BI	_	SCHEDULE OF BANK CHARGES TIVE FROM APRIL 01, 2025 TO JUN 30,	2025	FED/ST Applicable	Charge Code	Misys Internal
						Account
D	Description nchless Banking / Konnect by HBL (0	Charges				
	Utility Bill Payment	Charges are inclusive of FED)	NIL	-	-	_
b	Initial Deposit - Konnect by HBL Mob	ile Account	NIL	_	-	-
С	Cash Deposit - Konnect by HBL	Deposit Amount Rs. 1 - 20,000	0.5% of Deposit Amount plus tax	YES		
	Mobile Account	Deposit Amount Rs. 20,000 and above	0.5% of Deposit Amount plus tax	YES		
<u> </u>						
d	Utility Bill Payment - Konnect by HBI	Mobile Account bile Account to Konnect by HBL Mobile Account	NIL	-	-	
e i)	Money Transfer - Konnect by HBL Mo Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0				
1)	Wioney Transfer Sending	accounts and Rs. 50,000/- per day for L1 accounts	NIL			
		accounts and Ks. 50,000/- per day for L1 accounts	NL	-	-	-
ii)	Money Transfer Receiving		NIL	_	-	
	Money Transfer Sending at Agent's loc	ation	Rs. 10 per transaction	YES	-	9916269
111)	Note: Transaction Limits (Separate for	Sending & Receiving): Rs. 25,000/- per day for L0 according	unts and Rs. 50.000/- per day for L1 accounts.	120		,,,1020,
f	Money Transfer - Konnect by HBL	Mobile Account to CNIC				
		Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	K1	9914151
i)	Money Transfer Sending	Transfer Amount Rs. 6,001 - 8,000	Rs. 260 per transaction	YES	K1	9914151
	,	Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	K1	9914151 9914151
		Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000	Rs. 490 per transaction Rs. 550 per transaction	YES YES	K1 K1	9914151
	Note: If transaction is executed at agen	t location additional Rs. 10 will be charged as Agent Fee.	RS. 330 per transaction	IES	Kı	7714131
ii)	Money Transfer Receiving		NIL	-	-	-
g		ther Bank Accounts at Agent's location				
		Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9914151
	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's	Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	K1	9914151
i)		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1	9914151
	location	Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction Rs. 156 per transaction	YES YES	K1 K1	9914151 9914151
		Transfer Amount Rs. 13.001 - 15.000 Transfer Amount Rs. 15.001 - 20.000	Rs. 186 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 25,000 Transfer Amount Rs. 20,001 - 25,000	Rs. 204 per transaction	YES	K1	9914151
h	Money Transfer - Konnect by HBL	Mobile Account to HBL Core Banking Account	16. 20 i per transaction	TLS	111	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
i)	Fund Transfer	*NIL		YES	32	9914162
	* will be updated as per SBP's directive					
i	Money Transfer - Konnect by HBL	Mobile Account to Other Bank Accounts (IBFT)				
		Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32	9914162
1		Transfer Amount Rs. 26.001 - 27.000	Rs. 1 per transaction Rs. 2 per transaction	YES	32	9914162
1		Transfer Amount Rs. 27,001 - 28,000	Rs. 3 per transaction	YES YES	32 32	9914162
1		Transfer Amount Rs. 28,001 - 29,000 Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162
1		Transfer Amount Rs. 29,001 - 30,000 Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162
1		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162
1		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162
1		Transfer Amount Rs. 33.001 - 34.000	Rs. 8 per transaction	YES	32	9914162
1		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162
1		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32	9914162
	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32	9914162
i)		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32	9914162
1		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162
1		Transfer Amount Rs. 39,001 - 40,000 Transfer Amount Rs. 40,001 - 41,000	Rs. 14 per transaction Rs. 15 per transaction	YES YES	32 32	9914162 9914162
1		Transfer Amount Rs. 40,001 - 41,000 Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32	9914162
1		Transfer Amount Rs. 41.001 - 42.000 Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162
1		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32	9914162
1		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32	9914162
1		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32	9914162
1		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32	9914162
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32	9914162
1		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162
	1	Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	32	9914162

	EFFEC	SCHEDULE OF BANK CHARGES TIVE FROM APRIL 01, 2025 TO JUN 3	30, 2025	FED/ST Applicable	Charge Code	Misy Intern Accou
	Description	Charg	ges			
i	Cash Withdrawal at Agent Location	n - Konnect by HBL Mobile Account				
		Transfer Amount Rs. 1 - 200	Rs. 15 per transaction	YES	35	9914
		Transfer Amount Rs. 201 - 500	Rs. 15 per transaction	YES	35	9914
		Transfer Amount Rs. 501 - 1,000	Rs. 20 per transaction	YES	35	9914
		Transfer Amount Rs. 1,001 - 2,500	Rs. 45 per transaction	YES	35	9914
		Transfer Amount Rs. 2,501 - 4,000	Rs. 80 per transaction	YES	35	9914
		Transfer Amount Rs. 4,001 - 6,000	Rs. 100 per transaction	YES	35	9914
:\	W741 1 1 4 *	Transfer Amount Rs. 6,001 - 8,000	Rs. 125 per transaction	YES	35	9914
i)	Withdrawal Amount *	Transfer Amount Rs. 8,001 - 10,000	Rs. 180 per transaction	YES	35	9914
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES	35 35	9914
		Transfer Amount Rs. 13,001 - 16,000	Rs. 280 per transaction Rs. 330 per transaction	YES	35	9914 9914
		Transfer Amount Rs. 16,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000	Rs. 380 per transaction	YES YES	35	9914
		Transfer Amount Rs. 25,001 - 25,000 Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES	35	9914
		Transfer Amount Rs. 30,001 - 40,000	Rs. 560 per transaction	YES	35	9914
		Transfer Amount Rs. 40,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000	Rs. 690 per transaction	YES	35	9914
	* For transactions through HRA Acco	ount fee will be 50% of the above mentioned slab.	1 13. 070 per transaction	1123	رر	7714
k						•
	The state of the s	Transfer Amount Rs. 1- 500	Rs.12 per transaction	YES	35	9914
		Transfer Amount Rs. 501 -1000	Rs.25 per transaction	YES	35	9914
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35	9914
		Transfer Amount Rs. 2501 - 4000	Rs.50 per transaction	YES	35	9914
	Withdrawal Amount *	Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction	YES	35	9914
	Williawai Alikulit	Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction	YES	35	9914
i)		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction	YES	35	9914
		Transfer Amount Rs. 10.001 - 13.000	Rs.100 per transaction	YES	35	9914
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction	YES	35	9914
		Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	YES	35	9914
i)	Cash Withdrawal	Rs. 23.44/- per transaction Flat		YES		9914
	Cash Withdrawal Print Receipt	Rs. 3.13/- per transaction				
ii)	Charges Balance Inquiry (HBL & Non-HBL					
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry				
ii)	Charges Balance Inquiry (HBL & Non-HBL	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location	Rs. 30 per transaction		K1	9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction Rs. 30 per transaction	YES	K1 K1	9916 9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location	Rs. 30 per transaction Rs. 30 per transaction Rs. 35 per transaction		K1 K1 K1	9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1.001 - 2,500	Rs. 30 per transaction	YES YES	K1	9916 9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000	Rs. 30 per transaction Rs. 35 per transaction	YES YES YES	K1 K1	9916 9916 9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4.000 Transfer Amount Rs. 4.001 - 6,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction	YES YES YES YES	K1 K1 K1	9916 9916 9916
ii) iii)	Charges Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction	YES YES YES YES YES YES YES YES YES	K1 K1 K1 K1 K1	9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction	YES	K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4,000 Transfer Amount Rs. 4.001 - 6.000 Transfer Amount Rs. 6.001 - 8.000 Transfer Amount Rs. 8.001 - 10.000 Transfer Amount Rs. 1.001 - 13.000 Transfer Amount Rs. 1.3.001 - 15.000 Transfer Amount Rs. 1.5.001 - 20.000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 120 per transaction	YES	K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 25,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction	YES	K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 13,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 2,0001 - 25,000 Transfer Amount Rs. 2,0001 - 30,000 Transfer Amount Rs. 2,0001 - 30,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 191 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 1,0001 - 13,000 Transfer Amount Rs. 1,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 1001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 30,001 - 50,000 Gulak Variants	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 10,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 10,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 2,500	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 280 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 280 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4,000 Transfer Amount Rs. 4.001 - 6.000 Transfer Amount Rs. 6.001 - 8.000 Transfer Amount Rs. 8.001 - 10.000 Transfer Amount Rs. 10.001 - 13.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 20.001 - 25.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 40.001 - 50.000 Gulak Variants Gulak 1,000 Gulak 2,500 Gulak 2,500 Gulak 2,500	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Pre-mature Penalty Charges Rs. 85 per transaction Rs. 120 per transaction Rs. 120 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 20,001 - 50,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 7,500 Gulak 7,500	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 150 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 30,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 4,000 Gulak 7,500 Gulak 10,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 100 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Pre-mature Penalty Charges Rs. 85 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 300 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 10,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 25,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak 1,000 Gulak 2,500 Gulak 1,000 Gulak 15,000 Gulak 15,000 Gulak 15,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 35 per transaction Rs. 300 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 300 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4.000 Transfer Amount Rs. 4.001 - 6.000 Transfer Amount Rs. 6.001 - 8.000 Transfer Amount Rs. 8.001 - 10.000 Transfer Amount Rs. 10.001 - 13.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 20.001 - 25.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 40.001 - 50.000 Gulak 1.000 Gulak 2.500 Gulak 1.000 Gulak 15.000 Gulak 15.000 Gulak 15.000 Gulak 20.000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 350 per transaction Rs. 300 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving Account)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 50,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak 1,000 Gulak 2,500 Gulak 1,500 Gulak 10,000 Gulak 10,000 Gulak 20,000 Gulak 40,000 Gulak 10,000 Gulak 40,000 Gulak 10,000 Gulak 40,000 Gulak 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 130 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 600 per transaction Rs. 600 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
iii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving Account) Note: 1. Pre-mature Encashment/Penalty cha	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 30,000 Transfer Amount Rs. 25,001 - 50,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak 1,000 Gulak 2,500 Gulak 1,500 Gulak 10,000 Gulak 10,000 Gulak 20,000 Gulak 40,000 Gulak 10,000 Gulak 40,000 Gulak 10,000 Gulak 40,000 Gulak 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 130 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 600 per transaction Rs. 600 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving Account) Note: 1. Pre-mature Encashment/Penalty cha 2. Payout rates are directly related to p HBL ATM biometric verification Pensioner Proof of Life (POL)	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 2,500 Gulak 4,000 Gulak 15,000 Gulak 15,000 Gulak 20,000 Gulak 40,000 Gulak 50,000 Gulak 40,000 Gulak 40,000 Gulak 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 100 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 130 per transaction Rs. 130 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 400 per transaction Rs. 400 per transaction Rs. 600 per transaction Rs. 1,000 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Gulak (Konnect by HBL Saving Account) Note: 1. Pre-mature Encashment/Penalty cha 2. Payout rates are directly related to p HBL ATM biometric verification	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 2,500 Gulak 4,000 Gulak 15,000 Gulak 15,000 Gulak 20,000 Gulak 40,000 Gulak 50,000 Gulak 40,000 Gulak 40,000 Gulak 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 55 per transaction Rs. 65 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 370 per transaction Rs. 120 per transaction Rs. 130 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 400 per transaction Rs. 400 per transaction Rs. 400 per transaction Rs. 1,000 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) m	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Deposit Amount Note: 1. Pre-mature Encashment/Penalty cha 2. Payout rates are directly related to p HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mo	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1,000 Transfer Amount Rs. 1,001 - 2,500 Transfer Amount Rs. 2,501 - 4,000 Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000 Transfer Amount Rs. 8,001 - 10,000 Transfer Amount Rs. 10,001 - 13,000 Transfer Amount Rs. 13,001 - 15,000 Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 20,001 - 25,000 Transfer Amount Rs. 30,001 - 40,000 Transfer Amount Rs. 40,001 - 50,000 Gulak Variants Gulak 1,000 Gulak 2,500 Gulak 4,000 Gulak 15,000 Gulak 15,000 Gulak 20,000 Gulak 40,000 Gulak 50,000 Gulak 40,000 Gulak 40,000 Gulak 40,000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 240 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 10 per transaction Rs. 10 per transaction Rs. 1000 per transaction Rs. 1000 per transaction Rs. 1000 per transaction Rs. 1,000 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) m ii)	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Deposit Amount Note: 1. Pre-mature Encashment/Penalty cha 2. Payout rates are directly related to p HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mobil Transfer Out - Konnect by HBL Mobile	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry Ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4.000 Transfer Amount Rs. 4.001 - 6.000 Transfer Amount Rs. 6.001 - 8.000 Transfer Amount Rs. 8.001 - 10.000 Transfer Amount Rs. 10.001 - 13.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 20.001 - 25.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 30.001 - 50.000 Transfer Amount Rs. 40.001 - 50.000 Gulak 10.000 Gulak 10.000 Gulak 15.000 Gulak 15.000 Gulak 20.000 Gulak 20.000 Gulak 40.000 Gulak 20.000 Gulak 20.000 Gulak 40.000 Gulak 40.000 Gulak 40.000 Gulak 40.000 Gulak 20.000 Gulak 40.000 Gulak 20.000 Gulak 40.000 Gulak 40.000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 210 per transaction Rs. 301 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 300 per transaction Rs. 400 per transaction Rs. 400 per transaction Rs. 1,000 per transaction NIL NIL NIL	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916
ii) m ii) n r	Charges Balance Inquiry (HBL & Non-HBL ATM) Cash Deposit into HBL Core Banki Deposit Amount Deposit Amount Note: 1. Pre-mature Encashment/Penalty cha 2. Payout rates are directly related to p HBL ATM biometric verification Pensioner Proof of Life (POL.) Balance Inquiry - Konnect by HBL Mobil	Rs. 3.13/- per transaction Rs. 3.13/- per inquiry ing Account at Agent's location Transfer Amount Rs. 1 - 1.000 Transfer Amount Rs. 1.001 - 2.500 Transfer Amount Rs. 2.501 - 4,000 Transfer Amount Rs. 4.001 - 6.000 Transfer Amount Rs. 8.001 - 10.000 Transfer Amount Rs. 8.001 - 13.000 Transfer Amount Rs. 10.001 - 13.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 15.001 - 20.000 Transfer Amount Rs. 20.001 - 25.000 Transfer Amount Rs. 20.001 - 25.000 Transfer Amount Rs. 30.001 - 40.000 Transfer Amount Rs. 40.001 - 50.000 Gulak Variants Gulak 1.000 Gulak 2.500 Gulak 2.500 Gulak 4.000 Gulak 15.000 Gulak 15.000 Gulak 20.000 Gulak 40.000	Rs. 30 per transaction Rs. 35 per transaction Rs. 48 per transaction Rs. 48 per transaction Rs. 55 per transaction Rs. 56 per transaction Rs. 70 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 180 per transaction Rs. 180 per transaction Rs. 240 per transaction Rs. 240 per transaction Rs. 270 per transaction Rs. 270 per transaction Rs. 120 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 150 per transaction Rs. 10 per transaction Rs. 10 per transaction Rs. 10 per transaction Rs. 10 per transaction Rs. 150 per transaction Rs. 1500 per transaction	YES	K1 K1 K1 K1 K1 K1 K1 K1 K1	9916 9916 9916 9916 9916 9916 9916 9916

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	EFFECT	SCHEDULE OF BANK CHARGES TVE FROM APRIL 01, 2025 TO JUN	30, 2025		FED/ST Applicable	Charge Code	Misys Internal Account
	Description	Cha	irges				
w	Average Minimum Balance required		<u> </u>	IL			
Х	Balance Inquiry through SMS			IL			
v	Upgrade of MW Account		N	IL			
z	Account Maintenance		N	IL			
aa	SMS Alerts for Customers		N	IL			
ab	SMS Alerts for Agents		Rs. 230/- per mon	th (inclusive of tax)			
ac	MPIN Creation			IL			
ad	MPIN Change		N	IL			
ae	App Login			IL			
af	Postpaid Bill Payment OTC			IL			
ag	Donations OTC			IL			
ah	Balance Check Via USSD			IL			
ai	Receive International Remittance		N	IL			
aj	Postpaid Bill Payment through M-Walle	et	N	IL			
ak	Mini statement M- Wallet/App		N	IL			
al	Donations through M-Wallet			IL			
am	Internet Bill Payment OTC		N	IL			
an	Internet Bill Payment M-Wallet		N	IL			
ao	Debit Card PIN Creation / Change			IL			
ap	IBFT Incoming			IL			
aq		ase of no activity in account for 12 months)		IL			
ar	In App BVS charges			IL			
as	USSD Platform Fee/transaction*			IL			
	Transaction processing Eac **	NIL					
at	Transaction processing Fee **						
	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be	recovered for all IBFT Mobile Wallet transactions	N				
au av aw	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients	recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC.		ent between pa	arties involv	ed
au	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be *** All financial/Non-financial transact Fund Transfer To RAAST ID	recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC. N Pricing will	IL be set as mutual agreem	ent between pa	arties involv	ed
au av aw	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients	recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC. N Pricing will Free ONUS ATM Ca	IL be set as mutual agreements with the set as mutual agreements.	ent between pa	arties involv	ed
av aw ax	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be the season of transaction processing fee will be the season of transaction from transfer To RAAST ID Corporate Clients Debit Cards Debit Cards	recovered for all IBFT Mobile Wallet transactions ions done via App platform. Annual Fee	as per 1-link SOC. N Pricing will Free ONUS ATM Ca	IL be set as mutual agreem sh Withdrawal Limit/			
av aw ax	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be the season of transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card	recovered for all IBFT Mobile Wallet transactions ions done via App platform. Annual Fee Rs. 1,100 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc	IL be set as mutual agreements with drawal Limit/ onth	YES	1L	9916277
av aw ax i	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be **** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500	recovered for all IBFT Mobile Wallet transactions ions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card	As per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc F Rs. 20	IIL be set as mutual agreements withdrawal Limit/onthere 0,000/-	YES YES	1L 1L	9916277 9916277
av aw ax i ii	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be i *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500	recovered for all IBFT Mobile Wallet transactions ions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card	As per 1-link SOC. Pricing will Free ONUS ATM Ca Mc F Rs. 20 Rs. 20 Rs. 20	IIL be set as mutual agreements sh Withdrawal Limit/ onth ree 0,000/- 0,000/-	YES YES YES	1L 1L 1L	991627' 991627' 991627'
av aw ax i ii iii iii	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be to transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card	recovered for all IBFT Mobile Wallet transactions ions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card	Free ONUS ATM Ca Rs. 20 Rs. 20 Rs. 20	IIL be set as mutual agreem sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/-	YES YES YES YES	1L 1L 1L 1L	9916277 9916277 9916277 9916277
av aw ax i ii iii iii iv	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be the standard transaction processing fee will be the standard transact fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card	ss per 1-link SOC. N Pricing will Free ONUS ATM Ca Mo F Rs. 20 Rs. 20 Rs. 20 Rs. 20 Rs. 30	IIL be set as mutual agreements sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES	1L 1L 1L 1L 1L	9916277 9916277 9916277 9916277 9916277
av aw ax i ii iii iv v	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be ! *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card	Free ONUS ATM Ca Brown Br. 20 Rs. 20 Rs. 30 Rs. 31 Rs. 31	IIL be set as mutual agreements withdrawal Limit/onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES	1L 1L 1L 1L	9916277 9916277 9916277 9916277 9916277 9916277
av aw ax i ii iii iv v vi vii	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be the standard transaction processing fee will be the standard transact fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card	Free ONUS ATM Ca Brown Br. 20 Rs. 20 Rs. 30 Rs. 31 Rs. 31	IIL be set as mutual agreements sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES	1L 1L 1L 1L 1L	9916277 9916277 9916277 9916277 9916277
av aw ax i ii iii iv v vi vii	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be i *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card	Free ONUS ATM Ca Brown Br. 20 Rs. 20 Rs. 30 Rs. 31 Rs. 31	IIL be set as mutual agreements withdrawal Limit/onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES	1L 1L 1L 1L 1L	9916277 9916277 9916277 9916277 9916277 9916277
av aw ax i ii iii iv v vi vii	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be t *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Agent Debit Card 1500 Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card	Free ONUS ATM Ca Rs. 20 Rs. 30 Rs. 30 Free Cash-in	IIL be set as mutual agreements sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- Free Cash-out	YES YES YES YES YES YES YES	1L 1L 1L 1L 1L	9916277 9916277 9916277 9916277 9916277 9916277
av aw ax i ii iii iv v	App Platform Fee/transaction *** * All financial/Non-financial transaction ** A transaction processing fee will be i *** All financial/Non-financial transact Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card	s per 1-link SOC. N Pricing will Free ONUS ATM Ca Mr. FR. 20 Rs. 20 Rs. 20 Rs. 30 Rs. 30 Rs. 30 Rs. 20 Free Cash-in (Monthly)	IIL be set as mutual agreements withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES	IL IL IL IL IL IL	9916277 9916277 9916277 9916277 9916277 9916277 9914306
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