom Account	
Part l		HBL DEBIT CARD (ATM CARD)	
_	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,200/- Visa Chip - Rs.1,800/- MasterCard Standard - Rs.1,800/- MasterCard Gold - Rs. 2,400/- HBL Dolmen Debit Card - Rs. 1,000/- UnionPay Chip - Rs. 1,700/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 2,500/- MasterCard World - Rs.12,000/-
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A HBL Dolmen Debit Card - Nil UnionPay Chip - Rs. 550/- Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A
	d	Card Replacement fee	PayPak Chip - Rs. 375/- Visa Chip - Rs. 500/- MasterCard Standard - Rs.500/- MasterCard Gold - Rs. 750/- HBL Dolmen Debit Card - Rs. 500/- Union Pay Chip - Rs.500/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,250/-

JAN Description	NUARY 01, 2022 TO JUNE 30, 2022
Description	Veriki 01, 2022 10 9 cive 30, 2022
Description	Charges
OS Transaction fee per transaction ocal.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL Wisa 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
OS Transaction fee per transaction nternational	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Visa Chip USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount
TMs International (Cash vithdrawal)	PayPak -Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs.300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs.300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Visa Chip USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
TMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction WasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction
MS Alert Charges	Free
Note: (i) Account based propositions SH MEHFOOZ	s: As per account terms & conditions Annual Premium
lan - A	Rs. 3,500/-
lan - A	Rs. 3,000/-
lan - C	Rs. 2,000/-
RDES CARD	
ard Issuance Charges	Nil
annual Fee	Nil
ervice Charges	Nil
ard Replacement fee	Rs. 150/- Flat
tatement of Account	Nil
ash Withdrawal - HBL ash Withdrawal - Non-HBL ATMs	Nil Rs. 18.75 Flat per withdrawal
OS Transaction Faa par Durchase	Nil
OS Transaction Fee per Purchase salance Enquiry	Nil
und Transfer	Rs. 50/- Flat per transfer
fini Statement	Rs. 5/-
	and the second s
1ini S	

			CHARGES (EXCLUSIVE OF FED)	•		
			NUARY 01, 2022 TO JUNE 30, 2022			
Ps	rt N	Description HBL ALTERNATE DELIVERY CE	HANNELS (Charges are inclusive of FED)	narges		
Ì		ATM Charges	(charges are menasive or 122)			
Į	1.1	Cash Withdrawal				
ļ	a	HBL Card on HBL ATMs	Nil			
	b	HBL Card on Non-HBL ATMs	Rs. 18.75 per withdrawal.			
	c	Cash Withdrawal Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Ca	ard on Non-HBL ATMs)		
		Pay Pak, Green Visa, Gold Visa, Visa Note: (No switch charges to be deduct	ed on transactions conducted by IDPs through s	specific Ehsaas Kafalat Cards issued by any h		
		in Pakistan.	ed on transactions conducted by 1215 timough.	specific Elisaus Turium Curus Issued of unit		
Ĺ			ATMs for HBL at Work Account & HBL Freedom	Account.		
Ļ	1.2	Balance Inquiry	277			
ŀ	a	HBL Card on HBL ATMs	Nil	and & Huisa Davi		
-	b c	HBL Card on Non-HBL ATMs Balance Inquiry Receipt Charges	Rs. 2.5/- per inquiry (Pay Pak, Visa, Master C			
	C	Balance inquiry Receipt Charges	Rs. 2.50 (HBL Card HBL ATMs and HBL Card on Non-HBL ATMs)			
ŀ	d	HBL Card on HBL ATMs	Rs.5/- (Green Visa, Gold Visa, Visa Chip, Uni	ion Pay Pay Pak)		
	u	Mini Statement	(Green visa, Gold visa, visa emp, Gil	1011 1 11, 1 11, 1 111,		
Ī	1.3	Funds Transfer (HBL to HBL)	NIL			
		Funds Transfer (HBL to Other Bank)	Transfer Amount	Charges		
		*	Rs. 1 - 25,000	Free		
			Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0	0.1% or Rs. 200		
			be charged at 0.1% or Rs.200 whichever is low			
			* Freedom accounts and HAW accounts are ex			
Ī	1.4	Utility Bill Payment	Nil			
	1.5	HBL-ATM Biometric Transactions	(On-Net)	Rs. 15 per transaction		
Ļ		HBL Phone Banking				
	a	Funds Transfer	Nil			
ŀ	ı.	Inter Branch Fund Transfer	NU NU			
ŀ	b c	Statement Request Stop Payment of Cheque(s)	Nil (i) Rupee A/c	Rs.450/- Flat per instruction		
	C	Stop I ayment of eneque(s)	(ii) F.C. A/c	US\$ 12/- Flat per instruction (or equivalent		
			(1) 110.120	other currencies)		
			Note:- Stop payment charges are to be levied of	•		
			is for one or more cheques.			
		Cheque Book request	To be recovered at the time of issuance of Che Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq	and Branchless Banking Account Holders are		
		Cheque Book request	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent		
		HBL Internet Banking/ HBL Mobil	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC.	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent		
	a		Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC.	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent		
	a b	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC.	und Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent		
=	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Nil	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent a, CNY, HBL HumWatan Accounts and HBI		
=		HBL Internet Banking/ HBL Mobils Subscription Funds Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb Nata will be charged as per SOBC. e Nil Nil Transfer Amount	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent a, CNY, HBL HumWatan Accounts and HBl		
-	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Nil Transfer Amount Rs. 1 - 25,000	and Branchless Banking Account Holders are use Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent a, CNY, HBL HumWatan Accounts and HBI Charges Charges Free		
-	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above	and Branchless Banking Account Holders are ue Book of 10 leaves is free for HBL atan Accounts and HBL NISA. Subsequent ia, CNY, HBL HumWatan Accounts and HBI Charges Free 0.1% or Rs. 200		
=======================================	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Nil Transfer Amount Rs. 1 - 25,000	charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit v		
 	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0	charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit were. All charges are inclusive of FED.		
-	b	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs.200 whichever is low	charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit were. All charges are inclusive of FED.		
-	b c	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) *	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs.200 whichever is low * Freedom accounts and HAW accounts are exempted.	charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit wwer. All charges are inclusive of FED. xempted from IBFT Charges.		
-	b c	HBL Internet Banking/ HBL Mobil Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) *	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs.200 whichever is low * Freedom accounts and HAW accounts are exempted.	charges Charges Charges Free 0.1% or Rs. 200 100 is Free. Any amount exceeding the limit were. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone		
-	b c	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. Nil	charges Charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit vector. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone Water		
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-	b c	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,00 be charged at 0.1% or Rs.200 whichever is low * Freedom accounts and HAW accounts are e: Nil To be recovered at the time of issuance of Che Rs.15/- Flat per leaf.	charges Charges Free 0.1% or Rs. 200 Doo is Free. Any amount exceeding the limit viewer. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone Water Eque Book:-		
	b c	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs.200 whichever is low * Freedom accounts and HAW accounts are e: Nil To be recovered at the time of issuance of Che Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a	charges Charges Charges Free 0.1% or Rs. 200 00 is Free. Any amount exceeding the limit viewer. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone Water eque Book:- and Branchless Banking Account Holders are		
	b c	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. e Nil Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,00 be charged at 0.1% or Rs.200 whichever is low * Freedom accounts and HAW accounts are e: Nil To be recovered at the time of issuance of Che Rs.15/- Flat per leaf.	charges Charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit viewer. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone Water eque Book :- and Branchless Banking Account Holders are use Book of 10 leaves is free for HBL		
	b c	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs. 200 whichever is low * Freedom accounts and HAW accounts are estimated to the country of the	charges Charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit wer. All charges are inclusive of FED. xempted from IBFT Charges. Electricity Sui Gas Telephone Water eque Book :- and Branchless Banking Account Holders are use Book of 10 leaves is free for HBL attan Accounts and HBL NISA. Subsequent		
	b c d	HBL Internet Banking/ HBL Mobils Subscription Funds Transfer Inter Branch Fund Transfer Inter Bank Funds Transfer (IBFT) * Utility Bill Payment Cheque Book request	Rs.15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC. Transfer Amount Rs. 1 - 25,000 Rs. 25,001 and above Note: an accumulated montly limit of Rs. 25,0 be charged at 0.1% or Rs. 200 whichever is low * Freedom accounts and HAW accounts are e: Nil To be recovered at the time of issuance of Chers. 15/- Flat per leaf. Note: HBL FreedomAccount, HBL at Work, a exempted from these charges. Only first Cheq MoneyClub, HBL Rutba, CNY, HBL HumWa cheque book for HBL MoneyClub, HBL Rutb NISA will be charged as per SOBC.	charges Charges Charges Free 0.1% or Rs. 200 000 is Free. Any amount exceeding the limit of the sure of the s		
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HBL SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2022 TO JUNE 30, 2022 Charges Description f Money Transfer - Konnect by HBL Mobile Account to CNIC 1,000 Rs.45 per transaction Transfer Amount Rs. Transfer Amount Rs. 1,001 - 2,500 Rs.90 per transaction Rs.135 per transaction Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Rs.190 per transaction Transfer Amount Rs. 6,001 - 8,000 Rs.230 per transaction i) Money Transfer Sending 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 Money Transfer - CNIC to CNIC Rs. 60 per transaction Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 -Rs. 120 per transaction 2,500 Transfer Amount Rs. 2,501 - 4,000 Rs. 180 per transaction Rs. 240 per transaction Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Rs. 300 per transaction Money Transfer - Sending* i) 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 will be updated as per SBP's directives ii) Nil Money Transfer - Receiving h Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location 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 Money Transfer - Cash Deposit to Transfer Amount Rs. 6,001 - 8,000 Rs.90 per transaction Other Bank Accounts at Agent's Transfer Amount Rs. 8,001 - 10,000 Rs.105 per transaction location 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 Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account Fund Transfer *NIL * will be updated as per SBP's directive Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT) Transfer Amount Rs. Rs. 0 per transaction 1 - 26,000 Rs. 1 per transaction Transfer Amount Rs. 26,001 - 27,000 Transfer Amount Rs. 27,001 28 000 Rs. 2 per transaction Transfer Amount Rs. 28,001 -29,000 Rs. 3 per transaction Transfer Amount Rs. 29,001 Rs. 4 per transaction 30,000 Transfer Amount Rs. 30,001 -31,000 Rs. 5 per transaction Transfer Amount Rs. 31,001 32,000 Rs. 6 per transaction Transfer Amount Rs. 32.001 -Rs. 7 per transaction 33.000 Transfer Amount Rs. 33,001 -34.000 Rs. 8 per transaction Transfer Amount Rs. 34,001 35,000 Rs. 9 per transaction Transfer Amount Rs. 35,001 Rs. 10 per transaction Transfer Amount Rs. 36,001 37,000 Rs. 11 per transaction Inter Bank Fund Transfer (IBFT) Rs. 12 per transaction Transfer Amount Rs. 37,001 38,000 Rs. 13 per transaction Transfer Amount Rs. 38,001 39.000 Rs. 14 per transaction Transfer Amount Rs. 39,001 -40.000 Transfer Amount Rs. 40,001 -41,000 Rs. 15 per transaction Transfer Amount Rs. 41,001 Rs. 16 per transaction 42,000 Rs. 17 per transaction Transfer Amount Rs. 42,001 -43,000 Rs. 18 per transaction Transfer Amount Rs. 43,001 44,000 Rs. 19 per transaction Transfer Amount Rs. 44.001 45,000 Rs. 20 per transaction Transfer Amount Rs. 45,001 - 46,000 Transfer Amount Rs. 46,001 -47,000 Rs. 21 per transaction Transfer Amount Rs. 47,001 -48,000 Rs. 22 per transaction Transfer Amount Rs. 48,001 Rs. 23 per transaction Rs. 24 per transaction Transfer Amount Rs. 49.001 50,000

Pricing will be set as mutual a

HBL SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2022 TO JUNE 30, 2022 Charges Description Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account k Transfer Amount Rs. 1 - 200 Rs.7 per transaction Transfer Amount Rs. 201 - 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 i) Withdrawal Amount * Transfer Amount Rs. 8,001 - 10,000 Rs.175 per transaction Transfer Amount Rs. 10,001 - 13,000 Rs.225 per transaction Rs.275 per transaction Transfer Amount Rs. 13,001 - 16.000 Rs.325 per transaction Transfer Amount Rs 16 001 - 20 000 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 transactions through HRA Account fee will be 50% of the above mentioned slab. Cash Withdrawal from ATM - Konnect by HBL Mobile Account Transfer Amount Rs. 1-500 Rs.12 per transaction Transfer Amount Rs. 501 -1000 Rs.25 per transaction Transfer Amount Rs. 1,001 - 2,500 Rs.40 per transaction Transfer Amount Rs. 2501 - 4000 Rs.50 per transaction Transfer Amount Rs. 4,001 - 6,000 Rs.60 per transaction i) Withdrawal Amount Transfer Amount Rs. 6.001 - 8.000 Rs.75 per transaction Transfer Amount Rs. 8.001 - 10.000 Rs.90 per transaction Rs.100 per transaction Transfer Amount Rs. 10,001 - 13,000 Rs.125 per transaction Transfer Amount Rs. 13,001 - 16,000 Transfer Amount Rs. 16,001 - 20,000 Rs.150 per transaction Cash Withdrawal from HBL Core Banking Account at Agent's location m Transfer Amount Rs. Rs.25 per transaction Transfer Amount Rs. 1,001 - 2,500 Rs.25 per transaction Rs.25 per transaction Transfer Amount Rs. 2,501 - 4,000 i) Withdrawal Amount Transfer Amount Rs. 4,001 Rs.35 per transaction Rs.35 per transaction Transfer Amount Rs. 6,001 -Transfer Amount Rs. 8,001 - 10,000 Rs.50 per transaction Cash Deposit into HBL Core Banking Account at Agent's location n Transfer Amount Rs. 1 - 1,000 Rs.25 per transaction Transfer Amount Rs. 1,001 Rs.25 per transaction Transfer Amount Rs. 2,501 - 4,000 Rs.30 per transaction Transfer Amount Rs. 4,001 - 6,000 Rs.40 per transaction Transfer Amount Rs. 6,001 -Rs.45 per transaction Transfer Amount Rs. 8,001 - 10,000 Rs.55 per transaction Deposit Amount i) Transfer Amount Rs. 10,001 - 13,000 Rs.60 per transaction Transfer Amount Rs. 13,001 - 15,000 Rs.100 per transaction Transfer Amount Rs. 15,001 - 20,000 Rs.125 per transaction Transfer Amount Rs. 20,001 - 25,000 Rs.150 per transaction Transfer Amount Rs. 25,001 - 30,000 Rs.175 per transaction Transfer Amount Rs. 30,001 - 40,000 Rs. 200 per transaction Transfer Amount Rs. 40,001 - 50,000 Rs. 225 per transaction HBL ATM biometric verification Rs.15 per transaction Balance Inquiry - Konnect by HBL Mobile Account NIL Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account q NII. Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account NIL (Linked) View Mini Statement - Konnect by HBL Mobile Account NII. Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL NIL Mobile Account Opening u Average Minimum Balance required NIL Balance Inquiry through SMS NII. w Upgrade of MW Account NIL

Corporate Clients

			•	F FED) EFFECTIVE FROM	
			NUARY 01, 2022 TO JUNE 3	,	
		Description		Charges	
-	Z .	Subscription Bundles	A D H .	D. 500	
-	i	-	Agent Bundle Traveler	Rs. 500 per bundle Rs. 500 per bundle	
ŀ	ii iii	4	Medics	Rs. 999 per bundle	
ŀ	iv	=	Foodie	Rs. 1.000 per bundle	
ŀ	V	=	Konnect Debit Card 1000	Rs. 1,000 per bundle	
ŀ	vi	=	Konnect Debit Card 500	Rs. 500 per bundle	
ŀ	vii	Subscription Bundles	Kisaan Card Bundle	Rs. 500 per bundle	
f	viii	<u>'</u>	Economy Pro	Rs. 3,100 per bundle	
f	ix	1	Economy Plus	Rs. 4,000 per bundle	
Ī	Х		Sasta (1 Month)	Rs. 200 per bundle	
Ī	xi		Hangama (1 Month)	Rs. 450 per bundle	
Ī	xii		Pension Package (1 Year)	Rs.600 per bundle	
Ī	xiii	1	Pension Package 2 (1 Year)	Rs.1 per bundle	
Pa	rt O	DISPATCH / COMMUNICATION	CHARGES	·	
1		Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat	per item.	
			(ii) Inland (Inter City) - Rs.50/- Flat I		
2		Postage Registered	(i) Local (Within City) - Rs.50/- Flat	4	
			(ii) Inland (Inter City) - Rs.70/- Flat p	per item.	
			(iii) Foreign Rs.200/- Flat per item.		
			(iv) For Foreign Import LC Rs.1,200	1	
_			(v) For Inland LC Rs.200/- Flat per it		
3		Courier		t per item or actual whichever is higher.	
_		<u></u>		per item or actual whichever is higher.	
4		Foreign Courier	Rs.1,500/- Flat per item or actual whi		
5		Swift	(i) Full Text L.C / Guarantee and lon		
			(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.	/- Flat	
	art P	INVESTMENT PORTFOLIO SECU			
1		IPS Services Charges	CKITES (II 5)		
Ī	i	IPS Custody Service Charges	Nil		
Ī	ii	Security Movement against IPS	Only Funds Transfer charges through	RTGS as per SBP guidelines	
		Accounts			
Ī	iii	IPS Statement	Quarterly Free		
			On Request - Nil		
Pa	rt Q	INVESTMENT BANKING			
L	a	Advisory Fee			
ļ	b	Succession Fee			
ļ	c	Retainer Fee	1		
ļ	d	Arrangement Fee			
ļ	e	Underwriting Fee	Nego	tiable on case to case basis.	
ļ	f	Participation Fee			
ļ	g	Monitoring Fee			
ļ	h	Commitment Charges			
ļ	i	Trustee / Agency Fee	At a total an NT and 3.3	. L	
	J	Out of Pocket Expenses	At actual or Negotiable on case to ca	se pasis.	
HE	ırt R	BANK CHARGES FOR GOVT. BU	SINESS		
.		IMPORTS Cook Letter of Credit			
۱		Cash Letter of Credit	0.1250/, of the value of the 1/C		
ŀ	a	Less than Rs. 250,000/-	0.125% of the value of the L/C		
ŀ	b	Rs.250,000/- and above	(i) Swift Charges to be recovered		
	С	Amendment without increase in the	(i) Swift Charges to be recovered	ne recovered if the amendment is to add confirmation	
ŀ	ر ـ	amount.		be recovered, if the amendment is to add confirmation	
	d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increa	sed amount.	

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	SCHEDULI	E OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM			
	JANUARY 01, 2022 TO JUNE 30, 2022				
	Description	Charges			
Par	t S EXEMPTIONS	<u>.</u>			
		intaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit			
	Earning Deposits / Ac				
	•	my income/commission shall require Functional Head Approval or as per any authority with limit delegated by			
	him.				
	•	orporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt.			
		ust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or			
	· · · · · · · · · · · · · · · · · · ·	g Deposits / Accounts.			
	him.	any income/commission shall require Functional Head Approval or as per any authority with limit delegated by			
-		1 4 16 1 1 1 1 1 4 6 H 1 HD 4 6GODGH			
_		be granted for charges included under the following "Parts of SOBC".			
2	Part-C - Foreign Curr				
3	Part-D - Other Charge Part-E - Remittances	es on Foreign Exchange Transactions			
4		ion (Excluding Documentary)			
5	Part-G - Finances / Ad				
6		use of Securities, Safe Custody of Articles in Safe Deposits			
7	Part-L - Miscellaneou				
8	Part-M - HBL Debit (· ·			
9		te Delivery Channels (ADC)			
10		ommunication Charges			
		ered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of			
		January, for the previous quarters.			
Note-	!:- All Taxes / Excise D	outy / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the			
	customers in addition	on to Normal Charges, wherever applicable.			
Note-2	2:- The applicability of	FED/ST is based on understanding of the relevant laws.			
Note		its relationship with clients on an individual basis. The applicability of any of the charges is part of the			
	"Total Earnings" fr	om the customers and is dependent on the combination of products/services availed from the Bank and			
		risks associated with each customer. The rates of charges for any customer will however not exceed			
	the rates given in th	is schedule of charges.			
Note-	Ü	the Bank can have exemptions from charges as per their features and terms & conditions.			
11010	specific products of	the Bank can have exemptions from charges as per men features and terms & containons.			
Note-	5:- All negotiable charg	ges / waiver of any charge should be approved by Functional Head or any authorized official to whom			
	this authority is dele	egated with limits.			
Note-0	6:- All projected annua	l volumes to be approved by Functional Head or any authorized official to whom this authority is			
	delegated with limit				
Note-2	7:- All Financial Institu	tions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global			
	Trade Services (FI	- GTS).			

SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM
JANUARY 01, 2022 TO JUNE 30, 2022

		Description	Che	arges		
P	art T	HBL 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 services:				
		Prestige Eligibility Criteria (Aver	age assets under management)			
		Product	Asset Under Management	Eligibility Criterion Period		
		Conventional CA	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly average balances		
		Conventional SA	Rs. 7,000,000/- or equivalent Foreign Currency	Quarterly average balances		
		Please note the initial cheque depos equivalent foreign currency amount	it requirement for Prestige Account Openin	g is as per above mentioned criteria (or		
		TD	Rs. 20,000,000/- or equivalent Foreign Currency	Quarterly average balance		
		RDA	\$50,000/- or equivalent	Funded or invested in NPCs		
		Mutual Funds	Rs. 15,000,000/-	Quarterly average, active holding, invested through HBL Prestige		
		PIBs/T-Bills	Rs. 15,000,000/-	Quarterly average, active holding		
		Regular Premium Bancassurance	Rs. 1,000,000/-	Throughout active life of the policy		
		Mortgage Loan	Rs. 15,000,000/-	Throughout the life of the product		
		Auto Loan (commercial)	Rs. 5,000,000/-	Throughout the life of the product		
1		Banking Services				
	a	Instant Starter Cheque Book	Free			
	b	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free			
	С	E-Statements	Free			
	d e	Issuance of Banker's Cheque Cancellation of Bankers Cheque	Free Free			
\vdash	e f	Issuance of Replacement, in case of	Free Free			
	1	lost Banker's Cheque	rice			
	g	Courier Delivery of Banker's Cheque	Free			
	h	Cash Deposit (i) Within City (ii) Inter City	Free			
	i	Cash Withdrawal (i) Within City	Free			
	j	(ii) Inter City 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			
	1	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			
	0	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free			
	p	Photocopy of the paid Cheque forwarded to Customers	Free			
	q	Interbank Funds Transfer	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			
	х	Issuance of Balance Confirmation Certificate	Free			
	у	For any enquiry requested by customer beyond 3 years relating to transactions on their account	Free			
	Z	Account Closure Charges	Free			
	aa	Handling of payments/ balances from deceased accounts against Succession Certificate	Free			

a a a a a a a a a a a a a a a a a a a	Excl	Description Confirmation of balances to Auditors Issuance of WHT Certificate Issuance of Proceed Realization Certificate – HBL Issuance of Zakat Deduction Certificate Standing Instructions SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD. Inding Intermediary Bank Charges when	Free Free Free Free Free Free Free Free		Charges			
a a a a a a a a a a a a a a a a a a a	ac ad ae af ag ah ai ai al am This c	Confirmation of balances to Auditors Issuance of WHT Certificate Issuance of Proceed Realization Certificate – HBL Issuance of Zakat Deduction Certificate Standing Instructions SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free Free Free		Charges			
a a a a a a a a a a a a a a i i i i i i	ac ad ae af ag ah ai ai al am This c	Issuance of WHT Certificate Issuance of Proceed Realization Certificate – HBL Issuance of Zakat Deduction Certificate Standing Instructions SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free Free Free	n market rates.				
a a a a a a a a a a a a a a a a a a a	ad ae af ag ah ai ai aj ak This c Excl	Issuance of Proceed Realization Certificate – HBL Issuance of Zakat Deduction Certificate Standing Instructions SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free Free Free	n market rates.				
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a a a a a a a a a a a a a a a a a a a	af ag ah ai aj ak al am Γhis α	Certificate Standing Instructions SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free Free Free	n market rates.				
a a a a a a a a a a a a a a a a a a a	ag ah ai aj ak al am Γhis α	SMS Alert Charges Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free Free Free	n market rates.				
a a a a a a a a a a a a a a a a a a a	ah ai aj ak al am This c	Issuance of FCY Demand Draft Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD. Inding Intermediary Bank Charges when	Free Free Free Free Free Free Free Free	n market rates.				
a a a a a a a a a a a a a a a a a a a	ai aj ak al am Γhis α Excl	Cancellation of FCY Demand Draft International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free Free Free onversions are done on	n market rates.				
a a a a a a a a a a a a a a a a a a a	aj ak al am Γhis α	International ATM Withdrawals through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers** mly applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free Free Free onversions are done on	n market rates.				
a a a a a a a a a a a a a a a a a a a	ak al am This o	through HBL ATMs* Collection of Cheques (Local Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free onversions are done on	n market rates.				
a a an	al am This o	Currency/ Foreign Currency**) Inward Telegraphic Transfers*** Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD.	Free Free onversions are done of	n market rates.				
ar * Th** ** Th*	am This c Excl	Outward Telegraphic Transfers*** only applies to ATM Access Fees, FX couding Cheques issued in USD. cluding Intermediary Bank Charges when	Free onversions are done or	n market rates.				
* Tr ** E *** i i i i i i i i i i i i	This c	only applies to ATM Access Fees, FX couding Cheques issued in USD. cluding Intermediary Bank Charges when	onversions are done or	n market rates.				
** F *** *** *** *** ** ** ** **	Excl	only applies to ATM Access Fees, FX couding Cheques issued in USD. cluding Intermediary Bank Charges when		n market rates.				
i i i i i i i i i i i i i i i i i i i		Debit Card HBL Prestige clients w	vill receive the HBL P	Prestige World Elite Del	nit Card with the follow	ving benefits:		
i ii i	i	Annual Fee/ Issuance Fee	Free					
i i i i i i i i i i i i i i i i i i i	ii	Replacement Fee	Free					
i ii i' v		Mortgages	•					
i i ii i v	i	Processing Fee	Free					
j i ii ir		Autos						
i i ii ir	i	Processing Fees	50% waiver on Proc	essing Fees				
i ii ii v		Credit Card						
i ii ii v		HBL Prestige membe	rs will receive follow	ing benefits when apply	ing for HBL Platinum	CreditCard		
ii ir	i	Annual Fee	50% waiver					
i ·	ii	Supplementary Fee	50% waiver					
5	iii	Card Replacement Fee	50% waiver					
5	iv	Direct Debit Rejection Fee	Free					
	v	SMS Alert Charges	Free					
1		Safe Deposit Lockers *		/1.10 1./				
n		(To be recovered in advance or at star				-14-1 D-1-4		
l		T1 C!		Digital V D '4 *		gital Robotic		
	i	Locker Size Small	Rent Per Annu	m Key Deposit * N/A	Rent Per Annur Rs. 30,000/-	m Key Deposit * Rs. 60,000/-		
_	ii	Medium	Rs. 15,000/-	Rs. 35,000/-	Rs. 35,000/-	Rs. 70,000/-		
_	iii	Large	Rs. 20,000/-	Rs. 50,000/-	Rs. 40,000/-	Rs. 100,000/-		
) 11		Locker Breaking Charges	Rs. 20,000/- Rs. 10,000/-	KS. 30,000/-	AS. 40,000/-	KS. 100,000/-		
:		Late Payment Fee		le annual locker rent wit	h grace period of 30 de	ave from the due data		
		* The fee will be waived off for Prestig ** Key Deposit (recovered at the time	ge Clients who meet the	he qualification criteria	mentioned above.	•		
,								
		Account Maintenance Charges	PKR 8000/- per quai	rter				

Н	SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM					
			NUARY 01, 2022 TO JUNE 30, 2022			
	Description Charges					
Pa	art U	HBL ROSHAN DIGITAL ACCOUNT	TVT			
	a	Cheque Book Issuance Charges	Free			
	b	Cheque Return Charges	Free			
	с	Cash Withdrawal (Intercity)	Free			
	d	Issuance of Duplicate Bank Statement	Free			
	e	Outward Remittance	Free			
	f	Inter Bank Fund Transfer (IBFT)	Free			
	g	RDA Online Funds Transfer	Free			
Pa	art V	ROSHAN APNI CAR				
1	1.1	Application Processing Fee (Inclusive of documentation charges) Early Settlement Charges	Rs. 9,000/- Rs. 4,500/- (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/- 1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.			
	1.3 1.4 1.5	Partial Payment Vehicle Appraisal (if applicable) Re-possession Charges	Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. Partial Payment delivery of vehicle, @ 5% of amount being settled. Actual Actual or Rs.50.000/- whichever is Lower			
	1.6	Legal Notice Fee	Actual Cost			
	1.7	Late Payment Charges	Rs.1,300/- per late payment			
ш	1./	Late 1 ayment Charges	Ro.1,500/- per inte physicial			