



Instruction Circular

APPLICABLE IN PAKISTAN

Circular No. P/INST/2023/114

November 29, 2023

Schedule of Bank Charges (SOBC) for the period from 01.01.2024 to 30.06.2024

To: The Managers, All Branches in Pakistan

From: Branch Operations & Account Services

We are enclosing the Schedule of Bank Charges (SOBC), effective from January 01, 2024 to June 30, 2024 and for the convenience of branches, all revisions/ additions have been highlighted. The amendments have been made by relevant Business/ Operations stakeholders.

We would like branches to note the following:

- a) All charges do not include Sales Tax (ST)/ Federal Excise Duty (FED); therefore, a separate column has been added to inform branches whether ST/ FED is applicable to the particular services. All back-end charges which are recovered through the system at day-end/ month-end will include ST/ FED. At the same time, charges auto-recovered by the system in branches with ETS terminals already include ST/ FED.
- b) Wherever charges are negotiated with customers or as per specific agreement or on an actual basis, branches should calculate ST/ FED separately at the rate mentioned against each Province/ geographical area.
- c) The ST/ FED levied by the Government makes it obligatory for the Bank to pay ST/ FED on nearly all its income other than mark-up income and dispatch/ communication charges, and no customer including Government Organizations/ Institutions are exempted from the recovery of ST/ FED.
- d) HOK will continue to pay ST/ FED centrally to the Government in respect of the Bank's overall income.
- e) All 68 branches (list attached), located in areas that are exempted by the Government from the levy of ST/ FED, should NOT recover ST/ FED from their customers.
- f) Exemptions from the recovery of charges based on balances in CD/ Profit Earning Accounts of Individuals and Companies are given in Part 'S' of the SOBC. Branches should note that waivers of the charges based on the account balances maintenance criteria given, should only be granted for the categories of charges listed under Part 'S' and not for charges included under other parts.
- g) All respective stakeholders/ product owners who have revised their product/ service charges, are responsible to ensure that these charges have been appropriately updated in the system through IT and they should ensure that the same are being correctly recovered from the customers.

All Managers of Branches/ Corporate & Commercial Centres/ Sub-Centres are advised to carefully study the attached SOBC and hold a meeting with all their staff, who are involved in the processing of transactions to go through the complete SOBC so that everyone thoroughly understands the changes which have been highlighted and are able to recover them correctly and guide customers accordingly. Please ensure that each

Departmental Head is provided with a copy of that section of the SOBC that relates to his/ her particular area so that it is readily available to him/ her for reference.

A copy of SOBC should be available on all counters of the branch and also placed on the Branch's Notice Board in the customer area, one month before January 01, 2024. The SOBC booklets, when received, may be provided to customers on request. The revised SOBC will also be posted on the Bank's website: www.hbl.com and a notice about the revision of our SOBC will appear in prominent newspapers in December 2023.

Fouzia Janjua

Fouzia Janjua (Nov 29, 2023 22:08 GMT+5)

Fouzia Jabeen Janjua

Head – Branch Operations &
Account Services

Kamran Muggo

Kamran Muggo (Nov 29, 2023 22:28 GMT+5)

Kamran Zaffar Muggo

Head – Operations Services



**List of 68 Branches Exempted from Federal Excise Duty (FED)
Located in Northern Areas/ FATA/ PATA Areas/ GB**

S #	Code #	Name of Branches	Address	Area	Region
1	0099	ZHOB	B-61 & B-62 MARKET ROAD, ZHOB	PATA	QUETTA
2	0107	GILGIT	NORTHERN LIGHT INFARTRY (NLI) COMMERCIAL MARKET SHOP NO.13 TO 20 SHAHRAH-E-QUAID-E-AZAM GILGIT NORTHERN AREA.	GILGIT - BALTISTAN	ISLAMABAD
3	0221	MINGORA-BANK SQUARE	BANK SQUARE MIAN BAZAR MINGORA DISTT SWAT (UN-SETTLED AREA)	PATA	MARDAN
4	0232	PUNJABI BAZAR, PARACHINAR	22/350- PUNJABI BAZAR PARACHINAR	FATA	PESHAWAR
5	0278	CHAKDARA	CHAKDARA BRANCH, TESIL ADINZAI DISTT. DIR. UN-SETTLED AREA	PATA	MARDAN
6	0315	LANDI KOTAL, KHYBER AGENCY	PLOT NO. 1, BACHA KHAN PLAZA, LANDI KOTAL BAZAR, KHYBER AGENCY, FATA	FATA	PESHAWAR
7	0344	SADDA, KURRAM AGENCY	VILLAGE P.O. BOX SADDA KURRAM AGENCY	FATA	PESHAWAR
8	0349	DEEWANA BABA	KHATOONI # 1458, KHASRA # 1293, KHEWAT # 993, SULTAN PLAZA, MAIN BAZAR,CHAGHARZI ROAD, DEEWANA BABA, TEHSIL GAGGRA, DISTRICT BUNER	PATA	MARDAN
9	0351	KOZA BANDI	KOZA BANDI BRANCH, TEHSIL KABAL, DISTT. SWAT.UN-SETTLED AREA	PATA	MARDAN
10	0357	TOTALAI	TOTALAI BRANCH, TEHSIL DAGGAR, DISTT. BUNER.UN-SETTLED AREA	PATA	MARDAN
11	0358	ANGHAPUR	KHASRA NO. 772, KHEWAT NO. 26, KHATOONI NO. 70, VILLAGE ANGHAPUR, TEHSIL DAGGAR, DISTRICT BUNER.	PATA	MARDAN
12	0361	BARA, KHYBER AGENCY	OLD BARA BLOCK 6 K. AGENCY	FATA	PESHAWAR
13	0382	BUNEY, DISTRICT CHITRAL	VILL. BUNEY DISTT. CHITRAL	PATA	PESHAWAR
14	0383	AUYUN DISTRICT CHITRAL	18-MAIN BAZAR AUYUN, TEHSIL & DISTRICT CHITRAL	PATA	PESHAWAR
15	0386	KHAR	ALLAH WALA MARKET, MAIN BAZAR KHAR, BYPASS ROAD, DISTRICT BAJOUR	PATA	MARDAN
16	0440	PIR BABA	PIR BABA BRANCH, TESHIL GADIZI DISTT. BUNER.UN-SETTLED AREA	PATA	MARDAN
17	0458	MADYAN	KHASARA #736, MADYAN BRANCH, TEHSIL & DISTT. SWAT.	PATA	MARDAN
18	0476	SKARDU-BAZAR CHOWK YADGAR	34/1/2/3 CHOWK YADGAR, SKARDU	GILGIT - BALTISTAN	ISLAMABAD
19	0480	DARGAI	DARGAI BRANCH, TEHSIL DARGAI, MALAKAND AGEENCY. UN-SETTLED AREA	PATA	MARDAN
20	0516	SUI	NEAR SHOPPING CENTER, SUI GAS FIELD, BALUCHISTAN	PATA	SUKKUR
21	0932	SOWARI	KHASRA # 3251, MAIN BAZAR SOWARI, DISTRICT BUNER	PATA	MARDAN
22	0975	CHITRAL	SHAH PLAZA BAZAR CHITRAL	PATA	PESHAWAR
23	0977	DAROSH, DISTRICT CHITRAL	NEW BAZAR DAROSH DISTT CHITRAL	PATA	PESHAWAR
24	1009	DRASUN	DARASUN NASRUMINOLLAH BUILDING, TEHSIL MULKHOW, DISTT. CHITRAL	PATA	PESHAWAR
25	1080	CHAR BAGH	PLOT NO.22 TRUNK ROAD CHARBAGH DISTT. SWAT.KHYBER PAKTUNKHWA	PATA	MARDAN
26	1096	ALIZAI	V & P.O. ALI ZAI KURRAM AGENCY	FATA	PESHAWAR
27	1097	KABAL	KHASRA NO. 834,974, KHATOONI NO. 1148, VILLAGE & POST OFFICE KABAL, MAIN ROAD KABAL, TEHSIL KABAL, DISTRICT SWAT.	PATA	MARDAN
28	1104	KUMBAR	KUMBAR BRANCH, TEHSIL LAL QILA, DISTT. DIR LOWER UN-SETTLED AREA	PATA	MARDAN
29	1137	KOT	MAIN ADDA KOT ,MALAKAND AGENCY KHASRA NO.386,KHATOONI NO.251,TEHSIL SAMA RANAZAI MALAKAND AGENCY.	PATA	MARDAN
30	1139	TOTAKAN	TEHSIL RANAZAI SWAT, DISTRICT MALAKAND AGENCY.	PATA	MARDAN
31	1150	TIMARGARA	TIMERGARA BRANCH, TEHSIL TIMERGARA, DISTT. DIR LOWER.UN-SETTLED AREA	PATA	MARDAN
32	1162	RABAT	RABAT BRANCH, TEHSIL BALAMBAT, DISTT. DIR LOWER.UN-SETTLED AREA	PATA	MARDAN
33	1192	BISHAM	KHASRA NO.1695-96 BISHAM, SHANGLA	PATA	ISLAMABAD
34	1225	SAKHAKOT	SAKHAKOT ,103, MAIN BAZAR, TEHSIL SAMA RANAZAI. MALAKAND AGENCY KHYBER PAKTUNKHWA	PATA	MARDAN
35	1328	GAHKUCH	KHASRA NO.570 MAIN BAZAR GAHKUCH P.O. GAHKUCH, DISTT. GHIZAR.	GILGIT - BALTISTAN	ISLAMABAD
36	1334	CHAKESAR	CHAKESAR BRANCH, TEHSIL CHAKESAR, DISTT.SHANGLA. UN-SETTLED AREA	PATA	MARDAN
37	1419	THANA	THANA BRANCH, TEHSIL SWAT RANIZAI, MALAKADN AGENCY.KHYBER PAKTUNKHWA UN-SETTLED AREA	PATA	MARDAN
38	1488	KHAZANA	KHAZANA, TEHSIL BARIKOT, DISTT. SWAT. LOWER.UN-SETTLED AREA	PATA	MARDAN

S #	Code #	Name of Branches	Address	Area	Region
39	1498	GARAM CHASHMA	VILL. GARAM CHASHMA TEHSIL LOTKOH DISTT. CHITRAL	PATA	PESHAWAR
40	1499	BUNJI	VILLAGE BUJI,NORTHERN AREA TEHSIL & DISTT ASTORE GILGIT BALTISTAN	GILGIT - BALTISTAN	ISLAMABAD
41	1513	RAZMAK	CADET COLLEGE RAZMAK TRIBLE AREA, N.W. AGENCY	FATA	PESHAWAR
42	1538	DARORA	KHEWAT # 1 & 6, FAZAL DIN PLAZA, MAIN BAZAR, DARORA, TEHSIL & DISTRICT UPPER DIR	PATA	MARDAN
43	1637	SHIGAR BAZAR	2063, SHIGAR BAZAR, SKARDU, GILGIT-BALTISTAN, NORTHERN AREA	GILGIT - BALTISTAN	ISLAMABAD
44	1691	GAMBA	HAIDERY BAZAR GAMBA, TEHSIL & DISTRICT SKARDU (N.A.) GILGIT BALOCHISTAN	GILGIT - BALTISTAN	ISLAMABAD
45	1695	TORI BAZAR, PARACHINAR	TURI BAZAR PARACHINAR K. AGENCY	FATA	PESHAWAR
46	1718	BARIKOT	KHASRA # 1334, KHATOONI # 235, MAIN BAZAR PIR BABA ROAD, TEHSIL BARI KOT, DISTRICT SWAT.	PATA	MARDAN
47	1743	KOTO	KOTO BRANCH, TEHSIL BALAMBAT, DISTT. DIR LOWER.UN-SETTLED AREA	PATA	MARDAN
48	1744	SAMAR BAGH	SAMAR BAGH BRANCH, TEHSIL SAMAR BAGH DISTT. DIR LOWER.UN-SETTLED AREA	PATA	MARDAN
49	1746	MIRANSHAH-DATTA KHEL ROAD	DATA KHEL ROAD, TRIBLE AREA, N.W.AGENCY	FATA	PESHAWAR
50	1750	KALAYA	KALAYA ORAKAZI AGENCY, TEHSIL LOWER ORAKZAI DISTRICT ORAKZAI AGENCY	FATA	PESHAWAR
51	1806	MIR ALI	MIR ALI N.W.AGENCY KHYBER PAKTUNKHWA	FATA	PESHAWAR
52	1808	GHILO	GHILO ORAKZAI AGENCY KHYBER PAKTUNKHWA	FATA	PESHAWAR
53	1821	SHAHGRAM	SHAHGRAM BAZAR TEHSIL TORKOW DISTRICT CHITRAL	PATA	PESHAWAR
54	1918	DANDAI BAZAR	KHASRA NO.1528/1529, TEHSIL ALIPUR, DABDAI BAZAR, SHANGLA	PATA	ISLAMABAD
55	1942	MATTA-NEW COLLEGE CHOWK	NEAR COLLEGE CHOWK BAGHDAILR ROAD TEH MATTA DISTT. SWAT.	PATA	MARDAN
56	1959	PALAI DARRA	3-KHANULLAH MARKET MAIN BAZAR , PALAI DARRA, TEHSIL RANAZAI, MALAKAND AGENCY.	PATA	MARDAN
57	1974	SINGAL	KHASRA NO.32, VILLAGE SINGAL TEHSIL & DISTRICT GHIZAR, NORTHERN AREA	GILGIT - BALTISTAN	ISLAMABAD
58	2307	CHILLAS BRANCH, DISTRICT DIAMER	KHASRA # 13, IQBAL NASEER QUAID-E-AZAM ROAD NEAR PWD REST HOUSE. TEHSIL CHILLAS DISTRICT DIAMER	GILGIT - BALTISTAN	ISLAMABAD
59	2315	MAIN BAZAR BRANCH, KHAPLU	MAIN BAZAR KHAPLU, TEHSIL KHAPLU, DISTRICT GHANCHE.	GILGIT - BALTISTAN	ISLAMABAD
60	2335	ALI ABAD BRANCH, HUNZA	KHASRA # 1170,3910,3911, ASHRAF SHOPPING MALL, MAIN BAZAR, KARAKORAM HIGHWAY ALIABAD, HUNZA.	GILGIT - BALTISTAN	ISLAMABAD
61	2366	SOST, CHINA BORDER BRANCH	KHASRA # 20, KHYBER MARKET, KARAKORAM HIGHWAY, SOST, CHINA BORDER, TEHSIL GOJAL, DISTRICT HUNZA NAGAR, GILGIT-BALTISTAN.	GILGIT - BALTISTAN	ISLAMABAD
62	2516	KOHLU BRANCH	KHASRA # 25/1, KHATOONI # 1733, MAIN BAZAR, NEAR FC HEAD QUARTERS, KOHLU.	PATA	QUETTA
63	2550	DERA BUGTI BRANCH	NEAR FC BHAMBORE RIFFLE PIRKOH ROAD, DERA BUGTI, TEHSIL & DISTRICT DERA BUGTI	PATA	SUKKUR
64	2556	KILLA SAIFULLAH	KHASRA # 41, KHEWAT # 06, CHOWK KILLA SAIFULLAH MAIN NATIONAL HIGHWAY KILLA SAIFULLAH, TEHSIL & DISTRICT KILLA SAIFULLAH	PATA	QUETTA
65	2559	WANA (SOUTH WAZIRISTAN)	DUBAI PLAZA, ADDA BAZAR, WANA TEHSIL WANA & DISTRICT SOUTH WAZIRISTAN	FATA	PESHAWAR
66	2561	MASTUJ CHITRAL	MAIN BAZAR, MASTUJ, TEHSIL MASTUJ & DISTRICT CHITRAL	PATA	PESHAWAR
67	2565	BATKHELA	NEAR SABZI MANDI, MAIN BAZAR BATKHELA TEHSIL BATKHALA & DISTRICT MALAKAND	PATA	MARDAN
68	2578	YADGAR CHOWK KASHROTE GILGIT	KHASRA # 9072/3742, 9071/3742, 9070/3742, KASHROTE, GILGIT, TEHSIL & DISTRICT GILGIT	GILGIT - BALTISTAN	ISLAMABAD



Table of Content

Schedule of Bank Charges (Exclusive of FED) Effective from January 01, 2024 to June 30, 2024

Part	Section	Page No.
International Banking		
A	Imports	1 – 4
B	Exports	4 – 5
C	Foreign Currency Remittances (Outward/ Inward)	5
D	Other Charges on Foreign Exchange Transactions	5 – 6
Domestic Banking		
E	Remittances 1. Issuance of Banker's Cheque 2. Call Deposit Receipt (CDR) 3. Special Pre-printed Drafts for CMD Customers 4. Inter Branch Online Transactions/ Cross Branch Offline Transfers 5. Inter Bank Funds Transfer (IBFT) through Branches 6. 3 rd Party Funds Transfer using SBP's RTGS System - MT 103 Facility 7. 3 rd Party Funds Transfer using SBP's RTGS System - MT 102 Facility	7 - 8
F	Bills 1. Collection 2. Inland Imports 3. Purchase of Bills, Cheques etc. 4. Inland Exports	8 – 10
G	Finances/ Advances A. Project Finance B. Working Capital Loans/ Advances/ Auto Lease (other than Consumer Finance) and Commercial Lending C. Swift Finance D. HBL Small Business Finance E. HBL POS Finance F. HBL SAAF Finance G. HBL ASAAN Finance H. Leasing Finance (Machinery) I. Agriculture Banking J. Other Charges on Advances	10 – 13
H	Consumer Finances 1. HBL Car Loan 2. HBL Home Loan 3. Personal Loans 4. HBL ReadyCash 5. HBL Credit Cards 6. HBL Insurance Scheme 7. HBL Salary Plus	13 – 15
I	Standing Instructions Charges	15

J	Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	15 – 16
K	Guarantees	16 – 17
L	Miscellaneous Charges 1. Service Charges 2. Cheque Book and Cheque Related Charges 3. Account Statement and Certificate related Charges 4. Capital Market Products/ SSC/ DSC/ NIT related Charges 5. Utility Companies and Utility Bills related Charges 6. Other Services to BISE/ University 7. Salary/ Pension Disbursement and Visa Collection Fee related Charges 8. Charges on Payment of Prize Money and Face Value of National Prize Bonds (NPB) through Designated Branches 9. Other Charges	17 – 20
M	HBL Debit Card (ATM Card) 1. HBL Debit Card (ATM Card) 2. HBL Cash Mehfooz 3. HBL Pardes Card 4. Merchant Acquiring (POS)	20 – 21
N	HBL Alternate Delivery Channels (ADC) 1. ATM Charges 2. HBL Phone Banking 3. HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking) 4. HBL Branchless Banking/ Konnect by HBL	21 – 24
O	Dispatch/ Communication Charges	24
P	Investment Portfolio Securities (IPS)	25
Q	Investment Banking	25
R	Bank Charges for Govt. Business	25
S	Exemptions	25
T	HBL Prestige	26 – 28
U	HBL Premium	28
U	HBL Roshan Digital Account	29
V	Roshan Apni Car	29