

<b>HBL</b>						FED Applicable		
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>								
Description			Charges					
INTERNATIONAL BANKING								
Part-A	IMPORTS							
1		<b>Sight/DA Letter of Credit Opening Commission.</b>	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	YES	
	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. 1,500/- Flat Courier Charges Rs.1,500/- Flat per item						NO
	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					YES
			(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					YES
		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.						YES
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.						YES
		Note:-e) 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.						YES
	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.2,000/- 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.					YES
h	L/C opened under "Deferred Payment" - for period over one year.	0.40% per quarter or part thereof upto final payment - Minimum Rs.3,000/- At the time of opening of L/C, commission to be charged on full amount of L/c liability 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.					YES	
i	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/-					YES	
j	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/-					YES	
1.1		<b>HBL Trade Power Sight/DA Letter of Credit Opening Commission.</b>	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC		
	a		Upto Rs. 20 M	0.35% Per Quarter	0.20% Per Quarter	Rs.1,200/- per LC	YES	
	b		Exceeding Rs. 20 M to Rs.40 M	0.30% Per Quarter	0.15% Per Quarter			

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	<b>c</b> Contract Registration for Imports on Consignment basis.	0.15% Minimum Rs.1,000/- per transaction.	YES
	<b>d</b> All other applicable / incidental / subsequent charges not mentioned above shall be charged as per the applicable section of the Schedule of Charges.		
<b>2</b>	<b>REVALIDATION CHARGES</b>		
	Revalidation Commission for expired L/Cs revalidated	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). Revalidation commission will be charged on acceptance by the applicant to submission of documents against expired L/Cs at negotiating/opening bank's counters.	YES
<b>3</b>	<b>TRANSFER OF L/C</b>		
	Transfer of L/C to New Beneficiary	Transfer commission at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-	
		Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.	YES
<b>4</b>	<b>Registration of Import Contract</b>		
	<b>a</b> Registration of Import Contract	With SBP in respect of Private Foreign Currency Loan obtained by borrower in Pakistan from Foreign lenders.	YES
		Handling charges Rs.6,000/- Flat	
	<b>b</b> 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	YES
	<b>c</b> Contract Registration Fee other than 'a' above.		
	<b>i</b> Upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.	YES
	Over Rs.75 Million	Negotiable - (To be approved by Functional Head) - Minimum Rs.1,500/-	
	<b>d</b> Registered Contract Amendment Commission	Flat Charges Rs.1,000/- If amendment involves increase in amount then Commission will be charged @ 0.15% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.	YES
<b>5</b>	<b>L/C Amendment Charges</b>		
	<b>a</b> L/C Amendment Charges	Rs.1,200/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	YES
		Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs.1,500/- Flat per item	NO
	<b>b</b> Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1,500/- Flat per bill.	YES
<b>6</b>	<b>L/C Retirement Charges</b>		
	<b>a</b> 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>b</b> In addition to mark-up as per 6(a), Commission is to be charged as under:		
	<b>i</b> If retired within 10 days from the date of lodgment	No Commission	
	<b>ii</b> If retired within 15 days subsequent to the period at (i) above.	@ 0.20% on purchase price.	YES
	<b>iii</b> If retired within next 15 days after the period mentioned at (ii) above.	@ 0.25% on purchase price.	YES

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<b>iv</b>	If retired after 40 days after the period mentioned at (iii) above.	@ 0.35% on purchase price.	YES
<b>v</b>	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst	Handling Charges Rs.2,000/= per shipment.	YES
	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 lodgement 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 lodgement 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/-		YES
	(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.		
<b>c i</b>	If bills are to be drawn at usance under L/C other than Pay As You Earn Scheme and Suppliers/ Buyers Credit and Deferred Payment L/C on yearly basis.	(a) Rs.1,300/- 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)	YES YES
<b>ii</b>	D/A Commission for bills drawn under L/C if business exceeds Rs.250 M (P.A.)	Negotiable (To be approved by Functional Head).	YES
<b>d</b>	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.	YES
<b>7</b>	<b>L/C Cancellation Charges</b>		
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-	YES NO
<b>8</b>	<b>Credit Report Charges</b>		
	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.1,500/- to be recovered.	NO NO
<b>9</b>	<b>FIM</b>		
<b>a</b>	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-		
<b>i</b>	Arrangement of Facility	Nil	
<b>ii</b>	On one time Request.	@ 0.55% of Bill Amount	YES
<b>iii</b>	Due to Forced Clearance	@ 1.20% of Bill Amount	YES
<b>b</b>	Handling charges of D.A L/C Consignment cleared & kept under Pledge:-		
<b>i</b>	Arranged at the time of opening of D.A L/C.	@ 0.35% of Bill Amount	YES
<b>ii</b>	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	YES
<b>iii</b>	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	YES

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10	<b>Import Bills returned unpaid.</b>		
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent in Pak Rupees.	YES
		Plus Courier charges Rs.1,500/- and any other charges from Beneficiary Bank for return of un-paid bills.	NO
		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.	YES
11	<b>Documentary Collection</b>		
	<b>a</b> Import Collections:- Documentary on Sight & Usance basis	Sight Rs.1,000/- Flat Usance Commission @ 0.10% per month or part thereof (from the date of lodgement until payment) Minimum Rs.1,000/- Note: If usance bills lodged and retired on the same day Rs.1,000/- Flat will be recovered.	YES
	<b>b</b> Consignments.	0.1% Minimum Rs.1,000/- irrespective of import volumes.	YES
	<b>c</b> Import against Advance payment to suppliers.	(i) Rs.1,500/- Flat	YES
	<b>d</b> 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/-	YES NO
12	<b>Reimbursement Charges</b>		
	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO
13	<b>Other Import Related Charges</b>		
	<b>a</b> Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES
	<b>b</b> Service charges against import transactions i.e. Import Bills/PAD / Collection / Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-	YES
	<b>c</b> Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat	YES
	<b>d</b> Expenses recovery protest / Legal charges	At Actual	NO
<b>Part-B EXPORTS</b>			
1	<b>L/C Advising</b>		
	<b>a</b> Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
	<b>b</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)	YES NO
2	<b>Amendment Advising.</b>		
	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)	YES NO
3	<b>Negotiation</b>		
	<b>a</b> Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1,000/-	YES
	<b>b</b> Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-	YES
	<b>c</b> Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (e) will not be applicable here.	YES

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	<b>Description</b>	<b>Charges</b>	
	<b>d</b> Export Development Surcharge	Rs.80/- Flat per transaction	YES
	<b>e</b> Negotiation Charges (FCY L/C's):-		
	<b>i</b> Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.1,500/-	YES NO
	<b>ii</b> Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.1,500/-	YES NO
	Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered. (2) Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.		
	<b>f</b> Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.	YES
<b>4</b>	<b>Confirmation</b>		
	Confirmation/Acceptance	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)	YES
<b>5</b>	<b>Transfer of L/Cs.</b>		
	Transfer of Export L/Cs.	Rs.1,500/- Flat	YES
<b>6</b>	<b>Reimbursement</b>		
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat	YES
<b>7</b>	<b>Processing of Documents under L/C restricted on other Banks</b>		
	Where documents are sent to other banks for negotiation under restricted L/C.	Rs.1,000/- Flat	YES
<b>8</b>	<b>Handling of Duty Draw - Back Claims</b>		
	<b>a</b> Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.	YES
	<b>b</b> Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.	YES
<b>9</b>	<b>NOC Issuance / Documents Transferred</b>		
	<b>a</b> Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES
	<b>b</b> ERF – NOC for Entitlement	Rs.1,200/- ( Flat) per case	YES
	<b>c</b> Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat	YES
	<b>d</b> Preparation of substitution case in export re-finances.	Rs.1,500/- Flat	YES
<b>10</b>	<b>Collections</b>		
	<b>a</b> Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat	YES NO
	<b>b</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/-	YES
	<b>c</b> FDBC where Bank earns exchange difference.	Rs.500/- Flat Per Shipment	YES
	<b>d</b> Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat	YES

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	<b>e</b> 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.1,000/-	YES	
		(i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- 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.	NO	
<b>11</b>	<b>Advance Payment Charges</b> Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	
<b>Part C FOREIGN CURRENCY REMITTANCES</b>				
<b>A OUTWARD:</b>				
<b>1</b>	<b>a-i</b> Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations.	@ 0.25% Minimum Rs.1,000/-	YES	
		Plus Swift charges Rs.500/-	NO	
		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		
	<b>a-ii</b> Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations.	@ 0.25% Minimum Rs.750/-	YES	
		Plus Swift charges Rs.500/-	NO	
		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>b</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.	YES	
	<b>c Local Foreign Funds Transfers (LFFT)</b>			
		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/-	Depending on the currency in which transfer is being made  YES
		Note: Free Intercity LFFT for HBL at Work Account		
<b>d FFT/FDD</b>				
	<b>i</b> Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any.	YES	
		Plus Swift charges Rs.500/-	NO	
	<b>e</b> Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above.	YES	
		Plus Swift Charges - Rs.500/- for additional message.	NO	
<b>B INWARD:</b>				
<b>1</b>	<b>a</b> Home Remittance	Nil		
	<b>b</b> Others (Advance Payment)	Nil		
	<b>c</b> Coinstar Money Transfer (Previously Travelex)	Nil		
	<b>d</b> Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/-	YES	
		Plus Courier Charges Rs. 150/-	NO	
<b>e</b> Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	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 <b>14 days</b> from the FCN amount deposited in the FC Accounts.	YES		

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<b>Part D</b>	<b>OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS</b>		
<b>1</b>	Correspondents' charges, if any, will be recovered.	At actual	NO
<b>2</b>	Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.	YES NO
<b>3</b>	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/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.500/-	YES NO
<b>4</b>		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)
<b>5</b>	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/-	YES
		Plus Swift charges Rs.500/-	NO
<b>6</b>	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.	YES
<b>7</b>	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.	YES
<b>8</b>	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES

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<b>DOMESTIC BANKING</b>				
<b>Part E</b>	<b>REMITTANCES</b>			
<b>1</b>	Issuance of Banker's Cheque			
a	Through A/c		Rs.200/- Flat	YES
b	Against Cash	Upto Rs.100,000/-	Rs.500/- Flat	YES
		Above Rs.100,000/-	Rs.1000/- Flat	YES
	<b>Note:-</b> Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.			NO
c	For Cash Management customers, Charges as per specific agreement with them.			
d	Cancellation of Bankers Cheque	Rs.500/- Flat for non customers and Rs.200 for customers. Note: Cancellation of Banker's Cheque Charges are applicable for Freedom A/c Holders  Note:- No cancellation charges on Banker's Cheque : (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.		YES
e	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges		YES
2	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.		YES
<b>3</b>	<b>INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS</b>			
	<b>Product</b>	<b>Transaction</b>	<b>Charges</b>	<b>Payable By</b>
a	Deposit (Cash)	(i) Within City	Free	Depositor
		(ii) Inter city	Flat Rs.370/-	
	<b>Note:-</b> i) Bank's Remittance Application should be obtained from the Depositor for all Intercity Inter-Branch Cash Deposits ii) Freedom account is exempted from the recovery of Within City & Intercity charges.			
b	Withdrawals (Cash)	(i) Within City Upto Rs.500,000/- per day	Free	Account Holder
		(ii) Inter-city upto Rs.500,000/- per day	Flat Rs.370/-	
c	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		(ii) Inter city	Flat Rs.370/-	
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs.370/-		Beneficiary
e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House	Free	Account Holder
		(ii) Inter city	Flat Rs.370/-	
	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. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad			
	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.200/- 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 at 3 a,b, c, d e are also applicable for all Branches.			
	Note:-(7) Charges mentioned in Part E 3 (a,b,c & d) above are not applicable on HBL Freedom and HBL at Work Account Holders.			
	Note:-(8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.			

<b>HBL</b>						FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>						
Description			Charges			
4	<b>HBL RUPEE TRAVELLERS' CHEQUES :</b>					
	a	Issuance of HBL Travelers Cheques	Rs.10/- per leaf			YES
	b	Refund in lieu of lost Travelers Cheques	Rs.100/- per leaf			YES
	c	Issuance of TCs in lieu of lost TCs	Rs.100/- per leaf			YES
5	<b>3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility</b>					
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million						
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR) G.L.Code-</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-</b>	<b>Total Charges to be recovered from Customers (PKR)</b>	
	Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/-	Rs. 20/-	Rs. 220/-	NO
		1:30 PM to 3:00 PM	Rs.300/-	Rs. 30/-	Rs.330/-	
		3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-	
	<b>Funds In-flow</b>	NIL				
6	<b>3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility</b>					
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-						
	<b>Funds Outflow</b>	<b>Transaction Time Window</b>	<b>Charges Payable to SBP Per Transaction (PKR)</b>	<b>HBL Share of Charges Per Transaction (PKR) G.L.Code-</b>	<b>Total Charges to be recovered from Customers (PKR)</b>	
	Monday to Friday	First Batch 12:00 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-	NO
		2nd Batch 3:30 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-	
	<b>Funds In-flow</b>	NIL				
<b>Part F</b>						
<b>BILLS</b>						
1	<b>Collection: -</b>					
	a	Documentary	@ 0.40% Minimum Rs.1,000/-			YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO
	b	Clean (including cheques/ dividend warrants/ drafts etc.)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/-			YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO
			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/-			YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			NO
	d	Charges for USS drafts / cheques presented in clearing.	Rs.300/- per instrument. Flat			YES
	e	Intercity clearing through NIFT	Rs.300/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.			YES
	f	Urgent collection of local cheques for Rs.500,000/- and above	Rs.500/- per collection.			YES
	g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			YES
			(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC			NO
2	<b>Inland Letter of Credit</b>					
	a	Opening Commission	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC	YES
			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)			NO NO
			Note: Charges negotiable on case-to-case basis under approval of Functional Head			

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
	<b>Description</b>	<b>Charges</b>	
	<b>b</b> Amendments charges without increase in amount.	Rs.1,500/- Flat	YES
	<b>c</b> 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.	YES
	<b>d</b> Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill	YES
	<b>e</b> Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat	YES
	<b>f</b> Advising / Amendment Charges.	Rs.1,500/- Flat	YES
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	NO
	<b>g</b> To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES
	<b>h</b> Handling commission on inland import collection bills at opening end.	Rs.600/- Flat per collection.	YES
	<b>i</b> Handling of discrepant documents	Rs.1,500/- Flat	YES
<b>3</b>	<b>Purchase of Bills, Cheques etc.</b>		
	<b>a</b> Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above	YES
		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.	NO
	<b>b</b> Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above	YES
		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.	
	<b>i</b> 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).		NO
			NO
	<b>ii</b> Collecting Bank's Charges and Swift / Courier Charges will be extra.		NO
			NO
	<b>c</b> Mark-up shall be applied as under on bills purchased/ negotiated.		
	<b>i</b> If retired up to 21 <sup>st</sup> 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.	
	<b>ii</b> 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.	
	<b>iii</b> Storage Charges.	Plus Bank's commission @ 20 paisas per Rs.100/-	YES
		i) No charge, if cleared within 3 days of its receipt by the branch. ii) Rs.2 per packet per day – Minimum Rs.200/-	YES
<b>4</b>	<b>Documentary bills drawn against Inland Letters of Credit.</b>		
	<b>4.1 SIGHT BILLS</b>		
	<b>a At Negotiating End</b>		
	<b>i</b> Negotiation Commission	Commission @ 0.55% Minimum Rs.600/-	YES
		Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.	
	<b>ii</b> Collection charges (Inland L/Cs)	Rs.800/- Flat	YES
	<b>iii</b> Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat	YES

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
<i>Description</i>		<i>Charges</i>	
<b>b</b>	<b>At opening end (at the time of retirement) rate of mark-up</b>		
<b>i</b>	If retired within 3 days from the date of lodgment.	Mark-up as per Credit Line from the date of negotiation. In case of One Off Approval, Mark-up at normal Commercial rate is to be applied from the date of negotiation.	
<b>ii</b>	If retired after 3 days of lodgment.	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.	YES
	Note:- No mark-up will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imbursalment arrangement is made to the Negotiating Bank only on receipt of documents.		
<b>c</b>	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.	YES
<b>4.2</b>	<b>USANCE BILLS</b>		
<b>a</b>	<b>At opening end: -</b>		
<b>i</b>	Collection charges.	@ 0.40% – Minimum Rs.800/- Maximum Rs.1,500/- if documents are paid within L/C validity.	YES
<b>ii</b>	If bill matures after expiry of L/C.	Usual charges as in (i) 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/-.	YES
		(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).	YES
		(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.	YES
<b>b</b>	<b>At collecting end:</b>		
<b>i</b>	Collection charges	Commission @ 0.40% - Minimum Rs.1,000/-	YES
<b>ii</b>	In case of purchase	Usual commission as in b(i) above And markdown @ 0.60 % for every 15 days from the date of purchase till the date of maturity/ payment, whichever comes later.	YES
	Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.		
<b>Part G</b>	<b>FINANCES / ADVANCES</b>		
<b>A</b>	<b>PROJECT FINANCE</b>		
<b>1</b>	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.	YES
<b>2</b>	Fee and Charges in respect of project financing in addition to interest/return on investment:-		
<b>a</b>	Commitment Fee (on un-disbursed balance)	On case to case basis as per agreement with the party.	YES
<b>b</b>	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES
<b>c</b>	Legal documentation fee	On case to case basis as per agreement with the party.	YES
<b>d</b>	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.	YES
<b>e</b>	Consortium Agent Fee	On case to case basis as per agreement with the party.	YES
<b>f</b>	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferrals.	On case to case basis as per agreement with the party.	YES
<b>g</b>	Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.		

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
<b>Description</b>		<b>Charges</b>	
<b>B</b>	<b>WORKING CAPITAL LOANS/ ADVANCES AND COMMERCIAL LENDING</b>		
<b>1</b>	<b>Legal documentation fee in all cases of fund based and non fund based facilities</b>	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.	YES
		(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.	
<b>2</b>	<b>Handling Charges for Facilities (Funds Based &amp; Non Funds Based) Rs. 40 M upto Rs.100 M</b>		
	<b>a</b> CREDIT SANCTION (New facility/Initial)	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs	YES
	<b>b</b> Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat	YES
	<b>c</b> Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES
	<b>d</b> Facilities on Short form for One Off	Minimum Rs.2,000/-	YES
	<b>e</b> 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.	YES
		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.	
	<b>f</b> Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion	YES
	<b>g</b> 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.	YES
		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.	
<b>3</b>	<b>Restructuring &amp; Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments.</b>	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).	YES
		Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.	
<b>4</b>	<b>Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M). (Funds Based and Non Funds Based)</b>	Fresh / Enhancement / Decrease / Renewal	
	<b>Facility Amount</b>	<b>Charges</b>	<b>Minimum</b>
	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/-
	<b>Interim Enhancement/Changes/ One off / Temporary Extensions</b>	-	Rs.2,000/-
		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.		

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
	<b>Description</b>	<b>Charges</b>	
5	Prime Minister Youth Business Loan - PMYBL		
	Application Processing Fee	Rs. 100/- Flat	NO
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	YES
C	<b>HBL EASY LOAN</b>		
a	Application Processing Fee	Rs.1,000/- Flat - Facility size upto PKR 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).	YES
b	Annual Renewal Fee	Rs.1,000/- Flat - Facility size upto PKR 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).	YES
c	Interim Facility Enhancement	Rs.1,000/- Flat - Facility size upto PKR 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).	YES
	All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges.		
D	<b>HBL SMALL BUSINESS FINANCE</b>		
a	Application Processing Fee	@ 0.10% of the facility amount, Minimum Rs.5,000/- (One time implied - Non-refundable, Payable Up-front )	YES
b	Facility Fee	@ 0.10% of the facility amount, Minimum Rs.2,500/- (Payable at the time of facility acceptance by customer)	YES
c	Annual Renewal Fee	@ 0.05% of the facility amount, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)	YES
d	Interim Facility Enhancement Fee	@ 0.05% of the amount of excess requested over approved limits, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)	YES
e	L/G Court/Custom Guarantees	0.50% per Quarter	YES
f	LG (All other Types)	0.40% per Quarter	YES
g	Letter of Credit	Charges as per Part-A(a-1)	YES
h	Shipment Guarantee	Charges as per Part-K-1	YES
i	Penal Charges	@ 5% of weightage average of last quarter debit balance from due date till adjustment/settlement of overdue amount.	YES
E	<b>LEASING FINANCE ( Auto &amp; Machinery)</b>		
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).	YES
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)	YES YES
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).	YES
d	Auto & Machinery Lease for SMEs & Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.	YES
F	<b>RURAL FINANCING</b>		
I	<b>PRODUCTION AND DEVELOPMENT</b>		
	<b>Application Processing Charges.</b>		
a	Below 500 K	Rs.1,000/- Flat.	
b	Between 500 K - 1 M	Rs.3,000/- Flat.	
c	Between 1 M - 5 M	Rs.5,000/- Flat.	
d	Between 5 M - 10 M	Rs.7,500/- Flat.	
e	Above 10 M	Rs.10,000/- Flat.	YES

<b>HBL</b>			FED Applicable			
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>						
<i>Description</i>		<i>Charges</i>				
<b>G</b>	<b>OTHER CHARGES ON ADVANCES</b>					
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	YES		
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets.	Rs.10,000/- Flat per transaction	YES		
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.	YES		
	b	Vacation of Charge/ Release of Charge on Agri. Pass Book	Rs.1,000/- Flat per case	YES		
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.	YES		
	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.	YES		
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers.	Actual Cost.	YES		
4		To mark lien on securities issued by other institutions.	Rs.500/- Flat per trip	YES		
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	YES		
6	<b>For finances against pledge/ hypothecation.</b>					
	a	Godown Rent.	Actual	NO		
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account.			
			(ii) If inspection carried out by Bank Staff, charges will be as under:-			
			<b>For Advances</b>	<b>Pledge</b>	<b>Hypothecation</b>	
			Up to Rs.1.000 M	Rs.200/- Flat	Nil	YES
			Up to Rs.5.000 M	Rs.1,000/- Flat	Rs.1,000/- Flat	
Up to Rs.10.000 M	Rs.1,500/- Flat	Rs.1,500/- Flat				
Above Rs.10.000 M	Rs.2,000/- Flat	Rs.2,000/- Flat				
Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.						
c	In case of Muccadum (Managed Pledge)	Actual bill by Muccadum to be paid directly debiting customer's account.				
Note: - These charges are per Customer for each pledge site.						
d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.		YES		
Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.						

<b>HBL</b>				FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>				
<b>Description</b>		<b>Charges</b>		
<b>Part II CONSUMER FINANCES</b>				
<b>1</b>	<b>Auto Loan</b>			
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs.7,500/- Rs.3,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-		YES
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.		YES
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.		YES
1.4	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.		YES
1.5	Legal Notice Fee	Actual Cost.		YES
1.6	Late Payment Charges	Rs.1,000/- per late payment		YES
<b>2</b>	<b>Housing Loan / Mortgage Power</b>			
2.1	Processing charges	Rs.6,000/- Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-		YES
2.2	Early Termination/ Settlement Charges.	@ 4% of Principal outstanding.		YES
2.3	Partial Payment Charges	@ 4% of Principal adjusted.		YES
2.4	Legal Documentation Charges	Actual Cost.		YES
2.5	Re-possession Charges	Actual or Rs.50,000/- whichever is lower.		YES
2.6	Property Document Vetting Charges	Actual Cost.		YES
2.7	Insurance Charges	Actual Cost.		YES
<b>3</b>	<b>Personal Loans</b>			
3.1	Processing charges	Salary Transfer :  Topup : Deposit Based :  New to Bank :  Institutional / Corporate Segment :	Rs.3,500/- or 1.25% of the loan amount whichever is higher    Rs.3,500/- or 1.25% of the loan amount whichever is higher  As per Agreement.	YES
3.2	Early settlement Charges.	@ 5% of outstanding finance amount.		YES
3.3	Partial Payment	Partial Payment not allowed		
3.4	Late Payment Charges	Rs.700/- per late payment		YES
<b>4</b>	<b>HBL Credit Cards</b>	<b>HBL CreditCard</b>	<b>HBL FuelSaver</b>	
a	Service Charges	Minimum @ 38%, Maximum @ 39% per annum of Outstanding	Minimum @ 38%, Maximum @ 39% per annum of Outstanding	NO
b	BTF Service Charges	@ 24% p.a of Outstanding BTF Amount.	@ 24% p.a of Outstanding BTF Amount.	NO
c	HBL Installment Plan (HIP) Service Charges	@ 24% per annum of Outstanding HIP amount	@ 24% per annum of Outstanding HIP amount	NO
d	Cash Advance Service Charges	Minimum @ 36%, Maximum @ 39% p.a of Outstanding Cash Advance Amount	Minimum @ 36%, Maximum @ 39% p.a of Outstanding Cash Advance Amount	NO
e	Annual Fee	Rs.3,000/- Flat (Green Cards) Rs.5,000/- Flat (Gold Cards) Rs. 8,000/- Flat (Platinum Cards)		YES
f	Supplementary Fee	Rs.1,500/- Flat (Green Cards) Rs.2,500/- Flat (Gold Cards) Rs. 4,000/= (Platinum Card)		YES
g	Monthly Fee (Basic)	Rs.250/- Green Card Rs.500/- Gold Card		
h	Monthly Fee (Supplementary)	Rs.125/- Green Card Rs.250/- 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	YES
j	Late Fee	Rs.1,250/-	Rs.1,250/-	YES
k	Over limit Fee	Rs.1,250/-	Rs.1,250/-	YES

<b>HBL</b>			FED Applicable	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>				
<b>Description</b>		<b>Charges</b>		
<b>l</b>	Voucher Retrieval Fee	Rs. 1000/- Flat	Rs. 1000/- Flat	YES
<b>m</b>	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent PKR	US\$ 500/- or equivalent PKR	YES
<b>n</b>	Card Replacement Fee	Rs. 600/- Flat	Rs. 600/- Flat	YES
<b>o</b>	Cash Advance Issuance Fee	Rs. 750/- or 3% of amount withdrawn whichever is higher	Rs. 750/- or 3% of amount withdrawn whichever is higher	YES
<b>p</b>	Banker's Cheque Issuance Fee	Rs.500/- Flat	Rs.500/- Flat	YES
<b>q</b>	Early Payment Charges for installment plan	@ 5% of remaining Principal Balance	@ 5% of remaining Principal Balance	YES
<b>r</b>	Foreign Transaction Charges	@ 3% of Transaction Amount	@ 3% of Transaction Amount	YES
<b>s</b>	Card Conversion Fee	Rs.600/- Flat	Rs.600/- Flat	YES
<b>t</b>	Returned Cheque Charges	Rs.1,000/- Flat	Rs.1,000/- Flat	YES
<b>u</b>	Direct Debit Rejection Fee	Rs.750/- Flat	Rs.750/- Flat	YES
<b>v</b>	SMS Alert Charges	Rs.100/- Flat per month	Rs.100/- Flat per month	YES
<b>w</b>	Habib Installment Plan (HIP) Processing Charges/HIP Fees	Rs.600/- Flat	Rs.600/- Flat	YES
<b>5</b>	<b>HBL Insurance Scheme</b>			
<b>a</b>	Credit Shelter	0.50% of outstanding balance		NO
<b>b</b>	Credit Shelter Plus	0.073% of credit limit		NO
<b>c</b>	Income Continuation Plan- Plan A	Rs.399/- Per Month		NO
<b>d</b>	Income Continuation Plan- Plan B	Rs.250/- Per Month		NO
<b>e</b>	Total Assurance - Plan A	Rs.150/- Per Month		NO
<b>f</b>	Total Assurance - Plan B	Rs.260/- Per Month		NO
<b>g</b>	Triple Health Cash Plan	Minimum Rs.185/- and Maximum Rs.970/- per month (varies according to plan)		NO
<b>h</b>	HBL Wallet Plan	Rs.199 Per Month		NO
<b>i</b>	HBL Family Protect - A	Rs.165 Per Month		NO
<b>j</b>	HBL Family Project - B	Rs.1,650 Per Year		NO
<b>k</b>	HBL LifePlus - A	Rs.250 Per Month		NO
<b>l</b>	HBL LifePlus - B	Rs.325 Per Month		NO
<b>m</b>	HBL My Health Forever	Rs. 3,000 Per Year		NO
<b>n</b>	Credit Shield Plus	0.79% of Total Outstanding Balance		NO
<b>6</b>	<b>HBL Salary Plus</b>			
<b>a</b>	Processing charges	1% of overdraft limit or Rs.2,500/- whichever is higher		YES
<b>b</b>	Mark-up	Monthly Mark-up of 2.5-3% per month classification per annum 30-36%		NO
<b>c</b>	Annual Renewal Fee	1% of overdraft limit or Rs.2,500/- whichever is higher		YES
<b>Part I STANDING INSTRUCTIONS CHARGES:</b>				
<b>1</b>	<b>a</b>	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.200/- per transaction except deduction of loan installments.	YES
	<b>b</b>	Amendment of Current Standing Order	Rs.200/- Flat	YES
	<b>c</b>	Cancellation of Standing Order	Rs.100/- Flat	YES
<b>Part J SALE &amp; PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS</b>				
<b>1</b>		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/-).	YES
<b>2</b>		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/-	YES
<b>3</b>		Handling charges for conversion, renewal, consolidation or subdivision of Govt. Securities.	Rs.20/- Flat per scrip	YES
<b>4</b>		Fee for verifying and marking lien on Govt. Securities issued by us at the request of third party.	Rs.500/- Flat per case	YES

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
	<i>Description</i>	<i>Charges</i>	
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	YES
	b Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.	YES
	c Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat	YES
	d Replacement of securities under lien to the Bank.	Rs.1,000/- Flat per replacement	YES
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.	YES
	b Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.	YES
7	a Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)		
	Small	Rs.2,500/- Flat per annum.	YES
	Medium	Rs.3,500/- Flat per annum.	
	Large	Rs.5,500/- Flat per annum.	
	Extra Large	Rs.10,000/- Flat per annum.	
	Cubicle Locker	Rs.40,000/- Flat per annum.	
	b Late payment fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.	YES
	c Key Deposit (Will apply at the time of issuance of new locker).		NO
	Small	Rs.3,000/- Flat	
	Medium	Rs.3,500/- Flat	
	Large/Extra Large	Rs.5,000/- Flat	
	d Breaking Charges		
For Small, Medium, Large & Extra Large Locker	Rs.3,500/- per Locker or actual cost whichever is more.	YES	
Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.	YES	
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.			
<b>Part K GUARANTEES</b>			
1	Guarantees issued in favour of shipping companies in lieu of Bills of Lading.	Rs.2,000/- Flat	YES
2	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.	YES
3	Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/-	YES
		(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-.	YES
		(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.	YES

<b>HBL</b>		<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>		FED Applicable	
<b>Description</b>		<b>Charges</b>			
4	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)	YES	
	b	Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches		YES	
	(i)	If advised without any risk & responsibility	US \$ 60 or equivalent in other currencies	YES	
		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).		YES	
	(ii)	If advised duly added with Confirmation	Rates as per K 4 ( c ) will apply	YES	
	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.			
5	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	YES		
6	Consortium / Syndicate Guarantees		As per term sheet applicable for the entire Syndicate members.	YES	
	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.	YES	
	d	Amendment	Rs.1,200/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES	
	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.			
<b>Part L MISCELLANEOUS CHARGES</b>					
<b>Minimum Balance Related Charges</b>					
1	Service Charges on following Accounts where Minimum monthly average balance is less than:- Rs.5,000/-for Current Account Rs.10,000/- for Value Account Rs.20,000/- for Daily Progressive Account & Rs. 20,000/- for Daily Munafa A/c		Rs.50/- Flat, to be recovered on monthly basis.	NO	
	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) HBL iD Accounts.				
	12) HBL Money Club Accounts.				
	13) Pardes Card Accounts.				
	14) HBL @ work.				
	15) HBL Rutba Accounts.				
16) HBL Asaan Accounts					
2	Service Charges on FC Savings & FC Current A/cs, where Minimum monthly average balance is less than:-			NO	
	i	US\$ 1,000/-	US equivalent of Rs.50/- Flat, to be recovered on monthly basis.		
	ii	€800/-	€equivalent of Rs.50/- Flat, to be recovered on monthly basis.		
	iii	¥ 120,000/-	¥ equivalent Rs.50/- Flat, to be recovered on monthly basis.		

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
Description	Charges		
iv	£ 700/-	£ equivalent Rs.50/- Flat, to be recovered on monthly basis.	
3	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(a)	YES
	b	Transaction charges on Daily Progress 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.	YES
	c	HBL Freedom Account Free Transactional Services on Freedom Account (as listed in the product features). For the month in which actual balance is below Rs.25,000/- even for a day, cumulative transactions Charge @ Rs.50/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions during the month and it will be auto recovered by the system.	YES
	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.	YES
	e	Prestige Account Charges (account level) Prestige Account Charges are PKR 1,500 per month which is waived on maintenance of account balance at Current a/c PKR 1 million Savings a/c PRR 2 million Current a/c & TD combined / Savings a/c & TD combined is Rs. 3 million FCY a/c USD 20,000 FCY a/c EUR 20,000 FCY a/c GBP 15,000	YES
	f	Account Downgrade Charges on Prestige A/c Conversion from Prestige to normal account PKR 1,500/-	YES
<b>Cheque Book &amp; Cheque Related Charges</b>			
4	Cheque Book Issuance Charges	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account & Money Club Account Holders are exempted from these charges.	NO
5	Stop payment of cheque	(i) Rupee A/c Rs.400/- Flat per instruction	YES
		(ii) F.C. A/C US\$ 10/- or equivalent Flat per instruction	YES
Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Stop Payment Charges are applicable on Freedom Account & HBL at Work Account.			
6	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.400/- Flat per cheque	YES
		(ii) FC A/c. US\$ 5/- or equivalent Flat per cheque	YES
7	Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.	YES
8	Over the counter cash cheque returned due to insufficient balance	(i) Rupee A/c. Rs.200/- Flat per cheque	YES
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year Rs.50/- Flat Per cheque	YES
		(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.150/- Flat	NO
11	Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	YES
<b>Account Statement &amp; Certificate Related Charges</b>			
12	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per amonth	NO
13	Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement Note: HBL at Work Account is exempted.	NO
14	Monthly Bank Statement	Rs. 400/- per annum.	NO
15	Duplicate Bank Certificate for the purpose of Visa, Income tax etc.	Rs.300/- Flat per certificate	YES
16	Overseas Employment Certificate.	Rs.300/- Flat per certificate	YES

<b>HBL</b>				FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>				
<b>Description</b>		<b>Charges</b>		
17	<b>Credit Information Report / Opinion.</b>			
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat		YES
	Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.			
<b>Account Transaction (s) &amp; Balance Related Charges</b>				
18	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat		YES
19	Closure of Account Charges.	Free		YES
20	Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		YES
21	Confirmation of balances to Auditors.	Rs.500/- Flat		YES
<b>Shares, Dividend &amp; DSC / SSC / NIT Related Charges</b>				
22	<b>a</b> Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)		YES
	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.			YES
23	Share Floatation/TFCs issue charges	(i) Commission @ 0.5% of aggregate successful subscription amount received through our branches or Negotiable - to be approved by the Functional Head (to be paid by the company to Share Floatation Department).		YES
		(ii) Out of pocket expenses Rs.25,000/-		YES
		(iii) Handling charges Rs.15/-per share certificate(Paid by the company to Shares Floatation Department for dispatch of shares certificate through us)		YES
24	Issuance of Right Shares.	(i) Commission @ 0.5% (subject to negotiation of rate based on volume of business to be approved by Functional Head).		YES
		(ii) Out of pocket expenses Minimum Rs.25,000/-		YES
25	Issuance of DSC/SSC/NIT on behalf of Government of Pakistan.	As prescribed by Govt.		YES
<b>Utility Companies and Utility Bills related Charges</b>				
26	<b>a</b> Utility Bills Commission	Rs.8/- per bill.	Electricity	NO
			Sui Gas	NO
			Telephone	NO
			Water	NO
			CDGK Utility	NO
	<b>b</b> Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.		YES
<b>Other Services to BISE / University:-</b>				
27	<b>Other Services to BISE / University:-</b>			
	<b>a</b> Selling of admission forms / job application forms.			YES
	<b>b</b> To provide printed challans.			YES
	<b>c</b> Safe keeping of question papers & answer copies.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head		YES
	<b>d</b> Delivery of question papers to examination centres using Bank's transport.			YES
	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.			
<b>Salary / Pension Disbursement &amp; Visa Collection Fee related Charges</b>				
28	Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.		YES
	*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners. →Regular Savings Accounts. →Basic Banking Accounts (BBA).			

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
	<b>Description</b>	<b>Charges</b>	
29	Pension (Govt. Departments)	<b>Note:-</b> No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)	YES
30	Visa Fee Collection	Rs.100/- Flat per application	YES
	<b>Misc. Charges</b>		
31	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum	YES
32	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-	YES
<b>Part M HBL DEBIT CARD (ATM CARD)</b>			
1	<b>a</b> Card Charges	Same charges applicable on Supplementary Cards except where mentioned	
	<b>b</b> Annual fee (Primary)	Green Visa - Rs. 700/- Gold Visa - Rs.800/- Visa Chip - Rs.800/- Master Card Standard - Rs.800/- Union Pay - Rs.700/- Visa USD - US\$ 10/- Master Card Titanium - Rs. 1,250/= Master Card World - Rs.5,000/- Note:- -Free for HBL at Work Account (charges apply for MasterCard World and Titanium) -HBL at Work (BBA Customers) are only exempted from annual fee for the first year only. Charges to apply from subsequent year.	YES
	<b>c</b> Annual fee (Supplementary)	Green Visa - Rs. 300/- Gold Visa - Rs. 400/- Visa Chip - Rs. 400/- Master Card Standard - Rs.400/- Union Pay - Rs. 300/- Visa USD - N/A Master Card Titanium - Rs. 750/- Master Card World - N/A	YES
	<b>d</b> Card Replacement fee	Green Visa - Rs. 300/- Gold Visa - Rs. 400/- Visa Chip - Rs. 400/- Master Card Standard - Rs.400/- Union Pay - Rs. 300/- Visa USD - US\$ 4/- Master Card Titanium - Rs. 600/- Master Card World - Rs.1,000/-	YES
	<b>e</b> POS Transaction fee per transaction Local.	Green Visa - NIL Gold Visa - NIL Visa Chip - NIL Master Card Standard - NIL Union Pay - NIL Visa USD - 1% of Transaction Amount Master Card Titanium - NIL Master Card World - NIL	YES
	<b>f</b> POS Transaction fee per transaction International	Green Visa - 4% of Transaction Amount Gold Visa - 4% of Transaction Amount Visa Chip - 4% of Transaction Amount Master Card Standard - 4% of Transaction Amount Union Pay - 3% of Transaction Amount Visa USD - 3% of Transaction Amount Master Card Titanium - 4% of Transaction Amount Master Card World - 4% of Transaction Amount	YES

<b>HBL</b>				FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>				
<b>Description</b>		<b>Charges</b>		
<b>g</b>	ATMs International (Cash withdrawal)	Green Visa - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher Gold Visa - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher Visa Chip - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher Master Card Standard - 4% of Transaction Amount or Rs.400/-per Transaction, whichever is higher Union Pay - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher Marster Card Titanium - 4% of Transaction amount or Rs.400/- per Transaction whichever is higher Master Card World - 4% of Transaction Amount or Rs.400/- per Transaction, whichever is higher		YES
<b>h</b>	ATMs International (Balance Inquiry)	Green Visa - Rs. 300/- per Tansaction Gold Visa - Rs. 300/- per Tansaction Visa Chip - Rs. 300/- per Tansaction Master Card Standard - Rs.300/- per Tansaction Union Pay - Rs. 200/- per Tansaction Visa USD - US\$ 3/- per Tansaction Master Card Titanium - Rs.400/- per Tansaction Master Card World - Rs.400/- per Tansaction		YES
<b>i</b>	SMS Alert Charges (POS transactions)	Nil		YES
<b>j</b>	SMS Alert Charges (Banking transactions)	Rs.100/- per month Free for HBL at Work Account, HBL iD and HBL Freedom Account		YES
<b>k</b>	E-commerce activation charges	Upto Rs. 200 (per session)		YES
<b>l</b>	Chip Maintenance Charges	Rs. 250/-		YES
<b>2</b>	<b>A-HBL - CASH MEHFOOZ</b>			
		Annual Premium	Monthly Premium	
<b>i</b>	Plan - A	Rs. 3,500/-	Rs. 300/-	NO
<b>ii</b>	Plan - B	Rs. 3,000/-	Rs. 250/-	NO
<b>iii</b>	Plan - C	Rs. 2,000/-	Rs. 2,00/-	NO
	<b>B- HBL - Health Plan</b>			
		Annual Premium	Monthly Premium	
<b>i</b>	Plan - A	Rs. 3,500/-	Rs. 300/-	NO
<b>ii</b>	Plan - B	Rs. 3,000/-	Rs. 250/-	NO
<b>iii</b>	Plan - C	Rs. 2,000/-	Rs. 2,00/-	NO
<b>3</b>	<b>HBL-PARDES CARD</b>			
<b>a</b>	Card Issuance Charges	Nil		
<b>b</b>	Annual Fee	Nil		
<b>c</b>	Service Charges	Nil		
<b>d</b>	Card Replacement fee	Rs. 150/- Flat		YES
<b>e</b>	Statement of Account	Nil		
<b>f</b>	Cash Withdrawal - HBL	Nil		
<b>g</b>	Cash Withdrawal - 1 Link	Rs. 13/- per withdrawal		YES
<b>h</b>	POS Transaction Fee per Purchase	Nil		
<b>i</b>	Balance Enquiry	Nil		
<b>j</b>	Fund Transfer	Rs.50/- Flat per transfer		YES
<b>K</b>	Mini Statement	Rs.5/-		YES
<b>4</b>	<b>MERCHANT ACQUIRING (POS &amp; INTERNET)</b>			
<b>a</b>	Merchange Discount Rate	Upto 5% of Transaction Amount		YES
<b>b</b>	Set up Charges (Internet Acquiring)	Upto Rs.100,000/-		YES
<b>c</b>	Annual Maintenance Charges (Internet Acquiring)	Upto Rs.100,000/-		YES
<b>d</b>	Transaction Charges (Internet Acquiring)	Upto Rs.50 per Transaction		YES
<b>Part N</b>	<b>HBL ALTERNATE DELIVERY CHANNELS (ADC)</b>			
<b>1</b>	<b>ATM Charges</b>			
<b>1.1</b>	<b>Cash Withdrawal</b>			
<b>a</b>	HBL ATMs	Nil		YES
<b>b</b>	1-Link and Mnet ATMs	Rs.13/- per withdrawal (Green Visa, Gold Visa, Visa Chip, Union Pay) Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt) Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account.		YES
<b>1.2</b>	<b>Balance Inquiry</b>			
<b>a</b>	HBL ATMs	Nil		
<b>b</b>	1Link ATMs	Nil		
<b>c</b>	Mnet ATMs	Rs.5/- Flat per inquiry (Green Visa, Gold Visa, Visa Chip, Union Pay)		YES
<b>d</b>	HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay)		YES
<b>1.3</b>	<b>Funds Transfer</b>			
	Inter Branch Fund Transfer	Nil		
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer Free Funds Transfer through HBL ATMs for HBL at Work Account		YES
<b>1.4</b>	<b>Utility Bill Payment</b>	Nil		

<b>HBL</b>				FED Applicable	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>					
<b>Description</b>		<b>Charges</b>			
2	<b>HBL Phone Banking</b>				
	a	Funds Transfer			
		Inter Branch Fund Transfer	Nil		YES
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer			
	b	Statement Request	Rs.35/-Flat, per statement		NO
	c	Stop Payment of Cheque(s)	(i) Rupee A/c	Rs.400/- Flat per instruction	YES
			(ii) F.C. A/C	US\$ 10/- Flat per instruction (or equivalent in other currencies)	YES
Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.					
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account & Money Club Account Holders are exempted from these charges.		NO	
3	<b>HBL Internet Banking</b>				
	a	Subscription	Nil		
	b	Funds Transfer			YES
		Inter Branch Fund Transfer	Nil		
	Inter Bank funds transfer (IBFT)	Rs.100/- Flat per transfer Free Funds Transfer through Internet Banking for HBL at Work Account			
	c	Utility Bill Payment	Nil	Electricity	NO
				Sui Gas	NO
Telephone				NO	
Water				NO	
d	Cheque Book request	Rs.15/- Flat per leave to be recovered at the time of issuance of Cheque Book for PLS-SB Accounts and Rs.10/- Flat per leave for all other Chequeing Accounts. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account & Money Club Account Holders are exempted from these charges.		NO	
4	<b>HBL Mobile Banking with Ufone</b>				
	a	Balance Inquiry	Nil		
	b	Mini Statement	Nil		
	c	Utility Bill Payment	Nil		
	d	Mobile Bill Payment	Nil		
	e	<b>Fund Transfer</b>	Rs.50/- Flat per transfer		YES
		Inter Bank funds transfer (IBFT) Inter Branch funds transfer			
Note:- Ufone will charge Rs.5/- plus applicable tax from customer's Ufone mobile air time for every utility bill payment transaction executed through HBL Mobile Banking with Ufone.					
5	<b>HBL Branchless Banking / HBL Express</b>				
	a	Utility Bill Payment	Nil	NO	
	<b>Money Transfer</b>				
	i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.52/- per transaction	YES
			Transfer Amount Rs. 1,001 - 2,000	Rs.86/- per transaction	YES
			Transfer Amount Rs. 2,001 - 3,000	Rs.130/- per transaction	YES
			Transfer Amount Rs. 3,001 - 4,500	Rs.155/- per transaction	YES
			Transfer Amount Rs. 4,501 - 6,500	Rs.200/- per transaction	YES
			Transfer Amount Rs. 6,501 - 8,000	Rs.250/- per transaction	YES
			Transfer Amount Rs. 8,001 - 10,000	Rs.300/- per transaction	YES
			Transfer Amount Rs. 10,001 - 13,000	Rs.355/- per transaction	YES
	Transfer Amount Rs. 13,001 - 15,000	Rs.405/- per transaction	YES		
	ii	Money Transfer Receiving	Nil		
	Note:- Transaction Limits (Separate for Sending & Receiving): Rs. 15,000/- per Month per CNIC				
	c	Micro Loan Repayment - First Micro-finance Bank	Loan Installment Recovery (Slab) Rs. 0 - 4,000	Rs.10/- per transaction	YES
			Rs. 4,001 - 7,000	Rs.30/- per transaction	YES
			Rs. 7,001 - 10,000	Rs.50/- per transaction	YES
Rs. 10,001 & above			Rs.70/- per transaction	YES	
d	Initial Deposit - HBL Express Mobile Account	Rs. 100/-	YES		
e	Cash Deposit - HBL Express Mobile Account	Nil	YES		
f	Utility Bill Payment - HBL Express Mobile Account	Nil	YES		
g	Money Transfer - HBL Express Mobile Account to HBL Express Mobile		YES		
i	Money Transfer Sending	Transfer Amount Rs. 0-Rs. 25,000/-	Rs.43/- per transaction	YES	
ii	Money Transfer Receiving		Nil		
h	Money Transfer - HBL express Mobile Account to CNIC			YES	

<b>HBL</b>			FED Applicable	
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>				
<b>Description</b>		<b>Charges</b>		
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.39/- per transaction	YES
		Transfer Amount Rs. 1,001 - 2,000	Rs.65/- per transaction	YES
		Transfer Amount Rs. 2,001 - 3,000	Rs.99/- per transaction	YES
		Transfer Amount Rs. 3,001 - 4,500	Rs.116/- per transaction	YES
		Transfer Amount Rs. 4,501 - 6,500	Rs.138/- per transaction	YES
		Transfer Amount Rs. 6,501 - 8,000	Rs.172/- per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.211/- per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.233/- per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs.259/- per transaction	YES
ii	Money Transfer Receiving	Nil		
i	Money Transfer - CNIC to HBL Express Mobile Account			
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.39/- per transaction	YES
		Transfer Amount Rs. 1,001 - 2,000	Rs.65/- per transaction	YES
		Transfer Amount Rs. 2,001 - 3,000	Rs.99/- per transaction	YES
		Transfer Amount Rs. 3,001 - 4,500	Rs.116/- per transaction	YES
		Transfer Amount Rs. 4,501 - 6,500	Rs.138/- per transaction	YES
		Transfer Amount Rs. 6,501 - 8,000	Rs.172/- per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs.211/- per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs.233/- per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs.259/- per transaction	YES
ii	Money Transfer Receiving	NIL		
j	Cash Withdrawal - HBL Express Mobile Account			
i	Withdrawal Amount	Withdrawal Amount Rs. 1 - 5,000	Rs.26/- per transaction	YES
		Withdrawal Amount Rs. 5,001 - 15,000	Rs.52/- per transaction	YES
		Withdrawal Amount Rs. 15,001 - 25,000	Rs.78/- per transaction	YES
k	Balance Inquiry - HBL Express Mobile Account		Rs. 0.50/- per Transaction	YES
l	Transfer Out - HBL Express Mobile Account to HBL Core Banking Account		Rs. 15/- Per Transaction	YES
m	Transfer in - HBL Express Mobile Account to HBL Core Banking Account		NIL	
n	View Mini Statement - HBL Express Mobile Account		NIL	
<b>Part O DISPATCH / COMMUNICATION CHARGES</b>				
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item.		NO
		(ii) Inland (Inter City) - Rs.50/- Flat per item.		
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item.		NO
		(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.		NO
		(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.		NO
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat		NO
		(ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat		NO
		(iii) All other Swift Messages Rs.500/- Flat		NO
6	Fax	Rs.100/- Flat per message.		NO
<b>Part P INVESTMENT PORTFOLIO SECURITIES (IPS)</b>				
1	<b>IPS Services Charges</b>			
	i	IPS Custody Service Charges	Nil	
	ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines	NO
	iii	IPS Statement	Quarterly Free On Request Rs.50/- Flat	YES
<b>Part Q INVESTMENT BANKING</b>				
1	a	Advisory Fee		YES
	b	Succession Fee		YES
	c	Retainer Fee		YES
	d	Arrangement Fee		YES
	e	Underwriting Fee	Negotiable on case to case basis.	YES
	f	Participation Fee		YES
	g	Monitoring Fee		YES
	h	Commitment Charges		YES
	i	Trustee / Agency Fee		YES
	j	Out of Pocket Expenses	At actual or Negotiable on case to case basis.	

<b>HBL</b>			FED Applicable
<b>SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2016 TO JUNE 30, 2016</b>			
<i>Description</i>		<i>Charges</i>	
<b>Part R</b>	<b>BANK CHARGES FOR GOVT. BUSINESS</b>		
	<b>IMPORTS</b>		
<b>1</b>	Cash Letter of Credit		
<b>a</b>	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES
<b>b</b>	Rs.250,000/- and above	0.0625% of the value of the L/C	YES
<b>c</b>	Amendment without increase in the amount.	(i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation	
<b>d</b>	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES
	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.		
<b>Part S</b>	<b>EXEMPTIONS</b>		
<b>a</b>	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>b</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.		
	<b>Exemptions can only be granted for charges included under the following "Parts of SOBC".</b>		
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.		
<b>Note-1:-</b>	<b>All Taxes / Excise Duty / With-holding Tax / Zakat / FED etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</b>		
<b>Note-2:-</b>	<b>The applicability of FED is based on understanding of the relevant laws.</b>		
<b>Note-3:-</b>	<b>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.</b>		
<b>Note-4:-</b>	<b>Specific products of the Bank can have exemptions from charges as per their features and terms &amp; conditions.</b>		
<b>Note-5:-</b>	<b>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.</b>		
<b>Note-6:-</b>	<b>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</b>		
<b>Note-7:-</b>	<b>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services ( FI - GTS).</b>		