

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED)						
EFFECTIVE FROM Jan 01, 2026 TO Mar 31, 2026						
Description		Charges				
5	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	0.5% of Deposit Amount plus tax		YES		
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	NIL	-	-	-
ii)	Money Transfer Receiving		NIL	-	-	-
iii)	Money Transfer Sending at Agent's location		Rs. 10 per transaction	YES	-	9916269
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	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	K1	9914151
		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
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	K1	9914151
	Transfer Amount Rs. 20,001 - 25,000	Rs. 550 per transaction	YES	K1	9914151	
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	9914151
		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
		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1	9914151
		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	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 156 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES	K1	9914151
	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					
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	9914162
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	32	9914162
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	32	9914162
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	32	9914162
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	32	9914162
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32	9914162
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32	9914162
		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32	9914162
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32	9914162
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32	9914162
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32	9914162
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32	9914162
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32	9914162
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32	9914162
		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
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162
		Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	32	9914162
j	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					
		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

i)	Withdrawal Amount *	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.							
1 <b>ATM Charges</b>							
i)	Cash Withdrawal	Rs. 35/- per transaction flat (Non-HBL ATM)		YES		9914165	
ii)	Cash Withdrawal Print Receipt Charges	Rs. 3.13/- per transaction (HBL ATM)		YES			
		Rs. 4.67/- per transaction (Non-HBL ATM)					
iii)	Balance Inquiry (HBL & Non-HBL ATMs)	Rs. 3.13/- per inquiry (HBL ATM)		YES			
		Rs. 4.67/- per inquiry (Non-HBL ATM)					
m <b>Cash Deposit into HBL Core Banking Account at Agent's location</b>							
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 (Kconnect by HBL Saving Account)	<b>Gulak Variants</b>	<b>Pre-mature Penalty Charges</b>		
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			
<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	YES				
p	Pensioner Proof of Life (POL)	NIL					
q	Balance Inquiry - Kconnect by HBL Mobile Account	NIL					
r	Transfer Out - Kconnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL					
s	Transfer in - Kconnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL					
t	View Mini Statement - Kconnect by HBL Mobile Account	NIL					
u	Air Time Top Up - Kconnect by HBLs Agent & Mobile Account	NIL					
v	Mobile Account Opening on Agent and Customer App	NIL					
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)	YES				
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					
<b>Note:</b> Kconnect Pension accounts are exempt from all charges (covering withdrawals, deposits, transfers, and other relevant services).							
<b>ax Debit Cards</b>							
	<b>Debit Cards</b>	<b>Annual Fee</b>	<b>Free ONUS ATM Cash Withdrawal</b>				
i	Agent Debit Card	Rs. 1,100 per Debit Card	Free	YES	1L	9916277	
ii	Kconnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	YES	1L	9916277	
iii	Kconnect 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	
<b>ay Remittance Packages</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		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
az	Card Replacement Charges	Rs. 600/-			YES		9914306
ba	<b>Digital Credit</b>						
	Service charges	<b>Duration</b>	<b>Charges</b>				
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.						