

Schedule of Bank Charges

HBL eBanc Roshan Digital Account is a current account that allows overseas Pakistanis an opportunity to open an account in HBL Pakistan from any location across the globe from the comfort of their homes.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time. Please refer to the SOBC for further details.

Serial No.	Description	Details of Charges	
		FCVA	NRVA
1	Account Opening (No Charges)	No Charges	No Charges
2	Account Maintenance (No Charges)	No Charges	No Charges
3	Account Balance Inquiry (No Charges proposed)	No Charges	No Charges
4	Debit Card Issuance Charges	NIL	NIL
5	Debit Card Annual Charges	\$12	PKR 1500
6	Duplicate Debit Card (if needed)	\$4	PKR 400
7	Virtual Debit Card Issuance Charges	NIL	NIL
8	Virtual Debit Card Annual Charges	NIL	NIL
9	Credit Card Issuance Charges	N/A	N/A
10	Credit Card Annual Charges	N/A	Green Credit Card: 3,500 + FED, Gold Credit Card : 7,000 + FED, Platinum Credit Card : 12,000 + FED, Fuel Saver Green Card: 250 + FED per month , Fuel Saver Gold Card : 500 + FED per month
11	Supplementary Card (upon request)	N/A	Green Supplementary Card: 1,750 + FED, Gold Supplementary Card : 3,500 + FED, Platinum Supplementary Card : 6,000 + FED, Fuel Saver Green Supplementary Card: 125 + FED (per month), Fuel Saver Gold Supplementary Card : 250 + FED (per month)
12	Cheque Book Issuance	Rs. 12/- Flat per leaf	Rs. 12/- Flat per leaf*
13	Cheque Book Delivery	No Charges	No Charges
14	Inward Remittance (from abroad)	HBL does not deduct any charges on Inward Remittances. However, correspondent may deduct its charges.	HBL does not deduct any charges on Inward Remittances. However, correspondent may deduct its charges.
15	Outward Remittance (from Pakistan)	As per SOBC, (0.25% minimum Rs.750.00 (plus fed) plus Rs.500/- swift charges (flat).	As per SOBC, (0.25% minimum Rs.750.00 (plus fed) plus Rs.500/- swift charges (flat).
16	Charges on Full Repatriation	As per SOBC, (0.25% minimum Rs.750.00 (plus fed) plus Rs.500/- swift charges (flat).	As per SOBC, (0.25% minimum Rs.750.00 (plus fed) plus Rs.500/- swift charges (flat).
17	Inter Bank Fund Transfer (local)	No Charges	No Charges
18	Cash withdrawal through Card (within Pakistan)	NIL	NIL

19	Cash withdrawal through Card (International)	3% of Transaction Amount or USD 3/- per transaction whichever is higher	3% of Transaction Amount or USD 3/- per transaction whichever is higher
20	Bill Payment	NIL	NIL
21	Internet Banking Activation	NIL	NIL
22	Mobile Banking Activation (transaction alerts - SMS / email)	NIL	NIL
23	Currency Conversion Charges	NIL	NIL
24	Postal charges	NIL	NIL
25	Application processing for NPC	NIL	NIL
26	Application processing for CDC	NIL	NIL