

HBL						
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023						
<i>Description</i>			<i>Charges</i>			
INTERNATIONAL BANKING						
Part A IMPORTS						
1		Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof	Minimum Amount per LC
	a		Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per LC
	b		Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter	
	c		Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter	
	d	Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter		
e	Plus: Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)					
f	Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recover Commission if any due to shortfall in the volume of Business. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head.					
	Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.		(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat (ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1,000/- Flat			
	Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.					
	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 opening of L/C.					
g	L/C opened under "Supplier Credit", "Pay As You Earn Scheme" - for period over one year.	0.40% per quarter or part thereof upto final payment - Minimum Rs.2,200/- At the time of opening of L/C, commission to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.				
h	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 charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-			
	i		Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay			
1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-						
2	REVALIDATION CHARGES					
	Revalidation Commission for expired L/Cs revalidated		(i) Commission to be recovered from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.			
3	Registration of Import Contract					
	a	Contract Registration Fee	0.20% Minimum Rs.2,000/- irrespective of import volumes			
	b	Registered Contract Amendment Commission	Flat Charges Rs.1,200/- If amendment involves increase in amount then Commission will be charged @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 3 (a) above.			
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges			
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat			

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4	L/C Amendment Charges	
a	L/C Amendment Charges	Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment. Plus: Swift Charges Rs. 1,000/- Flat Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)
5	L/C Retirement Charges	
a	Service charges against import transactions i.e. Import Bills (Sight / Usance)	@ 0.15% Minimum Rs.1,500/-
b	If bills are to be drawn at usance under L/C	(a) Rs. 1,500/- Flat per bill to be charged at the time of retirement of bills. (b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody Rs. 500 per case
c	Discrepancy in L/C Documents	If discrepancies are found by CTP in import L/C documents, US\$ 75/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondance charges US\$ 20/-
d	Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-
6	PAD / FPAD:- Payment Against Documents Import LC	
a	Mark-up	Mark-up rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Mark-up at Contractual rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.
b	In addition to mark-up as per 6(a), Commission is to be charged as under:	
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	@ 0.20% on purchase price.
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.
	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 prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgment of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.	
	Note b):- No mark up will be charged from the date of negotiation till the date of lodgment of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents.	
	Note c):- (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) Minimum Rs.2,500/-.	
	(ii) In addition to commission at Note c(i) Mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability until date of final payment. In case of One Off Approval, in addition to commission at Note c(i) mark-up at normal commercial rate with penalty is to be applied from the date of negotiation till the date of retirement, after adjustment of cash margin, if any.	
7	L/C Cancellation Charges	
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-
8	Credit Report Charges	
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/-
	Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost) to be recovered.	

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Description	Charges
9	FIM
a	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-
i	Arrangement of Facility Nil
ii	On one time Request. @ 0.55% of Bill Amount
iii	Due to Forced Clearance @ 1.20% of Bill Amount
b	Handling charges of D.A L/C Consignment cleared & kept under Pledge:-
i	Arranged at the time of opening of D.A L/C @ 0.35% of Bill Amount
ii	One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account @ 0.55% of Bill Amount
iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse @ 1.20% of Bill Amount
10	Import Bills Returned Unpaid
	Import Bills returned unpaid. Handling charges US \$ 100/- or equivalent in Pak Rupees. Plus Courier charges Rs. 4,000/- (adjustable upon receipt of actual cost) and any other charges from Beneficiary Bank for return of unpaid bills.
	Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank. Handling Charges US \$ 40 Plus Courier Charges of Rs. 250/-
	Note: b) If forwarding Bank authorizes us to deliver documents free of cost Handling Charges of Rs.2,000/- to be recovered from Drawee.
11	Documentary Collection
a	Service charges against retirement of import Collections received without Contracts @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges
b	Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst Handling Charges Rs. 3,000/- per shipment.
12	Open Account / Consignment
a	Service charges against Open Account/ Consignment @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges
b	Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst Handling Charges Rs. 3,000/- per shipment.
13	Advance Payment without LC
a	Import against Advance payment to suppliers.(Without L/C). (i) Rs. 1,500/- Flat at the time of remittance
b	Service charges against Advance payment import @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges
14	Reimbursement Charges
	Reimbursement charges (Payable to reimbursing Banks) At Actual
15	Other Import Related Charges
a	Issuance of freight certificate for import on FOB basis. Rs.1,000/- Flat
b	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill Rs.1,000/- Flat
c	Expenses recovery protest / Legal charges At Actual
d	Extension in maturity of Usance Bills under L/C / Contract Service charges Rs.1,500/- Flat per bill.
e	FI Issued for transactions where remittance is not from Pakistan Rs 1,500/- Flat Per FI
f	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.1 M Rs.1,500/- per application flat for LC over Rs.1 M

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16	Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt	
	a Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents	Rs.2,000/- Flat
	b Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs.2,000/- Flat
Part 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)
	b Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
2	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	Confirmation	
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'S', Note No.7.
4	Transfer of L/Cs.	
	Transfer of Export L/Cs	Rs.2,000/- Flat
5	Negotiation	
	a Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1,000/-
	b Export bill realized through FCY account.	@ 0.12% Minimum Rs.1,500/-
	c Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.1,500/-
	d Export Development Surcharge	Rs.80/- Flat per transaction
	e Negotiation Charges (FCY L/C's):-	
	i Clean Documents	Rs. 1,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)
	ii Discrepant Documents	Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)
		Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered.
	f Documents—Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.
6	Reimbursement	
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat
7	Processing of Documents under L/C restricted on other Banks	
	Where documents are sent to other banks for negotiation under restricted L/C.	Rs.1,000/- Flat
8	Handling of Duty Draw - Back Claims	
	a Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per case to SBP.
9	NOC Issuance / Documents Transferred	
	a Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-
	b ERF – NOC for Entitlement	Rs.1,200/- (Flat) per case
	c Preparation of substitution case in export re-finances.	Rs.1,500 /- Flat
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. 4,000/- (adjustable upon receipt of actual cost)
	b Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference)	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-
	c FDBC where Bank earns exchange difference	Rs.500/- Flat Per Shipment
	d Transfer of FI to other bank or Cancellation of FI	Rs.1,200/- Flat

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Description		Charges
e	Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs. 1,500/- (i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.
f	Export follow up-swift for payment/ acceptance	Rs. 600/- per case
g	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-
h	Handling Commission on Invoice Financing (Exports)	Rs. 1,500/- per case
i	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head
11	Advance Payment Charges	
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-
Part C FOREIGN CURRENCY REMITTANCES		
A OUTWARD:		
1	a-i Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs.1,000/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL at Work Account
	a-ii Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs.750/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for HBL at Work Account but SWIFT Charges will apply & should be deducted.
	b Special remittances in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.
	c Local Foreign Funds Transfers (LFFT)	
	LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free
	Intercity LFFT	0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Depending on the currency in which transfer is being made
	Note: Free Intercity LFFT for HBL at Work Account	
	d FFT/FDD	
	i Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/-
	e Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.
B INWARD		
1	a Home Remittance	Nil
	b FCY Commercial / Home Remittances	Nil
	c Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks	Nil Note: Transaction charges will be updated as per SBP directives.
	d Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts	Free if the deposit remains in the FC Account for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs. 300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.

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<i>Description</i>		<i>Charges</i>
Part D	OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS	
1	Correspondents' charges, if any, will be recovered	At actual
2	Foreign bills sent for collection returned unpaid	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.
3	Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency	US\$ 5/- for collection upto US\$ 1,000/- Plus Swift charges Rs.500/-
4	Clean Inward Foreign Collection Cheque Return Charges (To be charged for sending back cheque to Collecting Bank through DHL).	US\$ 20/- (To be recovered from Collecting Bank)
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs.500/- Flat per certificate.
7	Standing Instruction Charges in Foreign Currency A/c	US\$ 5/- per transaction plus actual remittance charges as applicable.
8	Debit Authority Issuance Charges	
	Currency	Current Refund Charges
	SAR	50.00
	CAD	20.00
	EUR	20.00
	DKK	110.00
	USD	20.00
	GBP	15.00
	AED	75.00
	SGD	20.00
	AUD	20.00
	NOK	150.00
	SEK	150.00
	CHF	20.00

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DOMESTIC BANKING					
Part E REMITTANCES					
1	Issuance of Banker's Cheque				
	a	Through A/c	Rs. 500/- Flat		
		<p>Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED.</p> <p>Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) HBL Nisa Plus Current Account (c) HBL Haryali Account (d) HBL Small Business Finance (e) HBL POS Finance (f) HBL SAAF Finance (g) HBL ASAAN Finance</p>			
	b	For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval.			
	c	Cancellation of Bankers Cheque	Rs. 500/- Flat		
		<p>Note:- No cancellation charges on Banker's Cheque :</p> <p>(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) Following are exempted from these charges: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) Nisa Plus Current Account (c) HBL Haryali Account (d) HBL Small Business Finance (e) HBL POS Finance (f) HBL SAAF Finance (g) HBL ASAAN Finance</p>			
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply			
e	Courier Delivery of Banker's Cheque	Rs. 250/-			
2	Call Deposit Receipt (CDR)				
	a	Issuance from Account	Rs. 250/-		
	b	Cancellation of CDR issued from Account	Rs. 250/-		
	c	Issuance of Duplicate CDR issued from account	Rs. 250/-		
	Note: HBL Haryali Account is exempted from charges of issuance and cancellation of CDR.				
3	Special Pre-printed Drafts for CMD	@ 0.04% - issuance charges or as per agreement by CMD with the customer.			
4	Inter Branch Online Transactions / Cross Branch Offline Transfers				
		Product	Transaction	Charges	Payable By
	a	Deposit (Cash)	(i) Within City	Free	Depositor
			(ii) Inter city	Rs.400/- Flat	
	b	Deposit (Cash) BB C8 Accounts	(i) Within City	Free	Depositor
			(ii) Inter city	Free	
	c	Withdrawals (Cash)	(i) Within City	Free	Account Holder
			(ii) Inter-city upto Rs.500,000/- per day	Rs. 370- Flat	
			(iii) Inter-City Over Rs.500,000/- per day	0.15% of the transaction amount	
	d	FCY Within City Deposit / Withdrawal	Free		
e	FCY Intercity Deposit / Withdrawal	0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down			
f	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free		
		(ii) Inter city	Free		
g	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs.400/-		Beneficiary	

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h	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	
		(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.				
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, c & g) above are not applicable to HBL Freedom on maintaining PKR 40,000 or above monthly average balance, HBL Small Business Finance, HBL POS Finance, HBL ASAN Finance & HBL SAAF Finance, HBL at Work Account Holders, HBL ReadyCash customers and HBL Haryali Accounts. HBL HumWatan Accounts are exempted from charges mentioned in point-4 (c & h).				
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.				
5 Inter Bank Funds Transfer (IBFT) through Branch				
Inter Bank Funds Transfer (IBFT)		Free		
6 3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility				
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million				
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL
	1:30 PM to 3:00 PM	*NIL	*NIL	*NIL
	3:00 PM to 4:00 PM	*NIL	*NIL	*NIL
Funds In-flow	NIL			
*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.				
7 3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility				
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-				
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL
	2nd Batch 3:30 PM	*NIL	*NIL	*NIL
Funds In-flow	NIL			
*Note: NIL - Charges will be updated against MT 102 as per SBP's directives.				
Part F BILLS				
1 Collection				
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 warrants/ drafts etc.)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No charges on LBC i.e. proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP branch and vice versa.		
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
d	Charges for US\$ drafts / cheques presented in clearing	Rs.350/- per instrument Flat		
e	Intercity clearing through NIFT	Rs. 350/- per instrument Flat		
Note (1): No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad.				
Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.				
Note (3): Following are exempted from these charges: (i) HBL Freedom A/c holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance (ii) HBL Haryali (iii) HBL ReadyCash Customers (iv) HBL Small Business Finance (v) HBL POS Finance (vi) HBL SAAF Finance (vii) HBL ASAN Finance				
f	Urgent collection of local cheques for Rs.500,000/- and above	Rs.500/- per collection.		

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
Description		Charges	
	g Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat	
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC	
2	Inland Imports		
	a Opening Commission	Upto Rs. 25 M	0.40% per quarter
		Exceeding Rs. 25 M to Rs. 50 M	0.35% per quarter
		Exceeding Rs. 50 M to Rs. 100 M	0.30% per quarter
		Above Rs. 100 M	Negotiable Per Quarter
		Plus Swift Charges Rs. 500/- Flat Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	
		Note: Charges negotiable on case-to-case basis under approval of Functional Head	
	b Amendments charges without increase in amount	Rs.1,500/- Flat	
	c Amendment involving increase in amount and / or extension in period of shipment	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.	
	d Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill	
	e Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat	
	f Handling commission on inland import collection bills	Rs.600/- Flat per collection.	
	g Handling of discrepant documents	Rs.1,500/- Flat	
	h Service charges against retirement of Inland LC (Sight / Usance)	@ 0.15% Minimum Rs.1,500/-	
	i If bill matures after expiry of L/C	Usual charges as in (h) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs.600/-.	
	j Inland Forced PAD	(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 liability till date of final payment.	
	k Inland PAD	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.	
3	Purchase of Bills, Cheques etc.		
	a Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above 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. 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 within city) or Rs.250/- (in case of intercity) are to be recovered.	
	i Postage Local (within city) - Rs.30/- Inland (Inter City) 50/- per item / Courier charges Local (within city) Rs.150/- Inland (Inter-city) Rs.250/- per item are to be recovered on collection of each instrument (whether clean or documentary).		
	ii Collecting Bank's Charges and Swift / Courier Charges will be extra.		
	c Mark-up shall be applied as under on bills purchased/ negotiated.		
	i If retired up to 21 st day from the date of purchase.	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 be applied.	
	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 be 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/-.	

HBL	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023	
<i>Description</i>	<i>Charges</i>
4	Inland Exports
4.1	Inland LC Advising / Confirmation
a	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)
b	To add Confirmation on LC Charges As per Credit Risk (to be approved by FID).
4.2	SIGHT BILLS
a	Negotiation / Collection Commission Commission @ 0.55% Minimum Rs.600/- Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.
b	Collection charges (Inland L/Cs) Rs.1,000/- Flat.
c	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding). Rs.1,000/- Flat.
d	If negotiation is restricted to some other Bank. Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.
4.3	USANCE BILLS
a	Negotiation/ Collection Charges Commission @ 0.40% - Minimum Rs.1,000/-
b	In case of purchase Plus Markup as per Credit Line from date of Negotiation till maturity.
	Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.
Part G	FINANCES / ADVANCES
A	PROJECT FINANCE
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both) On case to case basis as per agreement with the party.
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-
a	Commitment Fee (on un-disbursed balance) On case to case basis as per agreement with the party.
b	Project Monitoring fee (on Funded & Non Funded both) On case to case basis as per agreement with the party.
c	Legal documentation fee On case to case basis as per agreement with the party.
d	Trustee-ship fee (to be recovered in case of consortium financing). On case to case basis as per agreement with the party.
e	Consortium Agent Fee On case to case basis as per agreement with the party.
f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments. On case to case basis as per agreement with the party.
g	Valuation of Fixed Assets On case to case basis as per agreement with the party.
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.
B	WORKING CAPITAL LOANS/ ADVANCES/ AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND
1	Legal documentation fee in all cases of fund based and non fund based facilities Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in 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, Verification genuineness along with Search of Property Document. Actual (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) Actual (c) Registration Fee & Charge Search Report Actual Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.
2	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M
a	CREDIT SANCTION (New facility/Initial) @ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.
b	Interim (any change in the facility/security) Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat or As approved by Business Functional Head.
c	Enhancement @ 0.10% of the enhanced funded amount including Usance L/Cs.
d	Facilities on Short form for One Off Minimum Rs.2,000/-
e	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

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description		Charges
	g Penal Charges in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP	Additional charges @ 4% will be levied over & above the normal commercial markup rate agreed. For ERF (Penal Mark-up Rate will be 6MK + 4%)
	Note:- Exceeding Rs.100.00 M 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.	
3	Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).
	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.	
4	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M). (Funds Based and Non Funds Based)	Fresh / Enhancement / Decrease / Renewal
	Facility Amount	Charges Minimum
	Up to Rs. 1 M	- Rs.1,000/-
	above Rs. 1 M to Rs. 2 M	- Rs.2,000/-
	above Rs. 2 M to Rs. 5 M	0.10% Rs.3,000/-
	above Rs. 5 M to Rs. 10 M	0.10% Rs.5,000/-
	above Rs. 10 M to Rs. 20 M	0.25% Rs.25,000/-
	above Rs. 20 M to Rs.40 M	0.20% Rs.40,000/-
	Interim Enhancement/Changes/ One off/ Temporary Extensions	- Rs.2,000/-
	For Supply Chain Finance – As Approved by Business Functional Head	
	Note:- These charges are not applicable to the following categories: -	
	a) Export Refinance.	
	b) Finances 100% secured by deposits with our Bank.	
	c) All Staff Finances.	
5	Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB & ALS)	
	Application Processing Fee	Rs. 100/- Flat
6	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat
C	SWIFT FINANCE	
a	Application Processing Fee	Rs.1,000/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).
b	Annual Renewal Fee	Rs.1,000/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).
c	Interim Facility Enhancement	Rs.1,000/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).
	(1) All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges.	
D	HBL SMALL BUSINESS FINANCE	
a	Application Processing Fee	@ 0.10% of the facility amount, Minimum Rs.5,000/-
b	Facility Fee	@ 0.10% of the facility amount, Minimum Rs.2,500/-
c	Annual Renewal Fee	@ 0.05% of the facility amount, Minimum Rs.2,500/-
d	Interim Facility Enhancement Fee	@ 0.05% of the amount of excess requested over approved limits,
e	L/G Court/Custom Guarantees	0.50% per Quarter
f	LG (All other Types)	0.40% per Quarter
g	Letter of Credit	Charges as per Part-A(a-1)
h	Shipment Guarantee	Charges as per Imports Segment (Part A-16)
E	HBL POS FINANCE	
a	Application Processing Fee	0.10% of the facility amount, min. Rs. 10,000/- (Non-refundable, payable up-front)
b	Annual Renewal Fee	0.05% of the facility amount, min. Rs. 5,000/- (Non-refundable, payable up-front)
c	Commitment Fee for utilizing atleast 60% of limit	0.1% of the limit amount on renewal

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
	<i>Description</i>	<i>Charges</i>
F	HBL SAAF FINANCE	
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)
b	Annual Renewal and Review Charges	Rs. 5,000/- or 0.5% whichever is higher (excl. FED & Taxes)
G	HBL ASAN FINANCE	
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)
b	Annual Renewal and Review Charges	Rs. 5,000/- or 0.5% whichever is higher (excl. FED & Taxes)
H	LEASING FINANCE (Machinery)	
a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).
b	Legal Documentation Fee	(i) Rs. 3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)
c	Commitment Fee (On un-disbursed amount / balance)	@ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Functional Head in the light of credit rating and business relationship with the customer).
d	Machinery Lease for Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.
I	AGRICULTURE BANKING	
1	PRODUCTION AND DEVELOPMENT	
	Application Processing Charges for New to Bank/Existing Renewals/Enhancement in	
a	Upto Rs.500 K	Rs. 2,500/- Flat
b	Above Rs.500 K and Upto 1 M	Rs. 5,000/- Flat
c	Above Rs.1 M and Upto Rs.5 M	Rs. 7,500/- Flat
d	Above Rs.5 M and Upto Rs.10M	Rs. 10,500/- Flat
e	Above Rs.10 M	0.1% of the finance amount
f	Per Tractor	Rs. 3,500/- Flat
2	AGRICULTURE VALUE CHAIN	
	Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/ Additional Product to existing customer.	
a	Upto Rs. 10 M	Rs.10,000/- Flat.
b	Above Rs. 10 M	0.1% of the finance amount 0.05% of the finance amount (financing against EWR / liquid securities)
c	Property Evaluation Fee	Actual Cost
d	Legal Fee	Actual Cost
e	Credit/Market Check & Income at Actual Estimation Fee	Actual Cost
f	Insurance Premium Rate (if applicable)	Actual Cost
	* All actual stamp duties, legal charges, levies along with other applicable charges will be paid by the Borrower prior to disbursement and mortgage creation.	
J	OTHER CHARGES ON ADVANCES	
1	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks/ financial institutions
		Rs.10,000/- Flat per transaction
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets
		Rs.10,000/- Flat per transaction
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage
		Rs.2,500/- Flat per property.
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered
		Actual Cost - Plus Rs.1,200/- per case.
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office
		Actual Cost - Plus Rs.1,000/- per case.
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers
		Actual Cost.
4		To mark lien on securities issued by other institutions
		Rs.500/- Flat per trip
5		Collection/Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/Saving Centers under lien with us.
		Rs.250/- Flat per trip

HBL					
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)					
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023					
		Description	Charges		
6		For Finances against Pledge/ Hypothecation			
	a	Godown Rent	Actual		
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy	Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)		
	c	In case of Muccadam (Managed Pledge)	Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)		
	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost		
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.					
7	For Finances against Land, Building, Plant & Machinery				
	a	Valuation	Schedule of Valuation charges for Industrial / Commercial / Residential / Agriculture Properties (including Land / Open Plots)		
			Value of Assets Rs.	Land & Building Rs.	Land, Building, Plant & Machinery Rs.
					Current Assets / Commodities / Inventories etc. including vehicles Rs.
			Up to 10 M	6,250	12,500
			Above 10 to 25 M	12,500	18,750
			Above 25 to 50 M	18,750	31,250
			Above 50 to 100 M	25,000	43,750
			Above 100 to 200 M	31,250	56,250
			Above 200 M. to 500 M	43,750	81,250
			Above 500 M. to 1,000 M	62,500	112,500
			Above 1,000 M & above	(minimum 62.5K) @ 0.005% or Negotiable	(minimum 112.5K) @ 0.008% or Negotiable
		Desktop Valuation	5,000/- Per Valuation		
		* In case the valuation site is 50 KM or 100 KM away from Valuator Office OR RHQ Office, Rs.4,000/- & Rs.6,000/- respectively are to be paid as Travelling Expenses to the Valuator.			
		* Assignments where Bank is paying the charges, will be negotiated on case-to-case basis.			
		Note: Above mentioned charges are exclusive of applicable Govt./ Provincial Taxes.			
Part H CONSUMER FINANCES					
1	HBL CarLoan				
	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-		
	1.2	Early Settlement Charges	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	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.		
	1.4	Vehicle Appraisal (if applicable)	Actual		
	1.5	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.		
	1.6	Legal Notice Fee	Actual Cost.		
	1.7	Late Payment Charges	Rs.1,500/- per late payment		
2	HBL HomeLoan				
	2.1	Processing charges	Rs.10,000/-		
	2.2	Early Termination/ Settlement Charges.	10% of Principal settled 5% after 50% of Tenure has passed		
	2.3	Partial Payment Charges	10% of Principal settled 5% after 50% of Tenure has passed		
	2.4	Legal Opinion	Rs. 10,000/-		
	2.5	Property Appraisal	Rs. 3,500/- per valuation		
	2.6	Property Insurance premium	Property Insurance Premium borne by the Bank		
	2.7	Late Payment Charges	Rs. 1,000/- per late payment		
	2.8	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer		

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)			
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
Description		Charges	
3	Personal Loans		
3.1	Processing charges (inclusive of documentation charges, verification and stamp duty)	Salary Transfer :	Rs. 5,500/- or 1.25% of the loan amount whichever is higher
		Topup :	
		Deposit Based :	
		Loans via Mobile App:	
		New to Bank :	
	Institutional / Corporate Segment :	As per Agreement.	
	Note: 50% discount on personal loan processing fee for HBL Nisa Accountholders.		
3.2	Early settlement Charges.	7% of the outstanding loan amount	
3.3	Partial Payment	Partial Payment not allowed	
3.4	Late Payment Charges	Rs. 1,250/- per late payment	
4	ReadyCash		
4.1	Processing Charges	Rs. 5,500 or 1.25% of the loan amount whichever is higher	
4.2	Annual Renewal Fee	Rs. 4,800/-	
4.3	Late Payment Charges	Rs. 1,250/- per late payment	
4.4	Limit Enhancement fee	Rs. 2,500 per limit enhancement	
5	HBL Credit Cards	HBL CreditCard	HBL FuelSaver
a	Service Charges	Maximum 42% per annum of outstanding amount	Maximum 42% per annum of outstanding amount
b	BTF Service Charges	24% per annum of outstanding BTF amount.	24% per annum of outstanding BTF amount.
c	HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount	24% per annum of outstanding HIP amount
d	Cash Advance Service Charges	42% per annum of outstanding cash advance amount	42% per annum of outstanding cash advance amount
e	Annual Fee	Rs. 5,000/- for HBL Green Card Rs. 10,000/- for HBL Gold Card Rs. 18,000/- for HBL Platinum Card	
f	Supplementary Fee	Rs. 2,500/- for HBL Green Card Rs. 5,000/- for HBL Gold Card Rs. 9,000/- for HBL Platinum Card	
g	Monthly Fee (Basic)		Rs. 350/- for HBL Fuel Saver Green Card Rs. 700/- for HBL Fuel Saver Gold Card
h	Monthly Fee (Supplementary)		Rs. 175/- for HBL Fuel Saver Green Card Rs. 350/- for HBL Fuel Saver Gold Card
i	BTF Processing Charges	Rs.500/- or 3% of the transferred amount, whichever is higher	Rs.500/- or 3% of the transferred amount, whichever is higher
j	Late Fee	Rs. 1,700/- per month	Rs. 1,700/- per month
k	Voucher Retrieval Fee	Rs. 1000/- per transaction	Rs. 1000/- per transaction
l	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent in Pak Rupee	US\$ 500/- or equivalent in Pak Rupee
m	Card Replacement Fee	Rs. 1,000/- per card	Rs. 1,000/- per card
n	Cash Advance Issuance Fee	Rs. 1,000/- or 3% of withdrawn	Rs. 1,000/- or 3% of withdrawn
o	Banker's Cheque Issuance Fee	Rs.500/- per cheque	Rs.500/- per cheque
p	Early Payment Charges for installment plan	5% of remaining principal balance	5% of remaining principal balance
q	Foreign Transaction Charges	4% of transaction amount	4% of transaction amount
r	Card Conversion Fee	Rs.600/- per card	Rs.600/- per card
s	Returned Cheque Charges	Rs.1,000/- per cheque	Rs.1,000/- per cheque
t	Direct Debit Rejection Fee	Rs. 1,000/- per month	Rs. 1,000/- per month
u	SMS Alert Charges	Free	Free
v	HBL Installment Plan Processing Charges/HIP Fees	Rs. 1,000/- per installment plan	Rs. 1,000/- per installment plan
6	HBL Insurance Scheme		
a	Credit Shelter	0.50% of outstanding balance	
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 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		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
<i>Description</i>		<i>Charges</i>
7	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
Part I STANDING INSTRUCTIONS CHARGES		
1	a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges	Rs.290/- per transaction except deduction of loan installments.
	b Amendment of Current Standing Order	Rs.250/- Flat
Part J SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS		
1	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	@ 0.25% up to Rs.10,000/- of the paid-up and face value (Minimum Rs.80/-). @ 0.125% on amount exceeding Rs.10,000/- of the paid-up and face value (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 and securities, as shown against item 1, or withdrawal fees, as shown against item 2 whichever is higher, will be charged, but not both	Rs.10/- Flat per scrip. Minimum Rs.85/-
3	Handling charges for conversion, renewal, consolidation or subdivision of Govt. Securities	Rs.20/- Flat per scrip
4	Fee for verifying and marking lien on Govt. Securities issued by us at the request of third party	Rs.500/- Flat per case
5	Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-	
	a Individual shares with verified Transfer Deed attached	Rs.500/- Flat
	b Sale / Purchase of shares securities held against banking facilities	Rs.500/- Flat per transaction.
	c Charges for holding bearer securities in safe custody on behalf of customer against banking facilities	Rs.850/- Flat
	d Replacement of securities under lien to the Bank	Rs.1,000/- Flat per replacement
6	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).	
	a Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.
	b Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.
7	a Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)	
	Small	Rs. 5,000/- Flat per annum
	Medium	Rs. 7,500/- Flat per annum
	Large	Rs. 10,000/- Flat per annum
	Extra Large	Rs. 12,000/- Flat per annum
	Cubicle Locker	Rs. 40,000/- Flat per annum
	Note: 50% waiver for HBL Nisa Accountholders on Safe Deposit Lockers Fee for the first year. Annual Charges are to be recovered as per SOBC.	
	b Late payment fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.
	c Key Deposit (Will apply at the time of issuance of new locker).	
	Note: Current Rate for the respective locker size will be applicable in case of customer status change.	
	Small	Rs.3,500/- Flat
	Medium	Rs.4,000/- Flat
	Large/Extra Large	Rs.6,500/- Flat
	Cubicle Locker	Rs.50,000/- Flat
	d Breaking Charges	
	For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.
	Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.
	e Addition of New Locker Operator	Rs. 300/-
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered.	
Part K GUARANTEES		
1	Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies.	@ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,500/- to be recovered.

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description		Charges
2	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 guarantee 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 (i) or (ii) above, as applicable or as per approval of competent authority.
3	a Cross Border Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees/Standby Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches	(i) 0.45% per quarter or part thereof, Minimum USD 150/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs is determined based on issuing Bank/ Country & Value / Tenor of the Instrument, Minimum USD 150/-. These Charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 (Last Page)
	b Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches	
	(i) If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c).
	(ii) If advised duly added with Confirmation	Rates as per K 4 (c) will apply
	c Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.	
4	Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY
5	Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.
	a Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgement date.	
	b In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.	
	c Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.
	d Amendment	Rs.1,400/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.
	e The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.	
	f Claiming Charges in Local Guarantee	Rs.1,500/- Flat
	g Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs.600/- Flat or Courier Rs.150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city)
Part L MISCELLANEOUS CHARGES		
1	Service Charges are to be applied where the monthly average balance is less than Rs. 40,000/- on all Current & Saving accounts (excluding Regular Saving Accounts)	Rs.43/- Flat to be recovered on monthly basis.
Following categories of Accounts are exempt from recovery of "Service Charges":		
1) A/cs of employees of Government/Semi-Government institutions including Armed Forces Employees/Pensioners opened for salary and pension purposes including widows/children of deceased employees eligible for family pension/ benevolent fund grant etc./ senior citizens or physically handicapped.		
2) Accounts of Mustehiqeen of Zakat		
3) Accounts of Students		
4) Accounts of Deceased		
5) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans)		
6) Accounts in Inactive and Unclaimed categories		
7) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt, Govt. of Sindh		
8) Nominated accounts against all types of Term Deposits		
9) Regular Saving Accounts		
10) Special Non-Chequeing Accounts of Exporters (Account Type-CP)		
11) Pardes Card Accounts		
12) HBL @Work Accounts		
13) HBL Asaan Accounts		
14) Basic Banking Accounts		

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)			
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
Description		Charges	
2	Service Charges on FC Savings & FC Current A/cs, where Minimum monthly average balance is less than:-		
	i US\$ 100/-	US equivalent of Rs.43/- Flat, to be recovered on monthly basis.	
	ii € 100/-	€ equivalent of Rs.43/- Flat, to be recovered on monthly basis.	
	iii ¥ 120,000/-	¥ equivalent Rs.43/- Flat, to be recovered on monthly basis.	
	iv £ 100/-	£ equivalent Rs.43/- Flat, to be recovered on monthly basis.	
v CNY 5,000/-	CNY equivalent Rs.43/- Flat, to be recovered on monthly basis.		
3	Service Charges on HBL @Work Account	Rs. 43/- + FED will be applicable, in case the salary is not credited to HBL @Work account for 3 months and the average balance falls below Rs.25,000/-	
4	a Transaction Charges on Value Account & Basic Banking Account	Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's and system generated debit transactions.	
	Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who are exempted from Service Charges as per Part-L, 1.		
	b Transaction charges on Daily Progressive Account	Charge of Rs. 50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.	
	c HBL Freedom Account	For the month in which the average monthly balance is below Rs. 40,000/- , cumulative transactions Charge @ Rs.60/- per transaction will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.	
	d Transaction Charges on HBL Asaan Account	Rs. 50/- per debit transaction to be charged if more than 4 customer initiated over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transactions.	
e FBR Collections through Branch Counter (OTC)	NIL		
5	Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance, HBL at Work, HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, HBL SAAF Finance, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL NISA. Subsequent cheque book for HBL NISA will be charged as per SOBC.	
6	Stop payment of cheque	(i) Rupee A/c	Rs.500/- Flat per day
		(ii) F.C. A/c	US\$ 12/- or equivalent Flat per instruction
Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on HBL at Work Account. (3) HBL Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance. (4) HBL Nisa Plus Current Account holders are exempted from these charges.			
7	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"	(i) Rupee A/c	Rs.550/- Flat per cheque
		(ii) FC A/c	US\$ 5/- or equivalent Flat per cheque
Note: HBL Freedom Account holder maintaining PKR 40,000 or above monthly average balance is exempted from these charges.			
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs. 250/- or the respective equivalent currency (Flat per cheque)
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque
		(iii) Above five years	Rs.500/- Flat Per cheque
10	Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat	
11	Issuance of SBP/NBP cheques	Rs. 500/- Flat per cheque (to be retained by the originating Branch).	

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
		<i>Description</i>	<i>Charges</i>
Account Statement & Certificate Related Charges			
12		Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month
13		Duplicate Statements for all types of accounts, on request from customer	Rs. 25/- Flat per statement
14	a	Monthly Bank Statement	Rs. 500/- per annum. Note: HAW Accounts are exempted from Bank Statement Charges
	b	Verification of Accounts / Bank Statements of Students Applying for Foreign Education	Free
15		Bank Certificate for the purpose of Visa etc.	Rs. 375/- Flat per certificate Note: HAW Accounts are exempted from Bank Certificate Charges.
16		Overseas Employment Certificate.	Rs.500/- Flat per certificate
17		Credit Information Report / Opinion	
		Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc)	Rs.500/- Flat
		Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.	
18		For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs.1,000/- Flat
19		Closure of Account Charges	Free
20		Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat
21		Confirmation of balances to Auditors	Rs.500/- Flat
Capital Market Products/ SSC/ DSC/ NIT related Charges			
22	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies)	As per Agreement with client along with TEB Functional Head approval
		Note:- i) Bank may waive charges to Customers depositing full Dividend amount in advance or Rs.50 (M) whichever is less in Dividend Account for payment of Dividend Warrants. ii) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Company.	
23		Share Floatation/TFCs issue charges	(i) As per Agreement with client along with TEB Functional Head approval. (ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)
24		Issuance of Right Shares/IPO	(i) As per Agreement with client along with TEB Functional Head approval. (ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)
25		Issuance of DSC/SSC/NIT on behalf of Government of Pakistan	As prescribed by Govt.
26	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill
			Electricity
			Sui Gas
			Telephone
			Water
			CDGK Utility
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.
Other Services to BISE / University			
27		Other Services to BISE / University:	
	a	Selling of admission forms / job application forms	Rs.10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.
	b	To provide printed challans	
	c	Safe keeping of question papers & answer copies	
		Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.	
Salary/ Pension Disbursement & Visa Collection Fee related Charges			
28		Salary Disbursement Charges	Manual salary processing: Rs. 25/- per transaction
29		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.)
30		Visa Fee Collection	Rs.100/- Flat per application

HBL		SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
Description		Charges			
Misc. Charges					
31	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs.500/- Flat per annum			
32	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-			
33	CHARGES ON PAYMENT OF PRIZE MONEY AND FACE VALUE OF NATIONAL PRIZE BONDS (NPB) THROUGH DESIGNATED BRANCHES:				
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)			
34	SMS Alert Charges				
	SMS Alert Charges for over-the counter transactions	Monthly Subscription of Rs. 150/- per month			
	Following categories of Accounts are exempt from recovery of "SMS Alert Charges":				
	1) Deceased				
	2) Blocked				
	3) Inactive				
	4) Closed				
	5) Unclaimed				
	6) Zero Balance / Overdraft				
	7) Staff				
	8) HAW				
	9) Freedom Account on maintaining PKR 40,000 or above monthly average balance				
	10) HBL ReadyCash Customers				
	11) HBL Small Business Finance				
	12) HBL POS Finance				
	13) HBL SAAF Finance				
	14) HBL ASAAAN Finance				
35	a	Biometric at Branches for proof of life against pension accounts	Rs. 16/- per biometric performed		
	b	Biometric at Konnect agent location for proof of life against pension accounts	Rs. 16/- per biometric performed		
36	Term Deposit Encashment Penalty for LCY and FCY Deposit		Advantage and Advantage Plus: 1) Applicable profit for the holding period will be paid at the lower of the booking date PLS rate and the prevailing PLS rate on the encashment date. 2) A penalty will be charged as per "Opportunity loss" for the remaining days to maturity. In case the premature encashment penalty is greater than or equal to the customer's accrued profit, then the premature encashment penalty will be equivalent to the customer's accrued profit.		
			FCY Term Deposits Applicable profit for the holding period will be paid at the lower of the prevailing FCY saving rate and FCY term deposit rate, irrespective of the tenor or tier.		
Part M		HBL DEBIT CARD (ATM CARD) *			
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned		
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,500/- Visa Chip - Rs. 2,200/- MasterCard Standard - Rs. 2,200/- MasterCard Gold - Rs. 3,000/- UnionPay Chip - Rs. 2,000/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 15,000/-		
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Chip - Rs. 550/- Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A		

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
	Description	Charges
d	Card Replacement fee	PayPak Chip - Rs. 450/- Visa Chip - Rs. 600/- MasterCard Standard - Rs. 600/- MasterCard Gold - Rs. 850/- Union Pay Chip - Rs. 600/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,500/-
e	POS Transaction fee per transaction Local.	PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL
f	POS Transaction fee per transaction International	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount
g	ATMs International (Cash withdrawal)	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs.300/-per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
h	ATMs International (Balance Inquiry)	PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction
	<p>* Note: (i) Issuance charges of Mastercard Standard for eBanc by HBL (Overseas Savings Account), and HBL Nisa Plus Current & Nisa Saving Account holders are waived for the first year. Second year onwards, annual fees shall apply. (ii) Issuance charges of Mastercard Gold for HBL Nisa Plus Current & Nisa Saving Account are waived in case the customer maintains PKR 50,000 & over at the time of account opening. Second year onwards, annual fees shall apply. (iii) First-year free issuance of Paypak debit card for HBL Rutba, HBL Mahana Amdan, HBL Haryali, HBL iD, all Asaan variants & Freelancer Digital Account. Second year onwards, annual fees shall apply. (iv) Free debit card (Classic variant) for HBL Freedom Account.</p>	
i	SMS Alert Charges	Free
	*Note: (i) Account based propositions: As per account terms & conditions	
2	HBL - CASH MEHFOOZ	Annual Premium
	i Plan - A	Rs. 3,500/-
	ii Plan - B	Rs. 3,000/-
	iii Plan - C	Rs. 2,000/-
3	HBL-PARDES CARD	
	a Card Issuance Charges	Nil
	b Annual Fee	Nil
	c Service Charges	Nil
	d Card Replacement fee	Rs. 150/- Flat
	e Statement of Account	Nil
	f Cash Withdrawal - HBL	Nil
	g Cash Withdrawal - Non-HBL ATMs	Rs. 18.75 Flat per withdrawal
	h POS Transaction Fee per Purchase	Nil
	i Balance Enquiry	Nil
	j Fund Transfer	Rs. 50/- Flat per transfer
	K Mini Statement	Rs. 5/-
4	MERCHANT ACQUIRING (POS)	
	a Merchant Discount Rate	Upto 2.50% of Transaction Amount

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description	Charges	
Part N	HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED)	
1	ATM Charges	
1.1	Cash Withdrawal	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Other Local Bank ATMs	Rs. 23.44 per withdrawal
c	Other Local Bank Card on HBL ATM	Rs. 23.44 per withdrawal
d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 200 per withdrawal
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)
	Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.	
	Note: No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.	
	Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account, HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance , HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, and HBL SAAF Finance.	
1.2	Balance Inquiry	
a	HBL Card on HBL ATMs	Nil
b	HBL Card on Other Local Bank ATMs	Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	Other Local Bank Card on HBL ATM	3.13/- per inquiry
d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)
e	HBL Card on HBL ATMs Mini Statement	Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)
1.3	Funds Transfer (HBL to HBL)	
	Funds Transfer (HBL to Other Bank)	
	* Transfer Amount	Charges
	Rs. 1 - 25,000	Free
	Rs. 25,001 and above	Up to 0.1% or Rs. 200
	Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower. All charges are inclusive of FED.	
	* Freedom accounts on maintaining PKR 40,000 or above monthly average balance , HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, HBL SAAF Finance, and HAW accounts are exempted from IBFT Charges.	
1.4	Utility Bill Payment	
		Nil
1.5	HBL-ATM Biometric Transactions	
		Rs. 15 per transaction
2	HBL Phone Banking	
a	Funds Transfer Inter Branch Fund Transfer	Nil
b	Statement Request	Nil
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs. 500/- Flat per day (ii) F.C. A/c US\$ 12/- Flat per instruction (or equivalent in other currencies)
	Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. HBL Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge.	
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: HBL FreedomAccount on maintaining PKR 40,000 or above monthly average balance, HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, HBL SAAF Finance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL NISA. Subsequent cheque book for HBL NISA will be charged as per SOBC.

HBL																						
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)																						
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023																						
Description	Charges																					
3	HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)																					
a	Subscription	Nil																				
b	Funds Transfer Inter Branch Fund Transfer	Nil																				
c	Inter Bank Funds Transfer (IBFT) *	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Transfer Amount</th> <th style="text-align: center;">Charges</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Rs. 1 - 25,000</td> <td style="text-align: center;">Free</td> </tr> <tr> <td style="text-align: center;">Rs. 25,001 and above</td> <td style="text-align: center;">Up to 0.1% or Rs. 200</td> </tr> </tbody> </table> <p>Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs.200 whichever is lower. All charges are inclusive of FED. * HBL Freedom accounts on maintaining PKR 40,000 or above monthly average balance, HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, HBL SAAF Finance, and HAW accounts are exempted from IBFT Charges.</p>	Transfer Amount	Charges	Rs. 1 - 25,000	Free	Rs. 25,001 and above	Up to 0.1% or Rs. 200														
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Telephone																						
Water																						
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 18/- Flat per leaf. Note: HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance, HBL Small Business Finance, HBL POS Finance, HBL ASAAN Finance, HBL SAAF Finance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL NISA. Subsequent cheque book for HBL NISA will be charged as per SOBC.																				
f	SMS Alert Charges	NIL																				
4	HBL Pay Business Banking																					
a	Monthly Subscription *	Rs. 250/-																				
* Charges to be recovered per account tagged for Retail Customers																						
5	HBL Branchless Banking / Kconnect by HBL (Charges are inclusive of FED)																					
a	Utility Bill Payment	NIL																				
b	Initial Deposit - Kconnect by HBL Mobile Account	NIL																				
c	Cash Deposit - Kconnect by HBL Mobile Account	NIL																				
d	Utility Bill Payment - Kconnect by HBL Mobile Account	NIL																				
e	Money Transfer - Kconnect by HBL Mobile Account to Kconnect by HBL Mobile Account																					
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts																				
ii)	Money Transfer Receiving	NIL																				
iii)	Money Transfer Sending at Agent's location	Rs. 10 per transaction																				
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.																						
f	Money Transfer - Kconnect by HBL Mobile Account to CNIC																					
i)	Money Transfer Sending	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">Transfer Amount Rs. 1 - 1,000</td> <td style="text-align: center;">Rs.45 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 1,001 - 2,500</td> <td style="text-align: center;">Rs.90 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 2,501 - 4,000</td> <td style="text-align: center;">Rs.135 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 4,001 - 6,000</td> <td style="text-align: center;">Rs.190 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 6,001 - 8,000</td> <td style="text-align: center;">Rs.230 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 8,001 - 10,000</td> <td style="text-align: center;">Rs.265 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 10,001 - 13,000</td> <td style="text-align: center;">Rs.300 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 13,001 - 15,000</td> <td style="text-align: center;">Rs.340 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 15,001 - 20,000</td> <td style="text-align: center;">Rs.440 per transaction</td> </tr> <tr> <td style="text-align: center;">Transfer Amount Rs. 20,001 - 25,000</td> <td style="text-align: center;">Rs.490 per transaction</td> </tr> </tbody> </table>	Transfer Amount Rs. 1 - 1,000	Rs.45 per transaction	Transfer Amount Rs. 1,001 - 2,500	Rs.90 per transaction	Transfer Amount Rs. 2,501 - 4,000	Rs.135 per transaction	Transfer Amount Rs. 4,001 - 6,000	Rs.190 per transaction	Transfer Amount Rs. 6,001 - 8,000	Rs.230 per transaction	Transfer Amount Rs. 8,001 - 10,000	Rs.265 per transaction	Transfer Amount Rs. 10,001 - 13,000	Rs.300 per transaction	Transfer Amount Rs. 13,001 - 15,000	Rs.340 per transaction	Transfer Amount Rs. 15,001 - 20,000	Rs.440 per transaction	Transfer Amount Rs. 20,001 - 25,000	Rs.490 per transaction
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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																				
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location																					
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Transfer Amount Rs. 20,001 - 25,000	Rs.170 per transaction																					
h	Money Transfer - Kconnect by HBL Mobile Account to HBL Core Banking Account																					
i)	Fund Transfer	*NIL																				
* will be updated as per SBP's directives																						

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)		
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description	Charges	
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)	
	Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction
	Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction
	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 - 30,000	Rs. 4 per transaction
	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 - 33,000	Rs. 7 per transaction
	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 - 36,000	Rs. 10 per transaction
	Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction
i)	Inter Bank Fund Transfer (IBFT)	
	Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction
	Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction
	Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction
	Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction
	Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction
	Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction
	Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction
	Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction
	Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction
	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 - 49,001	Rs. 23 per transaction
	Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction
j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account	
	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
	Transfer Amount Rs. 13,001 - 16,000	Rs.275 per transaction
	Transfer Amount Rs. 16,001 - 20,000	Rs.325 per transaction
	Transfer Amount Rs. 20,001 - 25,000	Rs.375 per transaction
	Transfer Amount Rs. 25,001 - 30,000	Rs.470 per transaction
	Transfer Amount Rs. 30,001 - 40,000	Rs.555 per transaction
	Transfer Amount Rs. 40,001 - 50,000	Rs.680 per transaction
* For transactions through HRA Account fee will be 50% of the above mentioned slab.		
k	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
i)	Withdrawal Amount *	
	Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction
	Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction
	Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction
	Transfer Amount Rs. 10,001 - 13,000	Rs.100 per transaction
	Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction
	Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction
*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:		
Card Annual Fee		Free ONUS ATM Cash Withdrawal Limit/Month
750		Rs. 30,000
1,200		Rs. 200,000
750 (for Konnect Agents)		No Limit
l	Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account	
Cash Withdrawal	Rs. 23.44 per transaction Flat	
m	Cash Deposit into HBL Core Banking Account at Agent's location	
	Transfer Amount Rs. 1 - 1,000	Rs. 25 per transaction
	Transfer Amount Rs. 1,001 - 2,500	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 - 8,000	Rs. 45 per transaction
	Transfer Amount Rs. 8,001 - 10,000	Rs. 55 per transaction
	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
i)	Deposit Amount	
	Transfer Amount Rs. 40,001 - 50,000	Rs. 225 per transaction

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description		Charges
n	Gulak (Konnect by HBL Saving Account)	
	Pre-mature Penalty Charges	Gulak 1,000
		Gulak 2,500
		Gulak 4,000
		Gulak 7,500
		Gulak 10,000
		Gulak 15,000
		Gulak 25,000
	Gulak 40,000	
o	HBL ATM biometric verification	Rs. 69 per transaction
p	Balance Inquiry - Konnect by HBL Mobile Account	Rs. 97.5 per transaction
q	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	Rs. 126 per transaction
r	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	Rs. 250 per transaction
s	View Mini Statement - Konnect by HBL Mobile Account	Rs. 275 per transaction
t	Air Time Top Up - Konnect by HBLs Agent & Mobile Account	Rs. 335 per transaction
u	Mobile Account Opening	Rs. 525 per transaction
v	Average Minimum Balance required	Rs. 840 per transaction
w	Balance Inquiry through SMS	Rs. 15 per transaction
x	Upgrade of MW Account	NIL
y	Fund Transfer To RAAST ID	NIL
z	Corporate Clients	NIL
		Pricing will be set as mutual agreement
aa	Remittance Cards	
i	Remittance Cards	Agent Debit Card
ii		Traveler
iii		Medics
v		Konnect Debit Card 1200
vi		Konnect Islamic Debit Card 1200
vii		Konnect Debit Card 750
viii		Konnect Islamic Debit Card 750
ix		Kissan Card for Punjab Agri
x		Kissan Card for KPK Agri
xi		Economy Pro
xii		Economy Plus
xiii		Sasta (1 Month)
xiv		Hangama (1 Month)
ab		Digital Credit
	Service charges	Duration
i		7 days
ii		14 days
iii		21 days
iv		28 days
		Charges
		3.2% of the loan amount
		6.4% of the loan amount
		9.6% of the loan amount
		12.8% of the loan amount
	Service charges will be deducted one time at the time of disbursement of loan	
v	Late Payment Charges (LPC)	4.5% of the outstanding amount.
	LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.	
Part O	DISPATCH / COMMUNICATION CHARGES	
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat
6	Fax	Rs.100/- Flat per message.
Part P	INVESTMENT PORTFOLIO SECURITIES (IPS)	
1	IPS Services Charges	
i	IPS Custody Service Charges	Nil
ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines
iii	IPS Statement	Quarterly Free On Request - Nil

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
Description		Charges
Part Q INVESTMENT BANKING		
I	a	Advisory Fee
	b	Succession Fee
	c	Retainer Fee
	d	Arrangement Fee
	e	Underwriting Fee
	f	Participation Fee
	g	Monitoring Fee
	h	Commitment Charges
	i	Trustee / Agency Fee
	j	Out of Pocket Expenses
		Negotiable on case to case basis.
		At actual or Negotiable on case to case basis.
Part R BANK CHARGES FOR GOVT. BUSINESS		
IMPORTS		
I	Cash Letter of Credit	
	a	Less than Rs. 250,000/-
	b	Rs.250,000/- and above
	c	Amendment without increase in the amount.
	d	Amendment involving increase in the amount.
		0.125% of the value of the L/C
		0.0625% of the value of the L/C
		(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation
		Charges as (a) or (b) above on increased amount.
Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.		
Part S EXEMPTIONS		
a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.	
b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.	
Exemptions can only be granted for charges included under the following "Parts of SOBC".		
1	Part-C - Foreign Currency Remittances	
2	Part-D - Other Charges on Foreign Exchange Transactions	
3	Part-E - Remittances	
4	Part-F - Bills / Collection (Excluding Documentary)	
5	Part-G - Finances / Advances	
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	
7	Part-L - Miscellaneous Charges	
8	Part-M - HBL Debit Card (ATM Card)	
9	Part-N - HBL Alternate Delivery Channels (ADC)	
10	Part-O - Dispatch / Communication Charges	
Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.		
Note-1:- All Taxes / Excise Duty / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.		
Note-2:- The applicability of FED/ST is based on understanding of the relevant laws.		
Note-3:- The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.		
Note-4:- Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.		
Note-5:- All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-6:- All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.		
Note-7:- All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI - GTS).		

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)			
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
Description		Charges	
Part T	HBL PRESTIGE		
	Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:		
	Prestige Eligibility Criteria (Average assets under management)		
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period
	Conventional CA	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly average balances
	Conventional SA	Rs. 7,000,000/- or equivalent Foreign Currency (subject to rack rate)	Quarterly average balances
	Please note the initial cheque deposit requirement for Prestige Account Opening is as per above mentioned criteria (or equivalent foreign currency amount).		
	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 (subject to full Front End Load charge)
	PIBs/T-Bills	Rs. 15,000,000/-	Quarterly average, active holding
	Regular Premium Bancassurance	Rs. 1,000,000/-	Throughout the active life of the policy (subject to Free Look Period completion)
	Mortgage Loan (Consumer)	Rs. 15,000,000/-	Throughout the life of the product
	Auto Loan (Consumer)	Rs. 5,000,000/-	Throughout the life of the product
	Account Maintenance Charges		
	Retention/ Membership Fee *	Rs. 8,000/- per quarter	
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above). In case, the balance is not maintained under the prestige qualifying criteria (defined above), the accounts shall be downgraded, and the membership fee will be levied every quarter (as per SOBC) to active World Elite Debit Card(s) holders and customer(s). However, they will be allowed to use World Elite Debit Card till the card(s) expiry.		
1	Banking Services		
	a	First Cheque Book	Free
	a	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free
	b	E-Statements	Free
	c	Issuance of Banker's Cheque	Free
	d	Cancellation of Bankers Cheque	Free
	e	Issuance of Replacement, in case of lost Banker's Cheque	Free
	f	Courier Delivery of Banker's Cheque	Free
	g	Cash Deposit (i) Within City (ii) Inter City	Free
	h	Cash Withdrawal (i) Within City (ii) Inter City	Free
	i	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free
	j	Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers	Free
	k	Cheque Book Issuance Charges	Free
	l	Stop payment of Cheque	Free
	m	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
	n	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free
	o	Photocopy of the paid Cheque forwarded to Customers	Free
	p	Interbank Funds Transfer (IBFT)	Free
	q	Statement of Account sent on Daily basis through Swift Message MT-940	Free
	r	Duplicate Statements for all types of accounts, on request from customer	Free
	s	Monthly Bank Statement	Free

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023		
	Description	Charges
t	Same Day Clearing via NIFT	Free
u	Local Fund Transfers (RTGS)	Free
v	Issuance of Account/ Maintenance Certificate	Free
w	Issuance of Balance Confirmation Certificate	Free
x	For any enquiry requested by customer beyond 3 years relating to transactions on their account	Free
y	Account Closure Charges	Free
z	Handling of payments/ balances from deceased accounts against Succession Certificate	Free
aa	Confirmation of balances to Auditors	Free
ab	Issuance of WHT Certificate	Free
ac	Issuance of Proceed Realization Certificate (PRC) – HBL	Free
ad	Issuance of Zakat Deduction Certificate	Free
ae	Standing Instructions	Free
af	SMS Alert Charges	Free
ag	Issuance of FCY Demand Draft	Free
ah	Cancellation of FCY Demand Draft	Free
ai	International ATM Withdrawals through HBL ATMs*	Free
aj	Collection of Cheques (Local Currency/ Foreign Currency**)	Free
ak	Inward Telegraphic Transfers***	Free
al	Outward Telegraphic Transfers***	Free
* This only applies to ATM Access Fees, FX conversions are done on market rates.		
** Excluding Cheques issued in USD.		
*** Excluding Intermediary Bank Charges where applicable.		
2	Debit Card	
A	<i>HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:</i>	
i	Annual Fee/ Issuance Fee	Free
ii	Replacement Fee	Free
iii	POS Transaction fee per transaction Local	Free
iv	POS Transaction fee per transaction International	4% of Transaction Amount
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
vi	ATMs International (Balance Inquiry)	Rs. 225/- per Transaction
B	<i>HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:</i>	
i	Annual Fee/ Issuance Fee	Free
ii	Replacement Fee	Free
iii	POS Transaction fee per transaction Local.	1% of Transaction Amount
iv	POS Transaction fee per transaction International	4% of Transaction Amount
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher
vi	ATMs International (Balance Inquiry)	US\$ 3/- per Transaction
3	Mortgages	
i	Processing Fee	Free
4	Autos	
i	Processing Fees	50% waiver on Processing Fees
5	Credit Card	
<i>HBL Prestige members will receive following benefits when applying for HBL Platinum CreditCard</i>		
i	Annual Fee	50% waiver
ii	Supplementary Fee	50% waiver
iii	Card Replacement Fee	50% waiver
iv	Direct Debit Rejection Fee	Free
v	SMS Alert Charges	Free

HBL				
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)				
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023				
Description		Charges		
6	HBL Prestige Lockers *			
	<i>(to be recovered in advance and at the commencement date yearly)</i>			
	A Prestige Semi Digital Locker			
	i	Locker Size	Annual Rent	Key Deposit Fee*
		Small	N/A	N/A
		Medium	Rs. 15,000/-	Rs. 35,000/-
		Large	Rs. 20,000/-	Rs. 50,000/-
	ii	Locker Breaking Charges	Rs. 20,000/-	
	iii	Late Payment Fee	10% of the applicable annual locker rent with a grace period of 30 days from the due date.	
	iv	In case balance falls below funding requirement additional retention fee of PKR 25,000 per quarter will be charged.		
	B Prestige Automated Locker			
	i	Locker Size	Annual Rent	Key Deposit Fee*
		Small	Rs. 40,000/-	Rs. 60,000/-
		Medium	Rs. 45,000/-	Rs. 70,000/-
		Large	Rs. 50,000/-	Rs. 100,000/-
ii	Locker Breaking Charges	Rs. 50,000/-		
iii	Late Payment Fee	10% of the applicable annual locker rent with a grace period of 30 days from the due date.		
iv	In case balance falls below funding requirement additional retention fee of PKR 70,000 per quarter will be charged.			
Important Note:				
a) For Prestige Clients, charges for Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per SOBC.				
b) The Prestige Lockers (Semi Digital and Automated) facility is available only for Prestige clients, maintaining deposit relationships (CASA and TD) as per the above-mentioned criteria.				
c) The AUM-based (Investments, Bancassurance, Mortgage, Auto financing) clients can only access the regular lockers, subject to the availability and prevailing charges.				
d) Quarterly retention fees will be recovered against Semi-Digital and Automated Lockers categories, in case balances fall below the aforementioned defined criteria.				
e) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender.				
Note: In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered.				

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)			
EFFECTIVE FROM JULY 01, 2023 TO DECEMBER 31, 2023			
<i>Description</i>		<i>Charges</i>	
Part U HBL ROSHAN DIGITAL ACCOUNT (RDA)			
Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail the following free/ discounted services:			
A	Banking Services	RDA (Non- Resident Pakistani)	RDA (Resident Pakistani) *Equivalent to FCY
1	Instant Starter Cheque Book	Free	As per SOBC
2	HBL Internet Banking and HBL Mobile Application	Free	
3	E-Statements	Free	
4	Issuance of Banker's Cheque	As per SOBC	
5	Cancellation of Bankers Cheque	As per SOBC	
6	Cash Withdrawal (Non HBL ATMs)	Free	As per SOBC
7	SMS Alert Charges (for over the Counter)	Nil	As per SOBC
8	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per SOBC)	
B	Service Charges on RDA Resident Account, where Minimum monthly average balance is less than:-		
	US\$ 100/-	US equivalent of Rs.43/- Flat, to be recovered on monthly basis	
	€ 100/-	€ equivalent of Rs.43/- Flat, to be recovered on monthly basis	
	£ 100/-	£ equivalent Rs.43/- Flat, to be recovered on monthly basis	
	Note:		
	(1) For FCRDA (Resident Pakistani) customers, all Charges are applicable as per SOBC.		
	(2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only.		
	(3) For RDA (NRP & RP) customers, all ATMs related Charges are applicable as per SOBC.		
Part V ROSHAN APNI CAR			
I	1.1 Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	
	1.2 Early Settlement Charges	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 Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.	
	1.4 Vehicle Appraisal (if applicable)	Actual	
	1.5 Re-possession Charges	Actual or Rs.50,000/- whichever is Lower	
	1.6 Legal Notice Fee	Actual Cost	
	1.7 Late Payment Charges	Rs.1,500/- per late payment	