

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	
	Transfer Amount Rs. 20,001 - 25,000	Rs. 550 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

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
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
*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
<b>Note:</b> 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			

**HBL**

**SCHEDULE OF BANK CHARGES**  
**EFFECTIVE FROM JULY 01, 2025 TO SEPTEMBER 30, 2025**

FED/ST  
ApplicableCharge  
CodeMisys  
Internal  
Account**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	<b>Debit Cards</b>				
	<b>Debit Cards</b>	<b>Annual Fee</b>	<b>Free ONUS ATM Cash Withdrawal Limit/ Month</b>		
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	<b>Remittance Package</b>				
	<b>Packages</b>	<b>Fee</b>	<b>Free Cash-in (Monthly)</b>	<b>Free Cash-out (Monthly)</b>	
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