



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

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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 AGEHCNY. 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



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HBL						FED/ST Applicable	Charge Code	Misys Internal Account		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024										
Description			Charges							
INTERNATIONAL BANKING										
Part A IMPORTS										
1			Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof	Minimum Amount per LC				
	a	Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission	Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,000/- per LC	YES	C5		
	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. 2,000/- Flat Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)						NO	03 27	912352 912304
	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	N5	930249
			(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	QD	912010
		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	QD	912010
	Note:-d) 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	C5	912006	
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.2,200/- 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	A6	930106	
h	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	A2	930102	
i	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	B0	930110	
2	REVALIDATION CHARGES									
	Revalidation Commission for expired L/Cs revalidated	(i) 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). (ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.					YES	A8	930108	
3	Registration of Import Contract									
	a	Contract Registration Fee	0.20% Minimum Rs.2,000/- irrespective of import volumes				YES	B3	912818	
	b	Registered Contract Amendment Commission	Flat Charges Rs.1,200/- If amendment involves increase in amount then Commission will be charged @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 3 (a) above.				YES	B3	912818	
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges				YES	B8	912382	
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat				YES	D7	930137	

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description			Charges			
4	L/C Amendment Charges					
	a	L/C Amendment Charges	Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment. Plus: Swift Charges Rs. 1,000/- Flat Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES NO	C1 03 27	930121 912352 912304
5	L/C Retirement Charges					
	a	Service charges against import transactions i.e. Import Bills (Sight / Usance)	@ 0.15% Minimum Rs.1,500/-	YES	B8	912382
	b	If bills are to be drawn at usance under L/C	(a) Rs. 1,500/- Flat per bill to be charged at the time of retirement of bills.	YES	QD	912010
			(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).			
c	Discrepancy in L/C Documents	(c) Import accepted bill of exchange under custody Rs. 500 per case 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. Plus correspondance charges US\$ 20/-	YES	D9	912803	
d	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/-	YES	Q1	912814	
		(ii) Plus Swift Charges Rs.500/-	NO	03	912352	
6	PAD / FPAD:- Payment Against Documents Import LC					
	a	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	In addition to mark-up as per 6(a), Commission is to be charged as under:				
	i	If retired within 10 days from the date of lodgment	No Commission	-	-	-
	ii	If retired within 15 days subsequent to the period at (i) above	@ 0.20% on purchase price.	YES	D4	930712
	iii	If retired within next 15 days after the period mentioned at (ii) above	@ 0.25% on purchase price.	YES	D4	930712
	iv	If retired after 40 days after the period mentioned at (iii) above	@ 0.35% on purchase price.	YES	D4	930712
		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 lodgment 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 lodgment 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/-. (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.		YES	D5	930135
7	L/C Cancellation Charges					
		L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-	YES NO	C2 03	912808 912352
8	Credit Report Charges					
		Credit report on Foreign Suppliers/ Buyers.	(i) Actual	NO	-	900121
			(ii) Plus Swift charges - Rs.500/-	NO	03	912352
	Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost) to be recovered.	NO	03	912352		

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
9	FIM				
a	Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-				
i	Arrangement of Facility	Nil	-	-	-
ii	On one time Request.	@ 0.55% of Bill Amount	YES	C4	912009
iii	Due to Forced Clearance	@ 1.20% of Bill Amount	YES	D5	930135
b	Handling charges of D.A L/C Consignment cleared & kept under Pledge:-				
i	Arranged at the time of opening of D.A L/C	@ 0.35% of Bill Amount	YES	D5	930135
ii	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	D5	930135
iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse	@ 0.55% of Bill Amount	YES	D5	930135
10	Import Bills Returned Unpaid				
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent in Pak Rupees.	YES	D6	912813
		Plus Courier charges Rs. 4,000/- (adjustable upon receipt of actual cost) and any other charges from Beneficiary Bank for return of unpaid bills.	NO	27	912304
		Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank.	YES	D6	912813
		Note: b) If forwarding Bank authorizes us to deliver documents free of cost	YES	D6	912813
11	Documentary Collection				
a	Service charges against retirement of import Collections received without Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	B8	912382
b	Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712
12	Open Account / Consignment				
a	Service charges against Open Account/ Consignment	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	B3	912818
b	Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst	Handling Charges Rs. 3,000/- per shipment.	YES	D4	930712
13	Advance Payment without LC				
a	Import against Advance payment to suppliers.(Without L/C).	(i) Rs. 1,500/- Flat at the time of remittance	YES	B7	930117
b	Service charges against Advance payment import	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES	B8	912382
14	Reimbursement Charges				
	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO		N.A.
15	Other Import Related Charges				
a	Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat	YES	Q2	912815
b	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill	Rs.1,000/- Flat	YES	Q2	912815
c	Expenses recovery protest / Legal charges	At Actual	NO	G6	912315
d	Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1,500/- Flat per bill.	YES	C1	930121
e	FI Issued for transactions where remittance is not from Pakistan	Rs 1,500/- Flat Per FI	YES	CQ	914290
f	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	Q2	912815

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
16	Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt				
	a Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents	Rs.2,000/- Flat	YES	Q3	912817
	b Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs.2,000/- Flat	YES	A4	912018
Part B EXPORTS					
1	L/C Advising				
	a Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers Rs. 2,500/- Flat for Non-HBL Customers (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)	YES	C7	912030
	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	C8	930128
2	Amendment Advising.				
	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	C7	912030
3	Confirmation				
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'S', Note No.7.	YES	D0	912047
4	Transfer of L/Cs.				
	Transfer of Export L/Cs	Rs.2,000/- Flat	YES	C8	930128
5	Negotiation				
	a Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1,000/-	YES	D1	912008
	b Export bill realized through FCY account.	@ 0.12% Minimum Rs.1,500/-	YES	QF	912049
	c Export Development Surcharge	Rs.80/- Flat per transaction	YES	M6	912095
	d Negotiation Charges (FCY L/C's):-				
	i Clean Documents	Rs. 1,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	E5	930711
	ii Discrepant Documents	Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	D9	912803
	Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered.				
e Documents—Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.	YES	E8	930148	
6	Reimbursement				
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat	YES	C8	930128
7	Processing of Documents under L/C restricted on other Banks				
	Where documents are sent to other banks for negotiation under restricted L/C.	Rs.1,000/- Flat	YES	D2	930132
8	Handling of Duty Draw - Back Claims				
	a Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per case to SBP.	YES	QA	912051
9	NOC Issuance / Documents Transferred				
	a Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-	YES	C8	930128
	b ERF – NOC for Entitlement	Rs.1,200/- (Flat) per case	YES	BA	912029
	c Preparation of substitution case in export re-finances.	Rs.1,500 /- Flat	YES	64	930713
10	Collections				
	a Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)	YES	58	912012
	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/-	NO	27	912304
	c FDBC where Bank earns exchange difference	Rs.500/- Flat Per Shipment	YES	M0	912013
	d Transfer of FI to other bank or Cancellation of FI	Rs.1,200/- Flat	YES	C8	930128

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
e	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. 1,500/- (i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) 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.	YES	D3	912383
			NO	27	912304
f	Export follow up-swift for payment/ acceptance	Rs. 600/- per case	NO	03	912352
g	E-Commerce charges (B2C) handling	0.12% minimum Rs.1,500/-	YES	D3	912383
11	Advance Payment Charges Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-	YES	D3	912383
Part C FOREIGN CURRENCY REMITTANCES					
A OUTWARD:					
1	a-i	Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs.1,000/- Plus Swift charges Rs.500/- 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	YES	43 (A/C) or 40 (cash) 930043 (A/C) or 930742 (Cash)
			NO	03	912352
	a-ii	Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations	@ 0.25% Minimum Rs.750/- Plus Swift charges Rs.500/- 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.	YES	44 (A/C) or 41 (cash) 930706 (A/C) or 930743 (Cash)
			NO	03	912352
	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	44 930706
	c Local Foreign Funds Transfers (LFFT)				
		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/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for HBL at Work Account	Depending on the currency in which transfer is being made	YES 60 930707
	d	FFT/FDD			
	i	Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/-	YES	45 (A/C) or 49 (cash) 912809 (A/C) or 930744 (Cash)
			Plus Swift charges Rs.500/-	NO	03 912352
	e	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.	YES	43 (A/C) or 40 (cash) 930043 (A/C) or 930742 (Cash)
			Plus Swift Charges - Rs.500/- for additional message.	NO	03 912352
B INWARD					
1	a	Home Remittance	Nil	-	-
	b	FCY Commercial / Home Remittances	Nil	-	-
	c	Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks	Nil Note: Transaction charges will be updated as per SBP directives.	-	-
	d	Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts	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 14 days from the FCN amount deposited in the FC Accounts.	YES	47 912064
Part D OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS					
1		Correspondents' charges, if any, will be recovered	At actual	NO	N.A.
2		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	E8 930148
			Plus Swift charges Rs.500/- if applicable.	NO	03 912352
3		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	58 912012
				NO	03 912352

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
4	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)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	DI	911910
5	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/- Plus Swift charges Rs.500/-	YES NO	48 03	930048 912352
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs.500/- Flat per certificate.	YES	50	930050
7	Standing Instruction Charges in Foreign Currency A/c	US\$ 5/- per transaction plus actual remittance charges as applicable.	YES	65	912081
8	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes	@ 0.45% Minimum Rs.1,500/-	YES	QF	912049
9	Debit Authority Issuance Charges				
	Currency	Current Refund Charges			
	SAR	50.00	NO	NO	912630
	CAD	20.00	NO	NO	912630
	EUR	20.00	NO	NO	912630
	DKK	110.00	NO	NO	912630
	USD	20.00	NO	NO	912630
	GBP	15.00	NO	NO	912630
	AED	75.00	NO	NO	912630
	SGD	20.00	NO	NO	912630
	AUD	20.00	NO	NO	912630
	NOK	150.00	NO	NO	912630
	SEK	150.00	NO	NO	912630
	CHF	20.00	NO	NO	912630

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
DOMESTIC BANKING						
Part E REMITTANCES						
1	Issuance of Banker's Cheque					
a	Through A/c	Rs. 600/- Flat		YES	62	912017
	Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) HBL Nisa Plus Current Account (c) HBL Haryali Account			YES	62	912017
b	For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval.			YES	16	912319
c	Cancellation of Bankers Cheque	Rs. 600/- Flat		YES	52	930052 930745
	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. (iv) Following are exempted from these charges: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) Nisa Plus Current Account (c) HBL Haryali Account					
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply		YES	62	912017
e	Courier Delivery of Banker's Cheque	Rs. 250/-		NO	27	912304
2	Call Deposit Receipt (CDR)					
a	Issuance from Account	Rs. 250/-		YES	11	914199
b	Cancellation of CDR issued from Account	Rs. 250/-		YES	11	914199
c	Issuance of Duplicate CDR issued from account	Rs. 250/-		YES	11	914199
	Note: HBL Haryali Account is exempted from charges of issuance and cancellation of CDR.					
3	Special Pre-printed Drafts for CMD Customers		@ 0.04% - issuance charges or as per agreement by CMD with the customer.	YES	0B	912038
4	Inter Branch Online Transactions / Cross Branch Offline Transfers					
	Product	Transaction	Charges	Payable By		
a	Deposit (Cash)	(i) Within City	Free	Depositor	YES	13
		(ii) Inter city	Rs. 500/- Flat			
b	Deposit (Cash) BB C8 Accounts	(i) Within City	Free	Depositor		
		(ii) Inter city	Free			
c	Withdrawals (Cash)	(i) Within City	Free	Account Holder	YES	13
		(ii) Inter-city upto Rs. 500,000/- per day	Rs. 370- Flat			
		(iii) Inter-City Over Rs. 500,000/- per day	0.15% of the transaction amount			
d	FCY Within City Deposit / Withdrawal	Free				
e	FCY Intercity Deposit / Withdrawal	0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down		YES	60	930707
f	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free	NO	13	910818
		(ii) Inter city	Free			
g	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Flat Rs.400/-		Beneficiary	YES	13
h	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	YES	60
		(ii) Inter city	*NIL			

HBL					FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
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.							
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.					YES	57	912001
(b) Collection of Non HBL Cheque Rs.300/- 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.					YES	16	912319
Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.					YES	16	912319
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 in Point 4 (a, c & g) above are not applicable to HBL Freedom on maintaining PKR 40,000 or above monthly average balance, HBL at Work Account Holders, HBL ReadyCash customers and HBL Haryali Accounts. HBL HumWatan Accounts are exempted from charges mentioned in point-4 (c & h).							
Note:-(7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.							
*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.							
5	Inter Bank Funds Transfer (IBFT) through Branch						
	Inter Bank Funds Transfer (IBFT)	Free			YES	13	910818
6	3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility						
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million							
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	9:00 AM to 1:30 PM	*NIL	*NIL	*NIL	YES	AC
		1:30 PM to 3:00 PM	*NIL	*NIL	*NIL		
		3:00 PM to 4:00 PM	*NIL	*NIL	*NIL		
	Funds In-flow	NIL					
*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.							
7	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility						
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-							
	Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)		
	Monday to Friday	First Batch 12:00 PM	*NIL	*NIL	*NIL	YES	AC
		2nd Batch 3:30 PM	*NIL	*NIL	*NIL		
	Funds In-flow	NIL					
*Note: NIL - Charges will be updated against MT 102 as per SBP's directives.							
Part F BILLS							
1	Collection						
a	Documentary	@ 0.40% Minimum Rs.1,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	QG	912057
					NO	27	912304
b	Clean (including cheques/ dividend warrants/ drafts etc.)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) 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.			YES	57	912001
					NO	27	912304
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)			YES	57	912001
					NO	27	912304
d	Charges for USS drafts / cheques presented in clearing	Rs.350/- per instrument Flat			YES	DJ	911909
e	Intercity clearing through NIFT	Rs. 350/- per instrument Flat			YES	57	912001
	Note (1): No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad.						
	Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing.						
	Note (3): Following are exempted from these charges: (i) HBL Freedom A/c holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance (ii) HBL Haryali (iii) HBL ReadyCash Customers						
f	Urgent collection of local cheques for Rs.500,000/- and above	Rs.500/- per collection.			YES	DH	912083
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N		930148
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC.			NO	27	912304

HBL				FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
2	Inland Imports						
a	Opening Commission	Upto Rs. 25 M	0.40% per quarter	Minimum Rs. 2,500/- per LC	YES	C6	912005
		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		NO	03	912352	
		Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)		NO	27	912304	
		Note: Charges negotiable on case-to-case basis under approval of Functional Head					
b	Amendments charges without increase in amount	Rs.1,500/- Flat		YES	C1	930121	
c	Amendment 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	C1	930121	
d	Extension in maturity of Usance Bills	Service charges Rs. 1,000/- Flat per bill		YES	C1	930121	
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat		YES	C2	912808	
f	Handling commission on inland import collection bills	Rs.600/- Flat per collection.		YES	B5	912804	
g	Handling of discrepant documents	Rs.1,500/- Flat		YES	D9	912803	
h	Service charges against retirement of Inland LC (Sight / Usance)	@ 0.15% Minimum Rs.1,500/-		YES	C6	912005	
i	If bill matures after expiry of L/C	Usual charges as in (h) 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	C6	912005	
j	Inland Forced PAD	(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	D5	930135	
		(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	D5	930135	
k	Inland PAD	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	E6	930146	
3	Purchase of Bills, Cheques etc.						
a	Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above.		YES	57	912001	
		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.		YES	D2	930132	
b	Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above.		YES	57	912001	
		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.					
i	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	E2	912301	
				NO	27	912304	
ii	Collecting Bank's Charges and Swift / Courier Charges will be extra.			NO	3	912352	
c	Mark-up shall be applied as under on bills purchased/ negotiated.						
i	If retired up to 21 st 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.					
ii	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.					
		Plus Bank's commission @ 20 paisas per Rs.100/-.		YES	57	912001	
iii	Storage Charges.	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	DG	912344	
d	Handling Commission on Invoice Financing (Exports)	Rs. 1,500/- per case		YES	D3	912383	
e	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head		YES	D3	912383	

HBL		SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024		FED/ST Applicable	Charge Code	Misys Internal Account
Description		Charges				
4	Inland Exports					
4.1	Inland LC Advising / Confirmation					
a	Advising / Amendment Charges.	Rs.1,500/- Flat		YES	C1	930121
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		NO	27	912304
b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).		YES	QX	912802
4.2	SIGHT BILLS					
a	Negotiation / Collection Commission	Commission @ 0.55% Minimum Rs.600/- Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.		YES	E6	930146
b	Collection charges (Inland L/Cs)	Rs.1,000/- Flat.		YES	C6	912005
c	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	C6	912005
d	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	B6	930116
4.3	USANCE BILLS					
a	Negotiation/ Collection Charges	Commission @ 0.40% - Minimum Rs.1,000/-		YES	C6	912005
b	In case of purchase	Plus Markup as per Credit Line from date of Negotiation till maturity.		YES	C6	912005
	Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.					
Part G	FINANCES / ADVANCES					
A	PROJECT FINANCE					
1	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	K8	930726
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-					
a	Commitment Fee (on un-disbursed balance)	On case to case basis as per agreement with the party.		YES	E9	912054
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.		YES	G4	930164
c	Legal documentation fee	On case to case basis as per agreement with the party.		NO	G8	912315
d	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.		YES	G5	912363
e	Consortium Agent Fee	On case to case basis as per agreement with the party.		YES	G7	930167
f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.		YES	G6	912320
g	Valuation of Fixed Assets	On case to case basis as per agreement with the party.		YES	QB	912328
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.					
B	WORKING CAPITAL LOANS/ ADVANCES/ AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL LENDING					
1	Legal documentation fee in all cases of fund based and non fund based facilities	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. (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		NO	G8	912315
		Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.				
2	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M					
a	CREDIT SANCTION (New facility/Initial)	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head.		YES	L1	912321
b	Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat or As approved by Business Functional Head.		YES	L1	912321
c	Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.		YES	F9	930702
d	Facilities on Short form for One Off	Minimum Rs.2,000/-		YES	L1	912321
e	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	G0	914034
	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.					
f	Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion		YES	L1	912321

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
	g	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. For ERF (Penal Mark-up Rate will be 6MK + 4%)	YES	L1	912321
		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.		YES	L1	912321
3		Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).	YES	G2 or L1	930162 or 912321
		Negotiation (Clean) without recourse	2% of Negotiated Value	YES	E5	930711
		Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.				
4		Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M). (Funds Based and Non Funds Based)	Fresh / Enhancement / Decrease / Renewal			
		Facility Amount	Charges	Minimum		
		Up to Rs. 1 M	-	Rs. 3,000/-		
		above Rs. 1 M to Rs. 2 M	-	Rs. 5,000/-		
		above Rs. 2 M to Rs. 5 M	0.15%	Rs. 7,500/-		
		above Rs. 5 M to Rs. 10 M	0.15%	Rs. 10,000/-	YES	G1
		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/-		
		Interim Enhancement/ Changes/ One off	-	Rs. 10,000/-		
		Temporary Extensions	-	Rs. 2,000/-		
		For Supply Chain Finance – As Approved by Business Functional Head				
		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.				
5		Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB & ALS)				
		Application Processing Fee	Rs. 100/- Flat	YES	L1	914302
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	H6	930176
C		SWIFT FINANCE				
	a	Application Processing Fee	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	L1	912321
	b	Annual Renewal Fee	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	G0	914034
	c	Interim Facility Enhancement	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).	YES	L1	912321
		(1) All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges.				
D		HBL SMALL BUSINESS FINANCE				
	a	Application Processing Fee	@ 0.20% of the facility amount, Minimum Rs. 10,000/- (One-time implied - Non-refundable, Payable Up-front)	YES	L1	912321
	b	Annual Renewal Fee	@ 0.10% of the facility amount, Minimum Rs. 5,000/- (Non-refundable, Payable Up-front)	YES	G0	914034
	c	Interim Facility Enhancement Fee	@ 0.10% of the amount of excess requested over approved limits, Minimum Rs. 5,000/- (Non-refundable, Payable Up-front)	YES	L1	912321
	d	L/G Court/Custom Guarantees	0.50% per Quarter	YES	QC	912007
	e	LG (All other Types)	0.40% per Quarter	YES	QC	912007
	f	Letter of Credit	As per SOBC	YES	C5	912006
	g	Shipment Guarantee	As per SOBC	YES	A4	912018

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
E	HBL POS FINANCE				
a	Application Processing Fee	0.10% of the facility amount, min. Rs. 10,000/- (Non-refundable, payable up-front)	YES	L1	912321
b	Annual Renewal Fee	0.05% of the facility amount, min. Rs. 5,000/- (Non-refundable, payable up-front)	YES	G0	914034
c	Commitment Fee for utilizing atleast 60% of limit	0.1% of the limit amount on renewal	YES	G0	914034
F	HBL SAAF FINANCE				
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)	YES	MH	914309
b	Annual Renewal and Review Charges	Rs. 5,000/- or 0.5% whichever is higher (excl. FED & Taxes)	YES	-	-
G	HBL ASAAAN FINANCE				
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes)		MJ	
b	Annual Renewal and Review Charges	Rs. 5,000/- or 0.5% whichever is higher (excl. FED & Taxes)		-	
H	LEASING FINANCE (Machinery)				
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	G3	930163
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)	NO	G8	912315
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	E9	912054
d	Machinery Lease for Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.	YES	P1	912350
I	AGRICULTURE BANKING				
1	PRODUCTION AND DEVELOPMENT				
	Application Processing Charges for New to Bank/Existing Renewals/Enhancement in				
a	Upto Rs.500 K	Rs. 2,500/- Flat			
b	Above Rs.500 K and Upto 1 M	Rs. 5,000/- Flat			
c	Above Rs.1 M and Upto Rs.5 M	Rs. 7,500/- Flat	YES	L6	912070
d	Above Rs.5 M and Upto Rs.10M	Rs. 10,500/- Flat			
e	Above Rs.10 M	0.1% of the finance amount			
f	Per Tractor	Rs. 3,500/- Flat	YES	L6	912070
g	Prime Minister's Youth Business & Agriculture Loan Scheme	Rs. 100/- Flat	YES	16	9142975-86
2	AGRICULTURE BUSINESS FINANCE				
	Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/ Additional Product to existing customer (Fund Based Facility only).				
a	Up to Rs. 10 M	Rs. 15,000/- Flat			
b	Above Rs. 10 M and up to Rs. 40 M	0.15% of the finance amount 0.05% of the finance amount (financing against EWR / liquid securities)			
c	Above Rs. 40 M (New facility/ Initial)	0.12% minimum of Rs. 40,000/- of total funded facilities	YES	16	9142975-86
d	Interim (any change in the facility/ security)	Rs. 5,000/- Flat			
e	Property Evaluation Fee	Actual Cost			
f	Legal Fee	Actual Cost			
g	Credit/Market Check & Income at Actual Estimation Fee	Actual Cost			
h	Insurance Premium Rate (if applicable)	Actual Cost			
	* All actual stamp duties, legal charges, levies along with other applicable charges will be paid by the Borrower prior to disbursement and mortgage creation.				
J	OTHER CHARGES ON ADVANCES				
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	YES	H1	930171
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets	YES	H1	930171
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage	YES	H3	930173

HBL					FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024								
Description			Charges					
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.		NO	G8	912315	
	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.		NO	G8	912315	
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers	Actual Cost.		NO	G8	912315	
4		To mark lien on securities issued by other institutions	Rs.500/- Flat per trip		YES	G9	930169	
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	H0	930170	
6		For Finances against Pledge/ Hypothecation						
	a	Godown Rent	Actual		-	-	-	
	b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy	Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes)		-	-	-	
	c	In case of Muccadum (Managed Pledge)	Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes)		-	-	-	
	d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost		-	-	-	
Note:- No charges in case of occasional surprise checking of godowns carried by the Bank's Executives/ Representatives / External and Internal Auditors.								
7	For Finances against Land, Building, Plant & Machinery				-	-	-	
	a	Valuation	Schedule of Valuation charges for Industrial / Commercial / Residential / Agriculture Properties (including Land / Open Plots)			-	-	-
			Value of Assets Rs.	Land & Building Rs.	Land, Building, Plant & Machinery Rs.	Current Assets / Commodities / Inventories etc. including vehicles Rs.		
			Up to 10 M	6,250	12,500	6,250	-	-
			Above 10 to 25 M	12,500	18,750	12,500	-	-
			Above 25 to 50 M	18,750	31,250	18,750	-	-
			Above 50 to 100 M	25,000	43,750	25,000	-	-
			Above 100 to 200 M	31,250	56,250	31,250	-	-
			Above 200 M. to 500 M	43,750	81,250	43,750	-	-
			Above 500 M. to 1,000 M	62,500	112,500	62,500	-	-
			Above 1,000 M & above	(minimum 62.5K) @ 0.005% or Negotiable	(minimum 112.5K) @ 0.008% or Negotiable	(minimum 62.5K) @ 0.005% or Negotiable	-	-
			Desktop Valuation	5,000/- Per Valuation			-	-
* In case the valuation site is 50 KM or 100 KM away from Valuator Office OR RHQ Office, Rs.4,000/- & Rs.6,000/- respectively are to be paid as Travelling Expenses to the Valuator.								
* Assignments where Bank is paying the charges, will be negotiated on case-to-case basis.								
Note: Above mentioned charges are exclusive of applicable Govt./ Provincial Taxes.								
Part H CONSUMER FINANCES								
1	HBL CarLoan							
	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-			YES	L3	912067
	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	K3	912346
	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	K3	912346
	1.4	Vehicle Appraisal (if applicable)	Actual			YES	K3	912346

HBL				FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
	1.5	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.	YES	O2	912387	
	1.6	Legal Notice Fee	Actual Cost.	YES	G8	912315	
	1.7	Late Payment Charges	Rs.1,500/- per late payment	YES	K4	912395	
2	HBL HomeLoan						
	2.1	Processing charges	Rs.10,000/- Inclusive of: - Verification - Credit Report: Actual Upto Rs. 150/-	YES	L5	912069	
	2.2	Early Termination/ Settlement Charges	5% of Principal settled	YES	L0	912349	
	2.3	Partial Payment Charges	10% of Principal settled 5% after 50% of Tenure has passed	YES	P4	912391	
	2.4	Legal Opinion	Rs. 10,000/-	NO	G8	912315	
	2.5	Property Appraisal	Rs. 3,500/- per valuation	NO	G8	912315	
	2.6	Property Insurance premium	Property Insurance Premium borne by the Bank	NO	G8	912315	
	2.7	Late Payment Charges	Rs. 1,000/- per late payment	YES	G8	912315	
	2.8	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer	NO	L5	924967	
3	Personal Loans						
	3.1	Processing charges (inclusive of documentation charges, verification and stamp duty)	Salary Transfer : Topup : Deposit Based : Loans via Mobile App: Institutional / Corporate Segment : Note: 50% discount on personal loan processing fee for HBL Nisa Accountholders.	Rs. 6,000/- or 1.25% of the loan amount whichever is higher As per Agreement.	YES	L2	912322
	3.2	Early settlement Charges.	7% of the outstanding loan amount	YES	K0	912347	
	3.3	Partial Payment	5% of Partial Payment amount Not allowed in Year 1 Partial payment amount cannot be more than 6 monthly installments. Partial payment can be done once in the complete tenure.				
	3.4	Late Payment Charges	Rs. 1,250/- per late payment	YES	N7	912392	
4	ReadyCash						
	4.1	Processing Charges	Rs. 5,500 or 1.25% of the loan amount whichever is higher	YES	MD	930773	
	4.2	Annual Renewal Fee	Rs. 5,000/-	YES	ME	930774	
	4.3	Late Payment Charges	Rs. 1,250/- per late payment	YES		914286	
	4.4	Limit Enhancement fee	Rs. 2,500 per limit enhancement	YES			
5	HBL Credit Cards		HBL CreditCard	HBL FuelSaver			
	a	Service Charges	Maximum 42% per annum of outstanding amount	Maximum 42% per annum of outstanding amount	NO	932531	
	b	BTF Service Charges	24% per annum of outstanding BTF amount.	24% per annum of outstanding BTF amount.	NO	932531	
	c	HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount	24% per annum of outstanding HIP amount	NO	932531	
	d	Cash Advance Service Charges	42% per annum of outstanding cash advance amount	42% per annum of outstanding cash advance amount	NO	932531	
	e	Annual Fee	Rs. 6,000/- for HBL Green Card Rs. 12,000/- for HBL Gold Card Rs. 20,000/- for HBL Platinum Card		YES	QQ	912317
	f	Supplementary Fee	Rs. 3,000/- for HBL Green Card Rs. 6,000/- for HBL Gold Card Rs. 10,000/- for HBL Platinum Card		YES	Q1	912228
	g	Monthly Fee (Basic)		Rs. 350/- for HBL Fuel Saver Green Card Rs. 700/- for HBL Fuel Saver Gold Card	YES	QQ	912317
	h	Monthly Fee (Supplementary)		Rs. 175/- for HBL Fuel Saver Green Card Rs. 350/- for HBL Fuel Saver Gold Card	YES	Q1	912228
	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	Q7	914008
	j	Late Fee	Rs. 2,000/- per month	Rs. 2,000/- per month	YES	QK	912231
	k	Voucher Retrieval Fee	Rs. 1000/- per transaction	Rs. 1000/- per transaction	YES	QM	912234
	l	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent in Pak Rupee	US\$ 500/- or equivalent in Pak Rupee	YES	QM	912234
	m	Card Replacement Fee	Rs. 1,000/- per card	Rs. 1,000/- per card	YES		912229
	n	Cash Advance Issuance Fee	Rs. 1,000/- or 3% of withdrawn	Rs. 1,000/- or 3% of withdrawn	YES	QJ	912230
	o	Banker's Cheque Issuance Fee	Rs.500/- per cheque	Rs.500/- per cheque	YES	62	912017
	p	Early Payment Charges for installment plan	5% of remaining principal balance	5% of remaining principal balance	YES	QO	912242
	q	Foreign Transaction Charges	4% of transaction amount	4% of transaction amount	YES	QP	912243
	r	Card Conversion Fee	Rs.600/- per card	Rs.600/- per card	YES		912229

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
	s	Returned Cheque Charges	Rs.1,000/- per cheque	Rs.1,000/- per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	DB 912359
	t	SMS Alert Charges	Free	Free	YES	912247
	u	HBL Installment Plan Processing Charges/HIP Fees	Rs. 1,000/- per installment plan	Rs. 1,000/- per installment plan	YES	914014
6		HBL Insurance Scheme				
	a	Credit Shelter	0.50% of outstanding balance		YES	912236
	b	Credit Shelter Plus	0.073% of credit limit		YES	912236
	c	Income Continuation - Plan-A	Rs. 399/- per month		YES	912236
	d	Income Continuation - Plan-B	Rs. 250/- per month		YES	912236
	e	Total Assurance - Plan A	Rs. 300/- per month		YES	912236
	f	Total Assurance - Plan B	Rs. 575/- per month		YES	912236
	g	Triple Health Cash Plan	Minimum Rs. 175/- and maximum Rs.970/- per month (varies according to plan)		YES	912236
	h	HBL Wallet Plan	Rs. 199/- per month		YES	912236
	i	HBL Family Protect - A	Rs. 165/- per month		YES	912236
	j	HBL Family Protect - B	Rs. 1,650/- per year		YES	912236
	k	HBL LifePlus - A	Rs. 250/- per month		YES	912236
	l	HBL LifePlus - B	Rs. 325/- per month		YES	912236
	m	HBL My Health Forever	Rs. 3,000/- per year		YES	912236
	n	Credit Shield Plus	0.79% of total outstanding balance		YES	912236
7		HBL Salary Plus				
	a	Processing charges	1% of overdraft limit or Rs.2,500/- whichever is higher		YES	MA 930284
	b	Mark-up	Monthly Mark-up of 2.5-3% per month classification per annum 30-36%		NO	936100
	c	Annual Renewal Fee	1% of overdraft limit or Rs.2,500/- whichever is higher		YES	MB 930285
Part I		STANDING INSTRUCTIONS CHARGES				
1	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges	Rs. 290/- per transaction except deduction of loan installments.		YES	65 912081
	b	Amendment of Current Standing Order	Rs. 250/- Flat		YES	65 912081
Part J		SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS				
1		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	FA 912055
2		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	FA 912055
3		Handling charges for conversion, renewal, consolidation or subdivision of Govt. Securities	Rs.20/- Flat per scrip		YES	FA 912055
4		Fee for verifying and marking lien on Govt. Securities issued by us at the request of third party	Rs.500/- Flat per case		YES	FA 912055
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	P7 930722
	b	Sale / Purchase of shares securities held against banking facilities	Rs.500/- Flat per transaction.		YES	FA 912055
	c	Charges for holding bearer securities in safe custody on behalf of customer against banking facilities	Rs.850/- Flat		YES	FA 912055
	d	Replacement of securities under lien to the Bank	Rs.1,000/- Flat per replacement		YES	FA 912055
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	DG 912344
	b	Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.		YES	DG 912344

HBL			FED/ST Applicable	Charge Code	Misys Internal Account		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
7	a	Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)					
		Small	Rs. 6,000/- Flat per annum	YES	F4	912310	
		Medium	Rs. 7,500/- Flat per annum				
		Large	Rs. 10,000/- Flat per annum				
		Extra Large	Rs. 13,500/- Flat per annum				
		Cubicle Locker	Rs. 40,000/- Flat per annum				
		Note: 50% waiver for HBL Nisa Accountholders on Safe Deposit Lockers Fee for the first year. Annual Charges are to be recovered as per SOBC.					
		b	Late payment fee	10% of the applicable annual advance locker rent with grace period of 30 days from the due date.	YES	QY	912805
		c	Key Deposit (Will apply at the time of issuance of new locker).				
		Note: Current Rate for the respective locker size will be applicable in case of customer status change.					
		Small	Rs.3,500/- Flat	NO	F4	912310	
		Medium	Rs.4,000/- Flat				
		Large/Extra Large	Rs.6,500/- Flat				
		Cubicle Locker	Rs.50,000/- Flat				
	d	Breaking Charges					
		For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.	YES	88	912807	
		Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.	YES	88	912807	
	e	Addition of New Locker Operator	Rs. 300/-	YES	F4	912310	
	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.						
Part K GUARANTEES							
1		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	QC	912007	
2		Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/-	YES	QC	912007	
			(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-.	YES	QC	912007	
			For SME Banking Customers: If secured against cash margin/ lien on deposit, for LGs up to Rs. 1 M; Commission @Rs. 5,000/- per Qtr. shall be charged				
			(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	QC	912007		
3	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 under Part S.	YES	QC	912007	
	b	Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches		YES	QC	912007	
		(i) If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies	YES	QC	912007	
		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).					
		(ii) If advised duly added with Confirmation	Rates as per K 4 (c) will apply	YES	QC	912007	
	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.					
4		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	QC	912007	
5		Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	YES	QC	912007	
	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.					

HBL		SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024			FED/ST Applicable	Charge Code	Misys Internal Account	
Description		Charges						
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	QC	912007	
d	Amendment	Rs.1,400/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.			YES	QC	912007	
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.							
f	Claiming Charges in Local Guarantee	Rs.1,500/- Flat			YES	599	930102	
g	Assignment of Proceeds of Guarantees	Rs. 2,500/- Flat (Plus Swift charges Rs.600/- Flat or Courier Rs.150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city)			YES	QC	912007	
Part L MISCELLANEOUS CHARGES								
1	Service Charges are to be applied where the monthly average balance is less than Rs. 40,000/- on all Current & Saving accounts (excluding Regular Saving Accounts)	Rs.43/- Flat to be recovered on monthly basis.			YES	02	930002	
	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) Pardes Card Accounts							
	12) HBL @Work Accounts							
	13) HBL Asaan Accounts							
	14) Basic Banking Accounts							
2	Service Charges on FC Savings & FC Current Accounts	Free						
3	Service Charges on HBL @Work Account	Rs. 43/- + FED will be applicable, in case the salary is not credited to HBL @Work account for 3 months and the average balance falls below Rs. 25,000/-			YES	B1	912093	
4	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.			YES	B1	912093
		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.						
	b	Transaction charges on Daily Progressive 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	B1	912093
	c	HBL Freedom Account	For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ Rs.30/- per transaction will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system.			YES	B1	912093
	d	Transaction Charges on HBL Asaan Account	Free			YES	B1	912093
	e	FBR Collections through Branch Counter (OTC)	NIL			YES	03	912319
5		Cheque Book Issuance Charges	To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts . Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.			Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
6	Stop payment of cheque	(i) Rupee A/c	Rs. 600/- Flat per day	YES	25	912360
		(ii) F.C. A/c	US\$ 12/- or equivalent Flat per instruction	YES	25	912360
Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on HBL at Work Account. (3) HBL Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance. (4) HBL Nisa Plus Current Accountholders are exempted from these charges.						
7	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. 650/- Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	DB	912359
		(ii) FC A/c	US\$ 6/- or equivalent Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	D1	911910
Note: HBL Freedom Account holder maintaining PKR 40,000 or above monthly average balance is exempted from these charges.						
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs. 250/- or the respective equivalent currency (Flat per cheque)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	DB	912359
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque	YES	92	930092
		(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. 185/- Flat		NO	27	912304
11	Issuance of SBP/NBP cheques	Rs. 500/- Flat per cheque (to be retained by the originating Branch).		YES		912397
Account Statement & Certificate Related Charges						
12	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO	3	912352
13	Duplicate Statements for all types of accounts, on request from customer	Free		YES		912082
14	Verification of Accounts / Bank Statements of Students Applying for Foreign Education	Free		NO	-	-
15	Bank Certificate for the purpose of Visa etc.	Rs. 375/- Flat per certificate Note: HAW Accounts are exempted from Bank Certificate Charges.		YES	98	912396
16	Overseas Employment Certificate	Free		YES	98	912396
17	Credit Information Report / Opinion					
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc)	Rs.500/- Flat		YES	93	930093
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.						
18	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs.1,000/- Flat		YES	94	930094
19	Closure of Account Charges	Free		YES	26	930026
20	Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat		YES	1A	914059
21	Confirmation of balances to Auditors	Rs.500/- Flat		YES	97	930097
Capital Market Products/ SSC/ DSC/ NIT related Charges						
22	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies)	As per Agreement with client along with TEB Functional Head approval	YES	16	912319
		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	16	912319

HBL				FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
23	Share Floatation/TFCs issue charges	(i) As per Agreement with client along with TEB Functional Head approval		YES	16	912319	
		(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)		YES	16	912319	
24	Issuance of Right Shares/IPO	(i) As per Agreement with client along with TEB Functional Head approval		YES	16	912319	
		(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)		YES	16	912319	
25	Issuance of DSC/SSC/NIT on behalf of Government of Pakistan	As prescribed by Govt.		YES	09	930721	
26	a	Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill	Electricity	Isb-N	04	912004
				Sui Gas	Sindh-Y	05	912026
				Telephone	Punjab-Y	06	912027
				Water	Bal-Y	07	912028
				CDGK Utility	KPK-Y	OA	914024
	b	Charges on Intercity transfer of funds pertaining to Utilities Companies	As per agreement with Utility Companies.		YES	14	910818
Other Services to BISE / University							
27	Other Services to BISE / University:						
	a	Selling of admission forms / job application forms	Rs.10,000/- per Branch per Exam. Can be waived by the respective Distribution Head.	YES	20	912327	
	b	To provide printed challans		YES	20	912327	
	c	Safe keeping of question papers & answer copies		YES	20	912327	
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.							
Salary/ Pension Disbursement & Visa Collection Fee related Charges							
28	Salary Disbursement Charges	Manual salary processing: Rs. 30/- per transaction		YES	17	912325	
29	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)		YES	18	912362	
30	Visa Fee Collection	Rs.100/- Flat per application		YES		912105	
Misc. Charges							
31	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs.500/- Flat per annum		YES		912816	
32	Handling Charges on Commodity Operation	Rs. 3.75 per 1000/-		YES	O6	910902	
33	CHARGES ON PAYMENT OF PRIZE MONEY AND FACE VALUE OF NATIONAL PRIZE BONDS (NPB) THROUGH DESIGNATED BRANCHES:						
	a	Collection of payment of prize money and face value of NPB through designated branches bank charges	Bank Charges Rs. 500/- per NPB claim upfront, and CIT as given below in section b		YES	CB	930002
	b	Collection of payment of prize money and face value of NPB through designated branches cash in transit (CIT) charges	CIT Actual - per NPB claim upfront. (Actual as payable to CIT company by the bank)		NO	CA	918018
34	SMS Alert Charges						
		SMS Alert Charges for over-the counter transactions	Monthly Subscription of Rs. 180/- per month		YES	P6	914279
	Following categories of Accounts are exempt from recovery of "SMS Alert Charges":						
		1) Deceased					
		2) Blocked					
		3) Inactive					
		4) Closed					
		5) Unclaimed					
		6) Zero Balance / Overdraft					
		7) Staff					
		8) HAW					
		9) Freedom Account on maintaining PKR 40,000 or above monthly average balance					
		10) HBL ReadyCash Customers					
		11) HBL Small Bussiness Finance					
		12) HBL POS Finance					
	13) HBL SAAF Finance						
	14) HBL ASAAN Finance						
35	a	Biometric at Branches for proof of life against pension accounts	Rs. 16/- per biometric performed				
	b	Biometric at Konnect agent location for proof of life against pension accounts	Rs. 16/- per biometric performed				

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description			Charges			
36		Term Deposit Encashment Penalty for LCY and FCY Deposit	Advantage and Advantage Plus: 1) Applicable profit for the holding period will be paid at the lower of the booking date PLS rate and the prevailing PLS rate on the encashment date. 2) A penalty will be charged as per "Opportunity loss" for the remaining days to maturity. In case the premature encashment penalty is greater than or equal to the customer's accrued profit, then the premature encashment penalty will be equivalent to the customer's accrued profit.	YES	EW	916272
		FCY Term Deposits	Applicable profit for the holding period will be paid at the lower of the prevailing FCY saving rate and FCY term deposit rate, irrespective of the tenor or tier.	YES	EW	916272
Part M HBL DEBIT CARD (ATM CARD) *						
1	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned			
	b	Annual fee (Primary)	PayPak Chip - Rs. 1,700/- Visa Chip - Rs. 2,500/- MasterCard Standard - Rs. 2,500/- MasterCard Gold - Rs. 3,300/- UnionPay Chip - Rs. 2,300/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 17,000/-	YES	F5	912097
	c	Annual fee (Supplementary)	PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Chip - Rs. 550/- Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A	YES	F5	912097
	d	Card Replacement fee	PayPak Chip - Rs. 500/- Visa Chip - Rs. 700/- MasterCard Standard - Rs. 700/- MasterCard Gold - Rs. 1,000/- Union Pay Chip - Rs. 700/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,700/-	YES	F5	912097
	e	POS Transaction fee per transaction Local	PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL	YES	N8	912098
	f	POS Transaction fee per transaction International	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount	YES	QV	912485
	g	ATMs International (Cash withdrawal)	PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs.300/-per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES	QV	912485
	h	ATMs International (Balance Inquiry)	PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction	YES	QV	912485
			* Note: (i) Issuance charges of Mastercard Standard for eBanc by HBL (Overseas Savings Account), and HBL Nisa Plus Current & Nisa Saving Account holders are waived for the first year. Second year onwards, annual fees shall apply. (ii) Issuance charges of Mastercard Gold for HBL Nisa Plus Current & Nisa Saving Account are waived in case the customer maintains PKR 50,000 & over at the time of account opening. Second year onwards, annual fees shall apply. (iii) First-year free issuance of Paypak debit card for HBL Rutba, HBL Mahana Amdan, HBL Haryali, HBL iD, all Asaan variants & Freelancer Digital Account. Second year onwards, annual fees shall apply. (iv) Free debit card (Classic variant) for HBL Freedom Account.			

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
	i	SMS Alert Charges	Free	YES	NA	914035
*Note: (i) Account based propositions: As per account terms & conditions						
2	HBL - PARDES CARD					
	a	Card Issuance Charges	Nil	-	-	-
	b	Annual Fee	Nil	-	-	-
	c	Service Charges	Nil	-	-	-
	d	Card Replacement fee	Rs. 150/- Flat	YES	F5	912097
	e	Statement of Account	Nil	-	-	-
	f	Cash Withdrawal - HBL	Nil	-	-	-
	g	Cash Withdrawal - Non-HBL ATMs	Rs. 18.75 Flat per withdrawal	YES	21	910821
	h	POS Transaction Fee per Purchase	Nil	-	-	-
	i	Balance Enquiry	Nil	-	-	-
	j	Fund Transfer	Rs. 50/- Flat per transfer	YES	14	910818
	K	Mini Statement	Rs. 5/-	YES	RA	912082
3	MERCHANT ACQUIRING (POS)					
	a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES	28	914169
Part N HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED)						
1	ATM Charges					
	1.1 Cash Withdrawal					
	a	HBL Card on HBL ATMs	Nil	YES	21	910821
	b	HBL Card on Other Local Bank ATMs	Rs. 23.44 per withdrawal	YES	21	910821
	c	Other Local Bank Card on HBL ATM	Rs. 23.44 per withdrawal	YES		
	d	Foreign issued ATM/ Debit Card on HBL ATM	Rs. 850/- per withdrawal	YES		
	e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	22	914288
	Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay.					
	Note: No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan.					
	Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account, and HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance.					
	1.2 Balance Inquiry					
	a	HBL Card on HBL ATMs	Nil	-	-	-
	b	HBL Card on Other Local Bank ATMs	Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES	21	914217
	c	Other Local Bank Card on HBL ATM	3.13/- per inquiry			
	d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES	22	914288
	e	HBL Card on HBL ATMs Mini Statement	Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES	94	930094
	1.3 Funds Transfer (HBL to HBL)		NIL			
	Funds Transfer (HBL to Other Bank)					
	* Transfer Amount		Charges			
	Rs. 1 - 25,000		Free			
	Rs. 25,001 and above		Up to 0.1% or Rs. 200			
	Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower.					
	* Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges.			YES	13	910818
	1.4 Utility Bill Payment		Nil	-	-	-
	1.5 HBL-ATM Biometric Transactions		Rs. 15 per transaction	YES	21	914190
2	HBL Phone Banking					
	a	Funds Transfer Inter Branch Fund Transfer	Nil	-	-	-
	b	Statement Request	Nil	NO	RA	912082
	c					
	Stop Payment of Cheque(s)					
	(i) Rupee A/c		Rs. 600/- Flat per day	YES	25	912360
	(ii) F.C. A/c		US\$ 12/- Flat per instruction (or equivalent in other currencies)	YES	25	912360
	Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques.					
	HBL Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge.					
	d	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description	Charges					
3	HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking)					
a	Subscription	Nil	-	-	-	
b	Funds Transfer Inter Branch Fund Transfer	Nil	-	-	-	
c	Inter Bank Funds Transfer (IBFT) *	Transfer Amount	Charges			
		Rs. 1 - 25,000	Free			
		Rs. 25,001 and above	Up to 0.1% or Rs. 200			
		Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs.200 whichever is lower. * HBL Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges.	YES	13	910818	
d	Utility Bill Payment	Nil	Electricity	NO	4	912004
			Sui Gas	NO	5	912026
			Telephone	NO	6	912027
			Water	NO	7	912028
e	Cheque Book request	To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC.	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N Fata/Pata-N	90	912318	
f	SMS Alert Charges	NIL	-	-	-	
4	HBL Pay Business Banking					
a	Monthly Subscription *	Rs. 250/-	YES			
	* Charges to be recovered per account tagged for Retail Customers					
5	HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)					
a	Utility Bill Payment		NIL	-	-	
b	Initial Deposit - Konnect by HBL Mobile Account		NIL	-	-	
c	Cash Deposit - Konnect by HBL Mobile Account	Deposit Amount Rs. 1 - 20,000	0.5% of Deposit Amount	YES		
		Deposit Amount Rs. 20,000 and above	Rs. 100/- per transaction	YES		
d	Utility Bill Payment - Konnect by HBL Mobile Account		NIL	-	-	
e	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account					
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts	NIL	-	-	
ii)	Money Transfer Receiving		NIL	-	-	
iii)	Money Transfer Sending at Agent's location		Rs. 10 per transaction	YES	-	9916269
	Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.					
f	Money Transfer - Konnect by HBL Mobile Account to CNIC					
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 210 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs. 260 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs. 550 per transaction	YES	K1	9914151
	Note: If transaction is executed at agent location additional Rs.10 will be charged.					
ii)	Money Transfer Receiving		NIL	-	-	
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
i)	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	K1	9914151
		Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	K1	9914151
		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1	9914151
		Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 156 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs. 204 per transaction	YES	K1	9914151
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account					
i)	Fund Transfer	*NIL	YES	32	9914162	
	* will be updated as per SBP's directives					

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
		Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32	9914162
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES	32	9914162
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES	32	9914162
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES	32	9914162
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES	32	9914162
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES	32	9914162
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES	32	9914162
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES	32	9914162
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32	9914162
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32	9914162
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES	32	9914162
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES	32	9914162
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES	32	9914162
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES	32	9914162
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32	9914162
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32	9914162
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162
		Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	32	9914162
j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account					
		Transfer Amount Rs. 1 - 200	Rs. 8 per transaction	YES	35	9914165
		Transfer Amount Rs. 201 - 500	Rs. 12 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 - 1,000	Rs. 20 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs. 45 per transaction	YES	35	9914165
		Transfer Amount Rs. 2,501 - 4,000	Rs. 80 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs. 110 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs. 145 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs. 195 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs. 250 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs. 305 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs. 360 per transaction	YES	35	9914165
		Transfer Amount Rs. 20,001 - 25,000	Rs. 415 per transaction	YES	35	9914165
		Transfer Amount Rs. 25,001 - 30,000	Rs. 510 per transaction	YES	35	9914165
		Transfer Amount Rs. 30,001 - 40,000	Rs. 600 per transaction	YES	35	9914165
		Transfer Amount Rs. 40,001 - 50,000	Rs. 730 per transaction	YES	35	9914165
		* For transactions through HRA Account fee will be 50% of the above mentioned slab.				
k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account					
		Transfer Amount Rs. 1- 500	Rs.12 per transaction	YES	35	9914165
		Transfer Amount Rs. 501 -1000	Rs.25 per transaction	YES	35	9914165
		Transfer Amount Rs. 1,001 - 2,500	Rs.40 per transaction	YES	35	9914165
		Transfer Amount Rs. 2501 - 4000	Rs.50 per transaction	YES	35	9914165
		Transfer Amount Rs. 4,001 - 6,000	Rs.60 per transaction	YES	35	9914165
		Transfer Amount Rs. 6,001 - 8,000	Rs.75 per transaction	YES	35	9914165
		Transfer Amount Rs. 8,001 - 10,000	Rs.90 per transaction	YES	35	9914165
		Transfer Amount Rs. 10,001 - 13,000	Rs.100 per transaction	YES	35	9914165
		Transfer Amount Rs. 13,001 - 16,000	Rs.125 per transaction	YES	35	9914165
		Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	YES	35	9914165
		*Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted:				
l	Debit Card	Free ONUS ATM Cash Withdrawal Limit/ Month	Card Annual Fee			
	Debit Card 900	Rs. 30,000	Rs. 900/-	YES		9914306
	Debit Card 1500	Rs. 200,000	Rs. 1,500/-	YES		9914306
	Agent Debit Card	No Limit	Rs. 900/- (for Konnect Agents)	YES		9914306
	HAW re-subscription		Rs. 1,500/-	YES		9914306
	Card Replacement Charges		Rs. 600/-	YES		9914306
m	Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account					
	Cash Withdrawal	Rs. 23.44 per transaction Flat		YES		9914165

HBL				FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
n	Cash Deposit into HBL Core Banking Account at Agent's location					
i)	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES	K1	9916267
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES	K1	9916267
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES	K1	9916267
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per transaction	YES	K1	9916267
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per transaction	YES	K1	9916267
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per transaction	YES	K1	9916267
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per transaction	YES	K1	9916267
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per transaction	YES	K1	9916267
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per transaction	YES	K1	9916267
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per transaction	YES	K1	9916267
Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per transaction	YES	K1	9916267		
Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per transaction	YES	K1	9916267		
o	Gulak (Kconnect by HBL Saving Account)					
	Pre-mature Penalty Charges	Gulak 1,000	Rs. 85 per transaction	YES		
		Gulak 2,500	Rs. 120 per transaction	YES		
		Gulak 4,000	Rs. 150 per transaction	YES		
		Gulak 7,500	Rs. 300 per transaction	YES		
		Gulak 10,000	Rs. 330 per transaction	YES		
		Gulak 15,000	Rs. 400 per transaction	YES		
		Gulak 20,000	Rs. 600 per transaction	YES		
	Gulak 40,000	Rs. 1,000 per transaction	YES			
p	HBL ATM biometric verification		Rs.15 per transaction			
q	Pensioner Proof of Life (POL)		Rs.16/-			
r	Balance Inquiry - Kconnect by HBL Mobile Account		NIL			
s	Transfer Out - Kconnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
t	Transfer in - Kconnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL			
u	View Mini Statement - Kconnect by HBL Mobile Account		NIL			
v	Air Time Top Up - Kconnect by HBLs Agent & Mobile Account		NIL			
w	Mobile Account Opening		NIL			
x	Average Minimum Balance required		NIL			
y	Balance Inquiry through SMS		NIL			
z	Upgrade of MW Account		NIL			
aa	Fund Transfer To RAAST ID		NIL			
ab	Corporate Clients	Pricing will be set as mutual agreement between parties involved				
ac	Remittance Cards					
i	Agent Debit Card		Rs. 900 per Debit Card	YES	1L	9916277
ii	Kconnect Debit Card 1500		Rs. 1,500 per Debit Card	YES	1L	9916277
iii	Kconnect Islamic Debit Card 1500		Rs. 1,500 per Debit Card	YES	1L	9916277
iv	Kconnect Debit Card 900		Rs. 900 per Debit Card	YES	1L	9916277
v	Kconnect Islamic Debit Card 900		Rs. 900 per Debit Card	YES	1L	9916277
vi	SCO Debit Card		Rs. 1,500 per Debit Card	YES	1L	9916277
vii	Kissan Card for Punjab Agri		Rs. 600 per Debit Card	YES	1L	9916277
viii	Kissan Card for KPK Agri		Rs. 600 per Debit Card	YES	1L	9916277
ix	Bronze (1 Month)		Rs. 265 per Package	YES	1L	9916277
x	Silver (1 Month)		Rs. 550 per Package	YES	1L	9916277
xi	Gold		Rs. 3,780 per Package	YES	1L	9916277
xii	Platinum		Rs. 4,725 per Package	YES	1L	9916277
ad	Digital Credit					
i	Service charges	Duration	Charges			
		7 days	3.2% of the loan amount	YES		
		14 days	6.4% of the loan amount	YES		
		21 days	9.6% of the loan amount	YES		
iv		28 days	12.8% of the loan amount	YES		
Service charges will be deducted one time at the time of disbursement of loan						
v	Late Payment Charges (LPC)	4.5% of the outstanding amount.			YES	
LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.						
Part O	DISPATCH / COMMUNICATION CHARGES					
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.			NO	E2 912301
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (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.			NO	E2 912301
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.			NO	27 912304
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.			NO	27 912304
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat			NO	03 912352
6	Fax	Rs.100/- Flat per message.			NO	01 912358

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
Part P	INVESTMENT PORTFOLIO SECURITIES (IPS)				
I	IPS Services Charges				
	i	IPS Custody Service Charges	Nil		
	ii	Security Movement against IPS Accounts	Only Funds Transfer charges through RTGS as per SBP guidelines	NO	AC AC 916059 914049
	iii	IPS Statement	Quarterly Free On Request - Nil	NO	QS 912380
Part Q	INVESTMENT BANKING				
I	a	Advisory Fee		YES	AB 930704
	b	Succession Fee		YES	A7 930709
	c	Retainer Fee		YES	CM 930714
	d	Arrangement Fee		YES	CP 930718
	e	Underwriting Fee		YES	DC 930719
	f	Participation Fee		YES	AB 912056
	g	Monitoring Fee		YES	DK 930720
	h	Commitment Charges		YES	ED 930730
	i	Trustee / Agency Fee		YES	E0 930731
	j	Out of Pocket Expenses	At actual or Negotiable on case to case basis.		E7 930732
Part R	BANK CHARGES FOR GOVT. BUSINESS				
	IMPORTS				
I	Cash Letter of Credit				
	a	Less than Rs. 250,000/-	0.125% of the value of the L/C	YES	QW 912801
	b	Rs.250,000/- and above	0.0625% of the value of the L/C	YES	QW 912801
	c	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		
	d	Amendment involving increase in the amount.	Charges as (a) or (b) above on increased amount.	YES	QW 912801
	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.				
Part S	EXEMPTIONS				
	a	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	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.			
	Exemptions can only be granted for charges included under the following parts of SOBC:				
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.				
Note-1:-	All Taxes / Excise Duty / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.				
Note-2:-	The applicability of FED/ST is based on understanding of the relevant laws.				
Note-3:-	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.				
Note-4:-	Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.				
Note-5:-	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.				
Note-6:-	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.				
Note-7:-	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI - GTS).				

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
Part T	HBL PRESTIGE				
	Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:				
	Prestige Eligibility Criteria (Average assets under management)				
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period		
	Conventional CA	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly average balances		
	Conventional SA	Rs. 7,000,000/- or equivalent Foreign Currency (subject to rack rate)	Quarterly average balances		
	TD	Rs. 20,000,000/- or equivalent Foreign Currency	Quarterly average balance		
	RDA	\$50,000/- or equivalent	Funded or invested in NPCs		
	Mutual Funds	Rs. 15,000,000/-	Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge)		
	PIBs/T-Bills	Rs. 15,000,000/-	Quarterly average, active holding		
	Regular Premium Bancassurance	Rs. 1,000,000/-	Throughout the active life of the policy (subject to Free Look Period completion)		
	Mortgage Loan (Consumer)	Rs. 15,000,000/-	Throughout the life of the product		
	Auto Loan (Consumer)	Rs. 5,000,000/-	Throughout the life of the product		
	Account Maintenance Charges				
	Retention/ Membership Fee *	Rs. 8,000/- per quarter	YES	RB	930763
	* The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above). In case, the balance is not maintained under the prestige qualifying criteria (defined above), the accounts shall be downgraded, and the membership fee will be levied every quarter (as per SOBC) to active World Elite Debit Card(s) holders and customer(s). However, they will be allowed to use World Elite Debit Card till the card(s) expiry.				
1	Banking Services				
	a	First Cheque Book	Free	-	-
	a	HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests)	Free	-	-
	b	E-Statements	Free	-	-
	c	Issuance of Banker's Cheque	Free	-	-
	d	Cancellation of Bankers Cheque	Free	-	-
	e	Issuance of Replacement, in case of lost Banker's Cheque	Free	-	-
	f	Courier Delivery of Banker's Cheque	Free	-	-
	g	Cash Deposit (i) Within City (ii) Inter City	Free	-	-
	h	Cash Withdrawal (i) Within City (ii) Inter City	Free	-	-
	i	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Free	-	-
	j	Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers	Free	-	-
	k	Cheque Book Issuance Charges	Free	-	-
	l	Stop payment of Cheque	Free	-	-
	m	Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer"	Free	-	-
	n	Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY)	Free	-	-
	o	Photocopy of the paid Cheque forwarded to Customers	Free	-	-
	p	Interbank Funds Transfer (IBFT)	Free	-	-
	q	Statement of Account sent on Daily basis through Swift Message MT-940	Free	-	-
	r	Duplicate Statements for all types of accounts, on request from customer	Free	-	-
	s	Monthly Bank Statement	Free	-	-

HBL			FED/ST Applicable	Charge Code	Misys Internal Account
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024					
Description		Charges			
t	Same Day Clearing via NIFT	Free	-	-	-
u	Local Fund Transfers (RTGS)	Free	-	-	-
v	Issuance of Account/ Maintenance Certificate	Free	-	-	-
w	Issuance of Balance Confirmation Certificate	Free	-	-	-
x	For any enquiry requested by customer beyond 3 years relating to transactions on their account	Free	-	-	-
y	Account Closure Charges	Free	-	-	-
z	Handling of payments/ balances from deceased accounts against Succession Certificate	Free	-	-	-
aa	Confirmation of balances to Auditors	Free	-	-	-
ab	Issuance of WHT Certificate	Free	-	-	-
ac	Issuance of Proceed Realization Certificate (PRC) – HBL	Free	-	-	-
ad	Issuance of Zakat Deduction Certificate	Free	-	-	-
ae	Standing Instructions	Free	-	-	-
af	SMS Alert Charges	Free	-	-	-
ag	Issuance of FCY Demand Draft	Free	-	-	-
ah	Cancellation of FCY Demand Draft	Free	-	-	-
ai	International ATM Withdrawals through HBL ATMs*	Free	-	-	-
aj	Collection of Cheques (Local Currency/ Foreign Currency**)	Free	-	-	-
ak	Inward Telegraphic Transfers***	Free	-	-	-
al	Outward Telegraphic Transfers***	Free	-	-	-
* This only applies to ATM Access Fees, FX conversions are done on market rates.					
** Excluding Cheques issued in USD.					
*** Excluding Intermediary Bank Charges where applicable.					
2	Debit Card				
A	<i>HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:</i>				
i	Annual Fee/ Issuance Fee	Free			
ii	Replacement Fee	Free			
iii	POS Transaction fee per transaction Local	Free	YES	N8	912098
iv	POS Transaction fee per transaction International	4% of Transaction Amount	YES	QV	912485
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher	YES	QV	912485
vi	ATMs International (Balance Inquiry)	Rs. 225/- per Transaction	YES	QV	912485
B	<i>HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:</i>				
i	Annual Fee/ Issuance Fee	Free			
ii	Replacement Fee	Free			
iii	POS Transaction fee per transaction Local.	1% of Transaction Amount	YES	N8	912098
iv	POS Transaction fee per transaction International	4% of Transaction Amount	YES	QV	912485
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher	YES	QV	912485
vi	ATMs International (Balance Inquiry)	US\$ 3/- per Transaction	YES	QV	912485
3	Mortgages				
i	Processing Fee	Free			
4	Autos				
i	Processing Fees	50% waiver on Processing Fees	YES	L3	912067
5	Credit Card				
<i>HBL Prestige members will receive following benefits when applying for HBL Platinum CreditCard</i>					
i	Annual Fee	50% waiver	YES	F5	912097
ii	Supplementary Fee	50% waiver	YES	F5	912097
iii	Card Replacement Fee	50% waiver	YES	F5	912097
iv	Direct Debit Rejection Fee	Free			
v	SMS Alert Charges	Free			

HBL				FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024							
Description		Charges					
6	HBL Prestige Lockers * (to be recovered in advance and at the commencement date yearly)						
A	Prestige Semi Digital Locker						
i	Locker Size	Annual Rent	Key Deposit Fee*	Required Balance Threshold (PKR or equivalent FCY)	For Rent		
	Small	Small-sized lockers are unavailable for the Prestige semi-digital locker.		CA: 5,000,000/- SA: 7,000,000/- TD: 20,000,000/-	YES	F4	912310
	Medium	Rs. 15,000/-	Rs. 35,000/-		For Key Deposit		
	Large	Rs. 20,000/-	Rs. 50,000/-		NO	F4	900032
ii	Locker Breaking Charges	Rs. 20,000/-		YES	88	912807	
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES	QY	912805	
iv	In case balance falls below funding requirement additional retention fee of PKR 25,000 per quarter will be charged.						
B	Prestige Automated Locker						
i	Locker Size	Annual Rent	Key Deposit Fee*	Required Balance Threshold (PKR or equivalent FCY)	For Rent		
	Small	Rs. 40,000/-	Rs. 60,000/-	CA: 20,000,000/- SA: 30,000,000 /- TD: 50,000,000/-	YES	F4	912310
	Medium	Rs. 45,000/-	Rs. 70,000/-		For Key Deposit		
	Large	Rs. 50,000/-	Rs. 100,000/-		NO	F4	900032
ii	Locker Breaking Charges	Rs. 50,000/-		YES	88	912807	
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES	QY	912805	
iv	In case balance falls below funding requirement additional retention fee of PKR 70,000 per quarter will be charged.						
Important Note:							
a) For Prestige Clients, charges for Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per SOBC.							
b) The Prestige Lockers (Semi Digital and Automated) facility is available only for Prestige clients, maintaining deposit relationships (CASA and TD) as per the above-mentioned criteria.							
c) The AUM-based (Investments, Bancassurance, Mortgage, Auto financing) clients can only access the regular lockers, subject to the availability and prevailing charges.							
d) Quarterly retention fees will be recovered against Semi-Digital and Automated Lockers categories, in case balances fall below the aforementioned defined criteria.							
e) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender.							
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 fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered.							
Part U	HBL PREMIUM						
	Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services:						
	Premium Eligibility Criteria (Average assets under management)						
	Product	Deposits/ Assets Under Management		Eligibility Criteria Period			
	Conventional CA	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/-		Quarterly average balances			
	Conventional SA	Rs. 3,000,000/- or equivalent Foreign Currency (subject to rack rate) to Rs. 6,999,999/-		Quarterly average balances			
1	Banking Services						
a	First Cheque Book	Free				-	-
b	Cash Deposit (i) Within City (ii) Inter City	Free				-	-
c	Cash Withdrawal (i) Within City (ii) Inter City	Free				-	-
d	Debit Card Annual Fee/ Issuance Fee	First Year Free on World Debit Card				YES	-
e	Credit Card Annual Fee	50% waiver on First Year VISA Platinum Card				YES	-
f	Lockers Issuance /Annual Rent	50% waiver for 1st year				YES	-
Important Note:							
a) For all other charges: Regular SOBC Charges apply.							

HBL			FED/ST Applicable	Charge Code	Misys Internal Account	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JANUARY 01, 2024 TO JUNE 30, 2024						
Description		Charges				
Part V	HBL ROSHAN DIGITAL ACCOUNT (RDA)					
A	Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail the following free/ discounted services:					
	Banking Services	RDA (Non- Resident Paksitani)	RDA (Resident Pakistani) *Equivalent to FCY			
1	Instant Starter Cheque Book	Free Subsequent cheque book will be charged as per SOBC	As per SOBC			
2	HBL Internet Banking and HBL Mobile Application	Free				
3	E-Statements	Free				
4	Issuance of Banker's Cheque	As per SOBC				
5	Cancellation of Bankers Cheque	As per SOBC				
6	Cash Withdrawal (Non HBL ATMs)	As per SOBC				
7	SMS Alert Charges (for over the Counter)	Free	As per SOBC			
8	Debit Card Issuance Charges	Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per SOBC)				
B	Service Charges on RDA Resident Account	Free				
	Note: (1) For FCRDA (Resident Pakistani) customers, all Charges are applicable as per SOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only. (3) For RDA (NRP & RP) customers, all ATMs related Charges are applicable as per SOBC.					
Part W	ROSHAN APNI CAR					
1	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	YES	L3	912067
	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	K3	912346
	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	K3	912346
	1.4	Vehicle Appraisal (if applicable)	Actual	YES	K3	912346
	1.5	Re-possession Charges	Actual or Rs.50,000/- whichever is Lower	YES	O2	912387
	1.6	Legal Notice Fee	Actual Cost	YES	G8	912315
	1.7	Late Payment Charges	Rs.1,500/- per late payment	YES	K4	912395