

HBL			FED/ST Applicable	Charge Code	Misys Internal Account		
SCHEDULE OF BANK CHARGES							
EFFECTIVE FROM JULY 01, 2025 TO SEPTEMBER 30, 2025							
Description		Charges					
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)							
a	Utility Bill Payment	NIL	-	-	-		
b	Initial Deposit - Konnect by HBL Mobile Account	NIL	-	-	-		
c	Cash Deposit - Konnect by HBL Mobile Account	Deposit Amount Rs. 1 - 20,000	0.5% of Deposit Amount plus tax	YES			
		Deposit Amount Rs. 20,000 and above					
d	Utility Bill Payment - Konnect by HBL Mobile Account	NIL	-	-	-		
e	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account						
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL	-	-		
ii)	Money Transfer Receiving		NIL	-	-		
iii)	Money Transfer Sending at Agent's location		Rs. 10 per transaction	YES	-		
	Note: 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 - Konnect by HBL Mobile Account to CNIC						
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	K1		
		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1		
		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1		
		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	K1		
		Transfer Amount Rs. 6,001 - 8,000	Rs. 260 per transaction	YES	K1		
		Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	K1		
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	K1		
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	K1		
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	K1		
	Note: If transaction is executed at agent location additional Rs.10 will be charged as Agent Fee.						
ii)	Money Transfer Receiving		NIL	-	-		
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location						
i)	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1		
		Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	K1		
		Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	K1		
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	K1		
		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1		
		Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	K1		
		Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction	YES	K1		
		Transfer Amount Rs. 13,001 - 15,000	Rs. 156 per transaction	YES	K1		
		Transfer Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES	K1		
	Transfer Amount Rs. 20,001 - 25,000		Rs. 204 per transaction	YES	K1		
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account						
i)	Fund Transfer	*NIL	YES	32	9914162		
	* will be updated as per SBP's directives						
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)						
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32		
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	32		
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	32		
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	32		
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32		
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32		
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32		
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32		
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	32		
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32		
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32		
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32		
		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32		
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32		
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32		
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32		
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32		
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32		
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32		
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32		
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32		
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32		
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32		
			Transfer Amount Rs. 48,001 - 49,001		Rs. 23 per transaction	YES	32
			Transfer Amount Rs. 49,001 - 50,000		Rs. 24 per transaction	YES	32

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SCHEDULE OF BANK CHARGES EFFECTIVE FROM JULY 01, 2025 TO SEPTEMBER 30, 2025						
Description		Charges				
i	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
i)	Withdrawal Amount *	Transfer Amount Rs. 1 - 200	Rs. 15 per transaction	YES	35	9914165
		Transfer Amount Rs. 201 - 500	Rs. 15 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 - 1,000	Rs. 20 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs. 45 per transaction	YES	35	9914165
		Transfer Amount Rs. 2,501 - 4,000	Rs. 80 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs. 100 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs. 125 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs. 180 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs. 280 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs. 330 per transaction	YES	35	9914165
		Transfer Amount Rs. 20,001 - 25,000	Rs. 380 per transaction	YES	35	9914165
		Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES	35	9914165
		Transfer Amount Rs. 30,001 - 40,000	Rs. 560 per transaction	YES	35	9914165
	Transfer Amount Rs. 40,001 - 50,000	Rs. 690 per transaction	YES	35	9914165	
* For transactions through HRA Account fee will be 50% of the above mentioned slab.						
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
i)	Withdrawal Amount *	Transfer Amount Rs. 1- 500	Rs.12 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 -1000	Rs.25 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35	9914165
		Transfer Amount Rs. 2501 - 4000	Rs.50 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs.100 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	YES	35	9914165
*Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'ax' below). * For transactions through HRA Account fee will be 50% of the above mentioned slab.						
l	Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account					
i)	Cash Withdrawal	Rs. 23.44/- per transaction Flat	YES		9914165	
ii)	Cash Withdrawal Print Receipt Charges	Rs. 3.13/- per transaction				
iii)	Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per inquiry				
m	Cash Deposit into HBL Core Banking Account at Agent's location					
i)	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES	K1	9916267
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES	K1	9916267
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per transaction	YES	K1	9916267
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per transaction	YES	K1	9916267
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per transaction	YES	K1	9916267
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per transaction	YES	K1	9916267
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per transaction	YES	K1	9916267
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per transaction	YES	K1	9916267
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per transaction	YES	K1	9916267
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per transaction	YES	K1	9916267
	Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per transaction	YES	K1	9916267	
n	Gulak (Konnect by HBL Saving Account)	Gulak Variants	Pre-mature Penalty Charges			
		Gulak 1,000	Rs. 85 per transaction	YES		
		Gulak 2,500	Rs. 120 per transaction	YES		
		Gulak 4,000	Rs. 150 per transaction	YES		
		Gulak 10,000	Rs. 330 per transaction	YES		
		Gulak 15,000	Rs. 400 per transaction	YES		
		Gulak 20,000	Rs. 600 per transaction	YES		
		Gulak 40,000	Rs. 1,000 per transaction	YES		
Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change						
o	HBL ATM biometric verification		Rs.15 per transaction			
p	Pensioner Proof of Life (POL)		NIL			
q	Balance Inquiry - Konnect by HBL Mobile Account		NIL			
r	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
s	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
t	View Mini Statement - Konnect by HBL Mobile Account		NIL			
u	Air Time Top Up - Konnect by HBLs Agent & Mobile Account		NIL			
v	Mobile Account Opening on Agent and Customer App		NIL			

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SCHEDULE OF BANK CHARGES EFFECTIVE FROM JULY 01, 2025 TO SEPTEMBER 30, 2025							
Description		Charges					
w	Average Minimum Balance required			NIL			
x	Balance Inquiry through SMS			NIL			
y	Upgrade of MW Account			NIL			
z	Account Maintenance			NIL			
aa	SMS Alerts for Customers			NIL			
ab	SMS Alerts for Agents		Rs. 230/- per month (inclusive of tax)				
ac	MPIN Creation			NIL			
ad	MPIN Change			NIL			
ae	App Login			NIL			
af	Postpaid Bill Payment OTC			NIL			
ag	Donations OTC			NIL			
ah	Balance Check Via USSD			NIL			
ai	Receive International Remittance			NIL			
aj	Postpaid Bill Payment through M-Wallet			NIL			
ak	Mini statement M- Wallet/App			NIL			
al	Donations through M-Wallet			NIL			
am	Internet Bill Payment OTC			NIL			
an	Internet Bill Payment M-Wallet			NIL			
ao	Debit Card PIN Creation / Change			NIL			
ap	IBFT Incoming			NIL			
aq	Account in-activity fee (Applicable in case of no activity in account for 12 months)			NIL			
ar	In App BVS charges			NIL			
as	USSD Platform Fee/transaction*			NIL			
at	Transaction processing Fee **			NIL			
au	App Platform Fee/transaction ***			NIL			
	* All financial/Non-financial transactions done via USSD platform. ** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC. *** All financial/Non-financial transactions done via App platform.						
av	Fund Transfer To RAAST ID			NIL			
aw	Corporate Clients		Pricing will be set as mutual agreement between parties involved				
	Note: Konnect Pension accounts are exempt from all charges (covering withdrawals, deposits, transfers, and other relevant services).						
ax	Debit Cards						
	Debit Cards	Annual Fee	Free ONUS ATM Cash Withdrawal Limit/ Month				
i	Agent Debit Card	Rs. 1,100 per Debit Card	Free		YES	1L	9916277
ii	Konnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L	9916277
iii	Konnect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L	9916277
iv	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-		YES	1L	9916277
v	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-		YES	1L	9916277
vi	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-		YES	1L	9916277
vii	HAW Debit Card	Rs. 1,500 per Debit Card (Free for First Year)	Rs. 200,000/-		YES		9914306
ay	Remittance Package						
	Packages	Fee	Free Cash-in (Monthly)	Free Cash-out (Monthly)			
i	Bronze (1 Month)	Rs. 265 per Package	Rs. 25,000	Rs. 25,000	YES	1L	9916277
ii	Silver (1 Month)	Rs. 550 per Package	Rs. 200,000	Rs. 200,000	YES	1L	9916277
iii	Gold (1 Year)	Rs. 3,780 per Package	Rs. 100,000	Rs. 100,000	YES	1L	9916277
iv	Platinum (1 Year)	Rs. 4,725 per Package	Rs. 200,000	Rs. 200,000	YES	1L	9916277
v	Card Replacement Charges	Rs. 600/-			YES		9914306
ba	Digital Credit						
	Service charges	Duration	Charges				
i		7 days	3.2% of the loan amount		YES		
ii		14 days	6.4% of the loan amount		YES		
iii		21 days	9.6% of the loan amount		YES		
iv		28 days	12.8% of the loan amount		YES		
	Service charges will be deducted one time at the time of disbursal of loan						
v	Late Payment Charges (LPC)	4.5% of the outstanding amount.			YES		
	LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.						