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Schedule of Bank Charges

Effective from July 01, 2026 to December 31, 2026

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SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
Effective from July 01, 2026 to December 31, 2026

Description		Charges				FED/ST Applicable
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	Upto Rs. 25 M	0.40% Per Quarter	0.25% Per Quarter	Rs. 2,500/- per LC	YES
	b	Exceeding Rs. 25 M to Rs. 50 M	0.35% Per Quarter	0.20% Per Quarter		
	c	Exceeding Rs. 50 M to Rs. 100 M	0.30% Per Quarter	0.20% Per Quarter		
	d	Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter		
	e	Plus: Swift Charges Rs. 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
	f	Rs. 5,000/- Per Draft in case LCs are not issued within 30 days.				YES
	g	Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recover Commission if any due to shortfall in the volume of Business. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head.				
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened	(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs. 800/- Flat			YES
			(ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1,000/- Flat			YES
		Note:-c) Additional Charges Rs. 800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.				YES
		Note:-d) 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
	h	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
	i	In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-			YES
	j	Non-Reimbursable Letters of Credit under Barter/ Aid/ Loans & Authorization to Pay	1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-			YES
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
3	Registration of Import Contract					
	a	Contract Registration Fee	0.20% Minimum Rs.2,500/- irrespective of import volumes			YES
	b	Registered Contract Amendment Commission	0.20% Minimum Rs.1,500/- irrespective of import volumes 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
	c	Service charges against retirement of import Collections received under Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges			YES NO
	d	Handling Charges of Import collections against contract (DP/DA)	Rs. 1,500/- Flat			YES



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Description		Charges	FED/ST Applicable
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
5	L/C Retirement Charges		
	a Service charges against import transactions, i.e., Import Bills (Sight/ Usance)	@ 0.15% Minimum Rs.1,500/-	YES
	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
		(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) Import accepted bill of exchange under custody Rs. 500 per case.	
c Discrepancy in L/C Documents	If discrepancies are found by CTP in import L/C documents, US\$ 75/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondence charges US\$ 20/-	YES	
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	
	(ii) Plus Swift Charges Rs.500/-	NO	
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. Mark-up Rate on PAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.	
	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
	iii If retired within next 15 days after the period mentioned at (ii) above	@ 0.25% on purchase price	YES
	iv If retired after 40 days after the period mentioned at (iii) above	@ 0.35% on purchase price	YES
		Note a):- Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgement of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.	
		Note b):- No mark up will be charged from the date of negotiation till the date of lodgement of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents.	
		Note c):- (i) In case of forced PAD/ Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only) Minimum Rs. 2,500/-. (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. Mark-up Rate on FPAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.	YES
7	L/C Cancellation Charges		
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-	YES NO
8	Credit Report Charges		
	Credit report on Foreign Suppliers/ Buyers	(i) Actual	NO
		(ii) Plus Swift charges - Rs.500/-	NO
	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	



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Description		Charges	FED/ST Applicable	
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
	iii	Due to Forced Clearance	@ 1.20% of Bill Amount	YES
	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
9	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
	iii	Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse	@ 1.20% of Bill Amount	YES
	10	Import Bills Returned Unpaid		
10	Import Bills returned unpaid	Handling charges US \$ 100/- or equivalent in Pak Rupees.	YES	
		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	
		Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank	Handling Charges US \$ 40 Plus Courier Charges of Rs. 250/-	YES
		Note: b) If forwarding Bank authorizes us to deliver documents free of cost	Handling Charges of Rs.2,000/- to be recovered from Drawee.	YES
11	Documentary Collection			
11	a	Service charges against retirement of import Collections received without Contracts	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO
	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
12	Open Account/ Consignment			
12	a	Service charges against Open Account/ Consignment	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO
	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
13	Advance Payment without L/C			
13	a	Import against Advance payment to suppliers (without L/C)	(i) Rs. 1,500/- Flat at the time of remittance	YES
	b	Service charges against Advance payment import	@ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges	YES NO
14	Reimbursement Charges			
14	Reimbursement charges (Payable to reimbursing Banks)	At Actual	NO	
15	Other Import Related Charges			
15	a	Issuance of freight certificate for import on FOB basis	Rs. 1,000/- Flat	YES
	b	Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill	Rs. 1,000/- Flat	YES
	c	Expenses recovery protest/ Legal charges	At Actual	NO
	d	Extension in maturity of Usance Bills under LC/ Contract	Service charges Rs. 2,000/- Flat per bill.	YES
	e	FI Issued for transactions where remittance is not from Pakistan	Rs. 1,500/- Flat Per FI	YES
	f	Extension in Expired FIs (Imports) beyond LC/ Contract Expiry date	Rs. 1,000/- per Import FI	YES
	g	Issuance of certificate regarding opening of L/C 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 up to Rs. 1 M Rs. 1,500/- per application flat for LC over Rs. 1 M	YES



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Description		Charges	FED/ST Applicable
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
	b Guarantees issued in favour of shipping companies in lieu of Bills of Lading	Rs. 2,000/- Flat	YES
Part B EXPORTS			
1	L/C Advising		
	a Advising L/C	(i) Rs. 2,000/- Flat for HBL Customers Rs. 3,000/- Flat for Non-HBL Customers (ii) Plus Courier Charges Local (within city): Rs. 150/- Inland (intercity): Rs.250/- Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost)	YES NO
	b Export L/C Pre-Advice	(i) Rs. 1,000/- Flat (ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
2	Amendment Advising		
	Amendment Advising	(i) Rs. 1,000/- Flat for HBL Customers Rs. 1,500/- Flat for Non-HBL Customers (ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs.250/- (in case of intercity)	YES NO
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
4	Transfer of L/Cs		
	Transfer of Export L/Cs	Rs. 2,000/- Flat	YES
5	Negotiation		
	a Negotiation of Rupee Bills under Export LCs	@ 0.25% Minimum Rs. 1,000/-	YES
	b Export bill realized through FCY account	@ 0.12% Minimum Rs. 1,500/-	YES
	c Export Development Surcharge	Rs. 80/- Flat per transaction	YES
	d Negotiation Charges (FCY L/Cs):		
	i Clean Documents	Rs. 1,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES NO
	ii Discrepant Documents	Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost)	YES NO
	e Documents Returned Unpaid	Rs. 600/- Flat per document plus charges of Correspondent Bank, if any.	YES
Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered. (2) Negotiable where annual export business volume on Group Basis is above Rs. 25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs. 25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.			
6	Reimbursement		
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs. 1,000/- Flat	YES
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
8	Handling of Duty Draw - Back Claims		
	a Handling of Duty draw back claim and/or any subsidy processed/ submitted through bank	0.25% minimum Rs. 1,000/- per case to SBP	YES
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
	b ERF – NOC for Entitlement	Rs. 1,200/- (Flat) per case	YES
	c Preparation of substitution case in export re-finances	Rs. 1,500 /- Flat	YES
	d Export Performance Certificate	Rs. 500/- per certificate or as approved by respective business	YES
	e EE/EF Handling Charges	Rs. 1,500/- per statement or as approved by respective business	YES
	f Export Refinance Application Handling & Service Charges (EFS/ERF- pre/post)	Rs. 1,000/- per application	YES



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges	FED/ST Applicable	
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 NO	
b	Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference)	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-	YES	
c	FDBC where Bank earns exchange difference	Rs. 500/- Flat Per Shipment	YES	
d	Transfer of FI to other bank or Cancellation of FI	Rs. 1,200/- Flat	YES	
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)	0.15% minimum Rs. 1,500/- for Export Open Account (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 NO	
f	Export follow up-swift for payment/ acceptance	Rs. 600/- per case	NO	
g	E-Commerce charges (B2C) handling	0.12% minimum Rs. 1,500/-	YES	
11	Advance Payment Charges			
	Handling Charges against advance payment received for export	0.15% minimum Rs. 1,000/-	YES	
Part C FOREIGN CURRENCY REMITTANCES				
A	OUTWARD:			
1	a-i	Issuance of FDD from FC A/C & against PKR	@ 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 @Work Account (Current, Saving & FCY)	YES NO
	a-ii	Issuance of FFT from FC A/C & against PKR	@ 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 @Work Account (Current, Saving & FCY) but SWIFT Charges will apply & should be deducted.	YES NO
	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
	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 @Work Account (Current, Saving & FCY).	Depending on the currency in which transfer is being made YES
	d	FFT/FDD		
	i	Cancellation Charges/ Stop Payment per instrument	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/-	YES NO
	e	Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.	YES NO



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Description		Charges	FED/ST Applicable
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
Part D	OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1	Correspondents' charges, if any, will be recovered	At actual	NO
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 NO
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 NO
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 GB-N
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
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year	Rs.500/- Flat per certificate.	YES
7	Standing Instruction Charges in Foreign Currency A/C	US\$ 6/- per transaction plus actual remittance charges as applicable.	YES
8	Charges for Exports to Afghanistan against deposit/surrender of FCY Notes	@ 0.45% Minimum Rs.1,500/-	YES
9	Debit Authority Issuance Charges		
	Currency	Current Refund Charges	
	SAR	50.00	NO
	CAD	20.00	NO
	EUR	20.00	NO
	DKK	110.00	NO
	USD	20.00	NO
	GBP	15.00	NO
	AED	75.00	NO
	SGD	20.00	NO
	AUD	20.00	NO
	NOK	150.00	NO
	SEK	150.00	NO
	CHF	20.00	NO



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Description	Charges		FED/ST Applicable		
DOMESTIC BANKING					
Part E REMITTANCES					
1 Issuance of Banker's Cheque					
a Through A/C	Rs. 750/- Flat		YES		
	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/ST. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Freedom Account, HBL Haryali Account, and HBL Conventional Current Account, if the monthly average balance is PKR 40,000/- or more (b) HBL Nisa Plus Current Account (c) HBL @Work Account (Current, Saving & FCY)		YES		
b For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval.			YES		
c Cancellation of Bankers Cheque	Rs. 750/- Flat		YES		
	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		
e Courier Delivery of Banker's Cheque	Rs. 250/-		NO		
2 Call Deposit Receipt (CDR)					
a Issuance from Account	Rs. 250/-		YES		
b Cancellation of CDR issued from Account	Rs. 250/-		YES		
c Issuance of Duplicate CDR issued from account	Rs. 250/-		YES		
	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		
4 Inter Branch Online Transactions/ Cross Branch Offline Transfers					
	Product	Transaction	Charges	Payable By	
a	Deposit (Cash)	(i) Within City	Free	Depositor	YES
		(ii) Inter city	Rs. 625/- Flat		
b	Deposit (Cash) BB C8 Accounts	(i) Within City	Free	Depositor	-
		(ii) Inter city	Free		
c	Withdrawals (Cash)	(i) Within City	Rs. 100/- Flat	Account Holder	YES
		(ii) Inter-city upto Rs. 500,000/- per transaction	Rs. 560/- Flat		
		(iii) Inter-City Over Rs. 500,000/- per transaction	0.18% 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
f	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House	Free		-
		(ii) Inter city	Free		
g	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account	Rs.400/- Flat		Beneficiary	YES
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	-
		(ii) Inter city	*NIL		



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description	Charges	FED/ST Applicable						
<p>Note (1): HBL Cheque to be obtained from Account Holders for all LFTs (e) above.</p> <p>Note (2): Charges mentioned under 4-c(i) are not applicable on the below account holders: 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 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) Special Non-Chequeing Accounts of Exporters (Account Type-CP)</p> <p>Note (3): (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad</p> <p>Note (4): (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (plus FED/ST) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.</p> <p>Note (5): Cash Management as per agreement signed with the customer.</p> <p>Note (6): Cash Management as per Schedule of Charges where no written agreement is available.</p> <p>Note (7): 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.</p> <p>Note (8): 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 @Work Account Holders (Current, Saving & FCY), HBL ReadyCash customers, HBL Haryali Accounts, and Conventional Current Accounts.</p> <p>Note (9): All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.</p> <p>*Note: NIL - Charges will be updated against MT 103 as per SBP's directives.</p>								
5	Inter Bank Funds Transfer (IBFT) through Branch							
	<table border="1"> <thead> <tr> <th>Transfer Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Rs. 1 - 25,000</td> <td>Free</td> </tr> <tr> <td>Rs. 25,001 and above</td> <td>Up to 0.1% or Rs. 200 (inclusive of FED/ST)</td> </tr> </tbody> </table> <p>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 HBL @Work accounts are exempted from IBFT Charges.</p>	Transfer Amount	Charges	Rs. 1 - 25,000	Free	Rs. 25,001 and above	Up to 0.1% or Rs. 200 (inclusive of FED/ST)	YES
Transfer Amount	Charges							
Rs. 1 - 25,000	Free							
Rs. 25,001 and above	Up to 0.1% or Rs. 200 (inclusive of FED/ST)							
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						
Monday to Friday	9:00 AM to 1:30 PM	*NIL						
	1:30 PM to 3:00 PM	*NIL						
	3:00 PM to 4:00 PM	*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						
Monday to Friday	First Batch 12:00 PM	*NIL						
	2nd Batch 3:30 PM	*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)						
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.						
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)						
d	Charges for US\$ drafts/ cheques presented in clearing	Rs.350/- per instrument Flat						



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Description		Charges	FED/ST Applicable
e	Intercity clearing through NIFT	Rs. 350/- per instrument Flat	YES
	Note (1): No charges for transactions between following twin cities: (i) Rawalpindi & Islamabad (ii) Chenab Nagar (Rabwah) and Chinnot (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	Same Day Clearing of Local Cheques	Rs.500/- per collection.	YES
g	Returning Charges for Intercity Clearing/ Collection (Documentary/ Clean)	Rs. 500/- Flat	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
		(ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC.	NO
2	Inland Imports		
a	Opening Commission	0.50% for first quarter, 0.35% for subsequent quarters; Minimum Rs. 2,500/- per LC Plus Swift Charges Rs. 500/- Flat Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) Note: Charges negotiable on case-to-case basis under approval of Functional Head.	YES NO NO
b	Amendments charges without increase in amount	Rs.1,500/- Flat	YES
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
d	Extension in maturity of Usance Bills	Service charges Rs. 1,000/- Flat per bill	YES
e	Cancellation Charges (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs. 1,500/- Flat	YES
f	Handling commission on inland import collection bills	Rs. 600/- Flat per collection	YES
g	Handling of discrepant documents	Rs. 1,500/- Flat	YES
h	Service charges against retirement of Inland L/C (Sight/ Usance)	@ 0.15% Minimum Rs.1,500/-	YES
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
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). (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. Mark-up Rate on FPAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.	YES YES
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. Mark-up Rate on PAD will be 1M KIBOR + 4% unless otherwise approved in credit proposal or advised by the relationship team.	YES
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. 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 YES
b	Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above. 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
		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) Rs. 50/- per item/ Courier charges Local (within city) Rs.150/- Inland (Inter-city) Rs.250/- per item are to be recovered on collection of each instrument (whether clean or documentary).		NO NO
ii	Collecting Bank's Charges and Swift/ Courier Charges will be extra.		NO



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Description		Charges	FED/ST Applicable
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
d	Handling Commission on Invoice Financing (Exports)	Rs. 1,500/- per case	YES
e	Supply Chain Finance - Commission on Local Invoice Discounting	As Approved by Business Functional Head	YES
4	Inland Exports		
4.1	Inland LC Advising/ Confirmation		
a	Advising/ Amendment Charges	Rs. 1,500/- Flat (ii) Plus Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity)	YES NO
b	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).	YES
4.2	SIGHT BILLS		
a	Negotiation/ Collection Commission	Commission @ 0.55% Minimum Rs.600/-. Plus Markup @ Matching KIBOR + 4% unless otherwise approved in credit line or advised by the relationship team from date of negotiation till realization.	YES
b	Collection charges (Inland L/Cs)	Rs.1,000/- Flat.	YES
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
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
4.3	USANCE BILLS		
a	Negotiation/ Collection Charges	Commission @ 0.40% - Minimum Rs.1,000/-	YES
b	In case of purchase	Plus Markup @ Matching KIBOR + 4% unless otherwise approved in credit line or advised by the relationship team from date of negotiation till realization.	YES
	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
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
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.	YES
c	Legal documentation fee	On case to case basis as per agreement with the party.	NO
d	Trustee-ship fee (to be recovered in case of consortium financing)	On case to case basis as per agreement with the party.	YES
e	Consortium Agent Fee	On case to case basis as per agreement with the party.	YES
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
g	Valuation of Fixed Assets	On case to case basis as per agreement with the party.	YES
	Note for 1 and 2 above:- Charges to be approved by the Functional Head/ Competent Authority.		
B	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



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Description		Charges	FED/ST Applicable	
		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	
	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	
	c Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.	YES	
	d Facilities on Short form for One Off	Minimum Rs. 2,000/-	YES	
	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	
		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	
	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	
		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	
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	
	Negotiation (Clean) without recourse	2% of Negotiated Value	YES	
		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. 40M. (Funds Based and Non Funds Based)	Fresh/ Enhancement/ Decrease/ Renewal		
	Facility Amount	Charges	Minimum	
	Up to Rs. 1 M	-	Rs. 3,600/-	
	above Rs. 1 M to Rs. 2 M	-	Rs. 6,000/-	
	above Rs. 2 M to Rs. 5 M	0.18%	Rs. 9,000/-	
	above Rs. 5 M to Rs. 10 M	0.18%	Rs. 12,000/-	
	above Rs. 10 M to Rs. 20 M	0.30%	Rs. 30,000/-	YES
	above Rs. 20 M to Rs.40 M	0.20%	Rs. 40,000/-	
	Interim Enhancement/ Changes/ One off	0.18% of the enhanced amount	Rs.12,000/-	
	Temporary Extensions	-	Rs. 2,000/-	
	Fleet Finance Repossession Charges	Up to Rs.100,000 as repossession charges or actual whichever is lower		YES
	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	
6	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien)	Rs. 2,000/- Flat	YES	
C	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).	YES	
		Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).		



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Description		Charges	FED/ST Applicable
b	Annual Renewal Fee	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront).	YES
		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).	
c	Interim Facility Enhancement	Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront).	YES
		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).	
(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	@ 0.24% of the facility amount, Minimum Rs. 14,400/- (One-time implied - Non-refundable, Payable Up-front)	YES
b	Annual Renewal Fee	@ 0.12% of the facility amount, Minimum Rs. 7,200/- (Non-refundable, Payable Up-front)	YES
c	Interim Facility Enhancement Fee	@ 0.12% of the amount of excess requested over approved limits, Minimum Rs. 7,200/- (Non-refundable, Payable Up-front)	YES
d	L/G Court/Custom Guarantees	0.50% per Quarter	YES
e	LG (All other Types)	0.45% per Quarter	YES
f	Letter of Credit	As per SOBC	YES
g	Shipment Guarantee	As per SOBC	YES
E	HBL POS FINANCE		
a	Application Processing Fee	0.10% of the facility amount, min. Rs. 10,000/- (Non-refundable, payable up-front)	YES
b	Annual Renewal Fee	0.05% of the facility amount, min. Rs. 5,000/- (Non-refundable, payable up-front)	YES
c	Commitment Fee for utilizing atleast 60% of limit	0.1% of the limit amount on renewal	YES
F	HBL SAAF FINANCE		
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher	YES
b	Annual Renewal and Review Charges	Rs. 6,000/- or 0.6% whichever is higher	YES
G	HBL ASAA FINANCE		
a	Application Processing Fee	Rs. 10,000/- or 1% whichever is higher	
b	Annual Renewal and Review Charges	Rs. 6,000/- or 0.6% whichever is higher	
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
b	Legal Documentation Fee	(i) Rs. 3,000/- Flat in each case	NO
		(ii) Actual out of pocket expenses (if First and Second charge is created)	NO
c	Commitment Fee (On un- disbursed amount/ balance)	@ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Functional Head in the light of credit rating and business relationship with the customer).	YES
d	Machinery Lease for Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.	YES
I	AGRICULTURE BANKING		
1	PRODUCTION AND DEVELOPMENT		
Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/Additional Product to existing customer.			
a	Upto Rs.500 K	Rs. 2,500/- Flat	YES
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	
d	Above Rs.5 M and Upto Rs.10 M	Rs. 10,500/- Flat	
e	Above Rs.10 M	0.1% of the finance amount	
f	Per Tractor	Rs. 5,500/- Flat	YES
g	Prime Minister's Youth Business & Agriculture Loan Scheme	Rs. 100/- Flat	YES



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Description		Charges	FED/ST Applicable	
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	YES	
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		
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	Rs.10,000/- Flat per transaction	YES
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets	Rs.10,000/- Flat per transaction	YES
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage	Rs.2,500/- Flat per property	YES
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
	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
	c	For finances below Rs.0.5 (M) Partnership/ Proprietorship/ Individual borrowers	Actual Cost	NO
4		To mark lien on securities issued by other institutions	Rs. 500/- Flat per trip	YES
5		Collection/ Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/ Saving Centers under lien with us	Rs. 250/- Flat per trip	YES
6		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 Muccadam (Managed Pledge)	Rs. 50,000/- per month per pledge site (charges are recovered at actual) (exclusive of applicable Sales 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		Shortfall in Business Commitments and Compensatory Commission	If a party fails to pass on committed business while getting the credit line sanctioned in their favor, the Bank reserves the right to recover compensatory commission Min @ 2%. Any waiver will be approved by respective Functional Head	YES



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Description		Charges			FED/ST Applicable
8	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. 13,000/- Rs. 6,500/- (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
1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.			YES
1.3	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.			YES
1.4	Vehicle Appraisal (if applicable)	Actual			YES
1.5	Re-possession Charges	Actual or Rs. 100,000/- whichever is Lower.			YES
1.6	Legal Notice Fee	Actual Cost			YES
1.7	Late Payment Charges	Rs. 1,500/- per late payment			YES
1.8	Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month			YES
1.9	Marketing Charges (Auction Cases)	Actual			YES
1.10	Re-Issuance of NOC	Rs. 3,000/-			YES
2	HBL Home Finance				
2.1	Processing charges	Rs.10,000/- Inclusive of: - Verification - Credit Report: Actual Upto Rs. 150/-			YES
2.2	Early Termination/ Settlement Charges	5% of Principal settled			YES
2.3	Partial Payment Charges	10% of Principal settled 5% after 50% of Tenure has passed			YES
2.4	Legal Opinion	Actual (to be borne by the Applicant)			NO
2.5	Property Appraisal	Value of Assets/ Land/ Building	Charges per valuation		NO
		Upto Rs.10 Mn	Rs. 5,000/-		
		Above Rs.10 Mn to Rs.50 Mn	Rs. 7,500/-		
		Above Rs.50 Mn	Rs. 10,000/-		
2.6	Property Insurance premium	Property Insurance Premium borne by the Bank			NO
2.7	Late Payment Charges	Rs. 1,000/- per late payment			YES
2.8	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual (to be borne by the Applicant)			NO



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges		FED/ST Applicable
3	Personal Loans			
3.1	Processing charges (inclusive of documentation charges, verification and stamp duty)	Salary Transfer:	Rs. 6,000/- or 1.40% of the loan amount whichever is higher (upfront)	YES
		Topup:		
		Deposit Based:		
		Loans via Mobile App:		
		Institutional/ Corporate Segment:		
	Note: 50% discount on HBL Personal Loan processing fee for all female Accountholders.			
3.2	Early settlement Charges	7% of the outstanding loan amount		YES
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. 1,500/- per late payment		YES
4	ReadyCash			
4.1	Processing Charges	Rs. 6,000 or 1.25% of the loan amount whichever is higher (upfront)		YES
4.2	Annual Renewal Fee	Rs. 5,000/-		YES
4.3	Late Payment Charges	Rs. 1,250/- per late payment		YES
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
b	Balance Transfer Facility (BTF) Service Charges	24% per annum of outstanding BTF amount	24% per annum of outstanding BTF amount	NO
c	HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount	24% per annum of outstanding HIP amount	NO
d	Cash Advance Service Charges	42% per annum of outstanding cash advance amount	42% per annum of outstanding cash advance amount	NO
e	Annual Fee	Rs. 6,500/- for HBL Green Card Rs. 14,000/- for HBL Gold Card Rs. 22,000/- for HBL Platinum Card		YES
f	Supplementary Fee	Rs. 3,250/- for HBL Green Card Rs. 7,000/- for HBL Gold Card Rs. 11,000/- for HBL Platinum Card		YES
g	Monthly Fee (Basic)		Rs. 350/- for HBL Fuel Saver Green Card Rs. 700/- for HBL Fuel Saver Gold Card	YES
h	Monthly Fee (Supplementary)		Rs. 175/- for HBL Fuel Saver Green Card Rs. 350/- for HBL Fuel Saver Gold Card	YES
i	Balance Transfer Facility (BTF) Processing Charges	Rs. 600/- or 3% of the transferred amount, whichever is higher	Rs. 600/- or 3% of the transferred amount, whichever is higher	YES
j	Late Fee	Rs. 2,500/- per month	Rs. 2,500/- per month	YES
k	Voucher Retrieval Fee	Rs. 1000/- per transaction	Rs. 1000/- per transaction	YES
l	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent in Pak Rupee	US\$ 500/- or equivalent in Pak Rupee	YES
m	Card Replacement Fee	Rs. 1,200/- per card	Rs. 1,200/- per card	YES
n	Cash Advance Issuance Fee	Rs. 1,200/- or 3% of withdrawn amount, whichever is higher	Rs. 1,200/- or 3% of withdrawn amount, whichever is higher	YES
o	Banker's Cheque Issuance Fee	Rs.500/- per cheque	Rs.500/- per cheque	YES
p	Early Payment Charges for installment plan	6% of remaining principal balance	6% of remaining principal balance	YES
q	Foreign Transaction Charges	4% of transaction amount	4% of transaction amount	YES
r	Card Conversion Fee	Rs.600/- per card	Rs.600/- per card	YES
s	Returned Cheque Charges	Rs.1,200/- per cheque	Rs.1,200/- per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
t	SMS Alert Charges	Free	Free	YES
u	HBL Installment Plan Processing Charges/ HIP Fees	Rs. 1,200/- per installment plan	Rs. 1,200/- per installment plan	YES



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges	FED/ST Applicable	
6	HBL Insurance Scheme			
	a	Credit Shelter	0.50% of outstanding balance	YES
	b	Credit Shelter Plus	0.073% of credit limit	YES
	c	Income Continuation - Plan-A	Rs. 399/- per month	YES
	d	Income Continuation - Plan-B	Rs. 250/- per month	YES
	e	Total Assurance - Plan A	Rs. 300/- per month	YES
	f	Total Assurance - Plan B	Rs. 575/- per month	YES
	g	Triple Health Cash Plan	Minimum Rs. 175/- and maximum Rs.970/- per month (varies according to plan)	YES
	h	HBL Wallet Plan	Rs. 199/- per month	YES
	i	HBL Family Protect - A	Rs. 165/- per month	YES
	j	HBL Family Protect - B	Rs. 1,650/- per year	YES
	k	HBL LifePlus - A	Rs. 250/- per month	YES
	l	HBL LifePlus - B	Rs. 325/- per month	YES
	m	HBL My Health Forever	Rs. 3,000/- per year	YES
n	Credit Shield Plus	0.79% of total outstanding balance	YES	
Part I STANDING INSTRUCTIONS CHARGES				
1	a	Standing Order/Balance Order charges will be recovered in addition to normal remittance charges	Rs. 350/- per transaction except deduction of loan installments.	YES
	b	Amendment of Current Standing Order	Rs. 250/- Flat	YES
Part J SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS				
1	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).			
	a	Boxes and Packages	Rs. 5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter	YES
	b	Envelopes	Rs. 3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter	YES
2	a	Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)		
		Small	Rs. 9,300/- Flat per annum	YES
		Medium	Rs. 12,000/- Flat per annum	
		Large	Rs. 16,000/- Flat per annum	
		Extra Large	Rs. 18,000/- Flat per annum	
		Cubicle Locker	Rs. 40,000/- Flat per annum	
	Note: 50% waiver for HBL Nisa Accountholders on Safe Deposit Lockers Fee (annual fee) for the first year. For subsequent years, the annual fee will apply as per the latest SOBC. For customers with multiple NISA accounts, the 50% discount on the first year's annual locker rent will apply to each individual locker associated with every account they hold.			
	b	Late payment fee	10% of the applicable annual advance locker rent with grace period of 30 days from the due date.	YES
	c	Key Deposit (Will apply at the time of issuance of new locker). Note: Current Rate for the respective locker size will be applicable in case of customer status change.		
		Small	Rs. 6,000/- Flat	NO
		Medium	Rs. 7,500/- Flat	
		Large/Extra Large	Rs. 10,000/- Flat	
		Cubicle Locker	Rs.50,000/- Flat	
	d	Breaking Charges		
		For Small, Medium, Large & Extra Large Locker	Rs. 6,250/- per Locker or actual cost whichever is higher.	YES
		Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is higher.	YES
	e	Addition of New Locker Operator	Rs. 300/-	YES
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered.			
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
	Other Guarantees		(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/-	YES
			(ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-. For SME Banking Customers: If secured against cash margin/ lien on deposit, for LGs up to Rs. 1 M; Commission @Rs. 6,000/- per Qtr. shall be charged	YES
			(iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate. Minimum Rs.1,500/- annually.	YES
			(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



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Description		Charges	FED/ST Applicable	
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
	b	Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches		YES
	(i)	If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies	YES
		Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c).		YES
	(ii)	If advised duly added with Confirmation	Rates as per K 4 (c) will apply	YES
c	Branches are advised to include the actual cost of Stamp Paper, Courier/ Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.			
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	
5	Consortium/ Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.	YES	
a	Note: All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgement date.			
b	In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate/ Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.			
c	Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.	YES	
d	Amendment	Rs.1,400/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.	YES	
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	
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 NO	
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 and Savings accounts other than regular PLS Saving Accounts and Conventional Current Accounts	Rs. 50/- Flat (including FED/ST) to be recovered on monthly basis.	YES	
	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 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 PLS Saving Accounts			
	10) Conventional Current Accounts			
	11) Special Non-Chequing Accounts of Exporters (Account Type-CP)			
	12) HBL @Work Accounts (Current & Saving)			
	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. 50/- (including FED/ST) will be applicable, in case the salary is not credited to HBL @Work Current account for 3 months and the average balance falls below Rs. 200,000/-.	YES	



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Description		Charges	FED/ST Applicable	
4	a	Transaction Charges on Value Account & Basic Banking Account	Rs. 58/- (inclusive of FED/ST) per debit transaction to be charged if more than 2 customer-initiated debit transactions are made during a calendar month except withdrawals made through ATMs, digital channels, and system-generated debit transactions.	YES
	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	Rs. 58/- (inclusive of FED/ST) per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.	YES
	c	HBL Freedom Account	For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ Rs. 34.8/- (inclusive of FED/ST) 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
	d	Transaction Charges on HBL Asaan Account	Free	-
	e	FBR Collections through Branch Counter (OTC)	NIL	-
5	Cheque Book Issuance Charges	Rs. 40/- Flat per leaf to be recovered at the time of issuance of Cheque Book. Note: HBL Freedom Account, HBL Haryali Account, and HBL Conventional Current Account on maintaining PKR 40,000 or above monthly average balance, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL @Work (Current, Saving & FCY), HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL @Work (Current, Saving & FCY), 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 GB-N	
6	Stop payment of cheque	(i) Rupee A/c	Rs. 1,000/- Flat per instruction	YES
		(ii) F.C. A/c	US\$ 15/- or equivalent Flat per instruction	YES
Note:- (1) Stop payment charges to be levied on the basis of per instruction per account. If the cheques are in one sequence it will be treated as one instruction. If cheques are not in sequence, separate instructions to be considered. (2) Stop Payment Charges are applicable on HBL @Work Account (Current, Saving & FCY). (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. 1,000/- Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
		(ii) FC A/c	US\$ 6/- or equivalent Flat per cheque	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
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. 575/- or the respective equivalent currency (Flat per cheque)	Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N
9	Photocopy of the paid cheques forwarded to Customers	(i) Up to One year	Rs.50/- Flat Per cheque	YES
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque	
		(iii) Above five years	Rs.500/- Flat Per cheque	
10	Delivery of Cheque Book by Registered Mail/ Courier	Rs. 185/- Flat		NO
Account Statement & Certificate Related Charges				
11	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month		NO
12	Duplicate Statements for all types of accounts, on request from customer	Free		-
13	Verification of Accounts/ Bank Statements	Free for: - Students Applying for Foreign Education - Foreign Missions, Embassies, High Commissions, Consulates, and any relevant office for visa purposes - Educational Institutions (including Universities, Colleges, and Scholarship Foundations) - Professional Licensing Bodies		-
14	Bank Certificate for the purpose of Visa etc.	Rs. 470/- Flat per certificate Note: HBL @Work Accounts are exempted from Bank Certificate Charges.		YES



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Description		Charges	FED/ST Applicable
15	Overseas Employment Certificate	Free	-
16	Credit Information Report/ Opinion		
	Credit Information report/ opinion provided locally to Banks/ Other Organizations (Embassies etc)	Rs. 500/- Flat	YES
Note: Plus Postage/ Courier/ Fax Charges will be recovered as per Part 'O' as applicable.			
17	For any enquiry requested by customer beyond 3 years relating to transactions on his account	Rs. 1,000/- Flat	YES
18	Closure of Account Charges	Free	-
19	Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	YES
20	Confirmation of balances to Auditors	Rs. 500/- Flat	YES
Capital Market Products/ SSC/ DSC/ NIT related Charges			
21	a Charges on Dividend Warrants (to be recovered from dividend declaring companies)	As per Agreement with client along with TSSD Functional Head approval	YES
	Note:- i) Bank may waive charges to Customers depositing full Dividend amount in advance or Rs. 50 (M) whichever is less in Dividend Account for payment of Dividend Warrants. ii) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Company.		YES
22	Share Floatation/ TFCs issue charges	(i) As per Agreement with client along with TSSD Functional Head approval	YES
		(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)	YES
23	Issuance of Right Shares/ IPO	(i) As per Agreement with client along with TSSD Functional Head approval	YES
		(ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement)	YES
24	Issuance of DSC/ SSC/ NIT on behalf of Government of Pakistan	As prescribed by Govt.	YES
Other Services to BISE/ University			
25	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
	To provide printed challans		YES
	Safe keeping of question papers & answer copies		YES
Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E/ University/ School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.			
Salary Disbursement related Charges			
26	Salary Disbursement Charges	Manual salary processing: Rs. 80/- per transaction Charges to be recovered from all clients excluding Government/Semi-Government Institutions & Armed Forces	YES
Misc. Charges			
27	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances	Rs. 500/- Flat per annum	YES
28	Handling Charges on Commodity Operation	Rs. 3.75 per 1000/-	YES
Charges on Payment of Prize Money and Face Value of National Prize Bonds (NPB) through Designated Branches:			
29	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
	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
30	SMS Alert Charges		
	SMS Alert Charges for over-the-counter transactions	Monthly Subscription of Rs. 325/- per month Note: SMS for OTC charges are applied for the entire month, regardless of the activation date.	YES



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Description		Charges	FED/ST Applicable
	Following categories of Accounts are exempt from recovery of "SMS Alert Charges":		
	1) Deceased		
	2) Blocked		
	3) Inactive		
	4) Closed		
	5) Unclaimed		
	6) Overdraft		
	7) Staff		
	8) HBL @Work		
	9) Freedom Account, HBL Haryali and Conventional Current Account on maintaining PKR 40,000 or above monthly average balance		
	10) HBL ReadyCash Customers		
	11) HBL Small Business Finance		
	12) HBL POS Finance		
	13) HBL SAAF Finance		
	14) HBL ASAAN Finance		
31	a	Biometric at Branches for proof of life against pension accounts	Nil
	b	Biometric at Konnect agent location for proof of life against pension accounts	Nil
32		Term Deposit Encashment Penalty for LCY and FCY Deposit	YES
		Advantage, Advantage Plus and Investment Plus Deposit: Applicable profit for the holding period will be paid at the lower of the booking date PLS rate or the prevailing PLS rate on the encashment date or nearest term deposit completed rate minus 1% or TDR booking rate minus 1%.	
		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
Part M		HBL DEBIT CARD (ATM CARD) *	
I	a	Card Charges	Same charges applicable on Supplementary Cards except where mentioned
	b	Annual fee (Primary)	YES
		PayPak Chip - Rs. 2,000/-	
		Visa Chip - Rs. 3,000/-	
		MasterCard Standard - Rs. 3,000/-	
		MasterCard Gold - Rs. 3,800/-	
		MasterCard Business Classic - 8,000/-	
		UnionPay & PayPak Co-Badge - Rs. 2,700/-	
		UnionPay Chip - Rs. 2,700/-	
		UnionPay Chip Gold - Rs. 3,500/-	
		Visa Chip USD - US\$ 15/-	
		MasterCard Titanium - Rs. 3,000/-	
		MasterCard World - Rs. 20,000/-	
		MasterCard Business World - Rs. 22,000/-	
	c	Annual fee (Supplementary)	YES
		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	
	d	Card Replacement fee	YES
		PayPak Chip - Rs. 600/-	
		Visa Chip - Rs. 850/-	
		MasterCard Standard - Rs. 850/-	
		MasterCard Gold - Rs. 1,200/-	
		MasterCard Business Classic - 1,000/-	
		UnionPay & PayPak Co-Badge - Rs. 850/-	
		UnionPay Chip - Rs. 850/-	
		UnionPay Chip Gold - Rs. 1,000/-	
		Visa Chip USD - US\$ 5/-	
		MasterCard Titanium - Rs. 700/-	
		MasterCard World - Rs. 2,000/-	
		MasterCard Business World - Rs. 2,500/-	
	e	POS Transaction fee per transaction Local	-
		PayPak Chip - NIL	
		Visa Chip - NIL	
		MasterCard Standard - NIL	
		MasterCard Gold - NIL	
		MasterCard Business Classic - NIL	
		UnionPay & PayPak Co-Badge - NIL	
		Union Pay Chip - NIL	
		UnionPay Chip Gold - NIL	
		Visa Chip USD - 1% of Transaction Amount	
		MasterCard Titanium - NIL	
		MasterCard World - NIL	
		MasterCard Business World - NIL	



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
Effective from July 01, 2026 to December 31, 2026

Description		Charges	FED/ST Applicable
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 MasterCard Business Classic - 4% of Transaction Amount UnionPay & PayPak Co-Badge - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount UnionPay Chip Gold - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount MasterCard Business World - 4% of Transaction Amount	YES
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 MasterCard Business Classic - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay & PayPak Co-Badge - 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 UnionPay Chip Gold - 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 MasterCard Business World - 4% of Transaction Amount or Rs. 300/- per Transaction, whichever is higher	YES
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 MasterCard Business Classic - Rs. 225/- per Transaction UnionPay & PayPak Co-Badge - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction UnionPay Chip Gold - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction MasterCard Business World - Rs. 225/- per Transaction	YES
	<p>* Note:</p> <p>(i) Issuance charges of Mastercard and Visa Standard for eBanc by HBL (Overseas Savings Account) Account holders are waived for the first year. Second year onwards, annual fees shall apply.</p> <p>(ii) HBL Nisa Plus Current Account and Nisa Saving Account customers are entitled to choose either of the two cards HBL Classic (Master) Debit Card and HBL Gold (Master) Debit Card at the time of account opening. The issuance charges are waived off for the first year, whereas, for the subsequent years, debit card annual fee will be applicable according to card type as per the latest SOBC.</p> <p>(iii) First-year free issuance of PayPak Debit Card for HBL Mahana Amdan, HBL Haryali, all Asaan variants & Freelancer Digital Account. Second year onwards, annual fees shall apply.</p> <p>(iv) For HBL iD and HBL Rutba, Classic variant debit card is free for first year. Annual charges are applied from subsequent years as per SoBC.</p> <p>(v) Free Debit Card (Classic variant) for HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance.</p> <p>(vi) Free Classic Debit Card for HBL @Work Customers (Current, Saving & FCY).</p> <p>(vii) Mastercard Business Classic and World cards are exclusively available to business customers. - Master Business Classic: The Issuance and Annual fee is 100% waived. - Master Business World: The Issuance is 100% waived and Annual fees is 50% charged.</p> <p>(viii) Free HBL Money Club Debit Card for Money Club customers.</p> <p>(ix) 50% Waiver on Nisa Assan Classic customers.</p> <p>(x) Free Visa Debit Card for ReadyCash customers.</p> <p>(xi) Debit card upgradation charges as per replacement charges.</p>		
i	SMS Alert Charges	Free	-
	*Note: (i) Account based propositions: As per account terms & conditions		
2	MERCHANT ACQUIRING (POS)		
a	Merchant Discount Rate	Upto 2.50% of Transaction Amount	YES



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
Effective from July 01, 2026 to December 31, 2026

Description	Charges	FED/ST Applicable							
Part N	HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED/ST)								
1	ATM Charges								
1.1	Cash Withdrawal								
a	HBL Card on HBL ATMs	Nil	-						
b	HBL Card on Other Local Bank ATMs	Rs. 35 per withdrawal	YES						
c	Other Local Bank Card on HBL ATMs	Rs. 35 per withdrawal	YES						
d	Foreign issued ATM/ Debit Card on HBL ATMs	Rs. 1,000/- per withdrawal	YES						
e	Cash Withdrawal Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs) Rs. 4.67/- (HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES						
	PayPak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay. Note: No switch charges to be deducted on financial and non-financial transactions conducted by IDPs through specific Benazir Income Support Program (BISP) Cards issued by any bank in Pakistan. Free Cash Withdrawals from other Bank's ATMs for HBL @Work Account (Current, Saving & FCY), 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. 4.67/- per inquiry (Pay Pak, Visa, Master Card & Union Pay)	YES						
c	Other Local Bank Card on HBL ATM	Rs. 4.67/- per inquiry							
d	Balance Inquiry Receipt Charges	Rs. 3.13/- (HBL Card on HBL ATMs) Rs. 4.67/- (HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM)	YES						
e	HBL Card on HBL ATMs Mini Statement	Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)	YES						
1.3	Funds Transfer (HBL to HBL)	NIL							
	Funds Transfer (HBL to Other Bank) *	<table border="1"> <thead> <tr> <th>Transfer Amount</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>Rs. 1 - 25,000</td> <td>Free</td> </tr> <tr> <td>Rs. 25,001 and above</td> <td>Up to 0.1% or Rs. 200 (inclusive of FED/ST)</td> </tr> </tbody> </table>	Transfer Amount	Charges	Rs. 1 - 25,000	Free	Rs. 25,001 and above	Up to 0.1% or Rs. 200 (inclusive of FED/ST)	YES
Transfer Amount	Charges								
Rs. 1 - 25,000	Free								
Rs. 25,001 and above	Up to 0.1% or Rs. 200 (inclusive of FED/ST)								
	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 HBL @Work accounts are exempted from IBFT Charges.								
1.4	Cash Deposit through Cash Deposit Machine (CDM)	Nil	-						
1.5	Utility Bill Payment	Nil	-						
1.6	HBL-ATM Biometric Transactions	Rs. 15/- per transaction	YES						
2	HBL Phone Banking								
a	Funds Transfer Inter Branch Fund Transfer	Nil	-						
b	Statement Request	Nil	-						
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs. 1,000/- Flat per instruction (ii) F.C. A/c US\$ 15/- Flat per instruction (or equivalent in other currencies)	YES YES						
	Note: (1) Stop payment charges to be levied on the basis of per instruction per account. If the cheques are in one sequence it will be treated as one instruction. If cheques are not in sequence, separate instructions to be considered. (2) Stop Payment Charges are applicable on HBL @Work Account (Current, Saving & FCY). (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 Account holders are exempted from these charges.								
d	Cheque Book request	Rs. 40/- Flat per leaf to be recovered at the time of issuance of Cheque Book. Note: HBL Freedom Account, HBL Haryali Account, and HBL Conventional Current Account on maintaining PKR 40,000 or above monthly average balance, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL @Work (Current, Saving & FCY), HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL @Work (Current, Saving & FCY), 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 GB-N						



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges		FED/ST Applicable		
3	HBL Digital Channels (Mobile App/ 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 (inclusive of FED/ST)	
	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 HBL @Work accounts are exempted from IBFT Charges.				YES	
	d	Utility Bill Payment *	Electricity	Nil	-	
			Sui Gas		-	
			Telephone		-	
Water			-			
* As per specific arrangement with the utility company. 'Nil' unless specifically negotiated differently with a client.						
e	Education Fee Payment *	Nil	*As per specific arrangement with the educational institution. Considered 'Nil' unless specifically negotiated differently with a client.	YES		
f	Cheque Book request	Rs. 40/- Flat per leaf to be recovered at the time of issuance of Cheque Book. Note: HBL Freedom Account, HBL Haryali Account, and HBL Conventional Current Account on maintaining PKR 40,000 or above monthly average balance, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL @Work (Current, Saving & FCY), HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL @Work (Current, Saving & FCY), 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 GB-N		
g	SMS Alert Charges	NIL		-		
h	Additional Device Registration for Mobile Application	Rs. 50/- (inclusive of FED/ST) at the time of registering the additional device. Note: This service is free for first device registration; however, the service fee will be applicable for any additional device registration. Following account types are exempted from this charge: * Users with only C type accounts * Users with only FCY accounts * Accounts with any special conditions preventing debits * NRP customers		YES		
4	HBL Pay Business Banking					
	a	Monthly Subscription *	Rs. 300/-	YES		
	* Charges to be recovered per account tagged for Retail Business Clients excluding Government/Semi-Government Institutions including Armed Forces					
	b	HBL Pay Business Banking Platform for Retail Clients	Payroll processing	NIL	-	
			RTGS	Rs. 50/- over and above SBP charges	YES	
			LFT	Rs. 20/-	YES	
			IBFT	Rs. 75/-	YES	
Smart Cheque			Rs. 100/-	YES		
Corporate Cheque	Rs. 40/-	YES				
* Applicable on Retail Business clients of private sector, onboarded on HBL Pay via Branches/PSD Sales. Any deviation to be approved by Head PSD.						
5	HBL Branchless Banking/ Konnect by HBL (Charges are inclusive of FED/ST)					
	A Services at Agent Location					
	1	Utility Bill Payment at Agent OTC	NIL	-		
	2	Money Transfer Sending at Agent's location	Rs. 10 per transaction	YES		
	3	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's Location				
	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's Location	Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES		
		Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES		
		Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES		
		Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES		
		Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES		
Amount Rs. 8,001 - 10,000		Rs. 126 per transaction	YES			
Amount Rs. 10,001 - 13,000		Rs. 144 per transaction	YES			
Amount Rs. 13,001 - 15,000		Rs. 156 per transaction	YES			
Amount Rs. 15,001 - 20,000	Rs. 186 per transaction	YES				
Amount Rs. 20,001 - 25,000	Rs. 204 per transaction	YES				



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges		FED/ST Applicable	
4	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account				
	Withdrawal Amount *	Amount Rs. 1 - 200	Rs. 15 per transaction	YES	
		Amount Rs. 201 - 500	Rs. 21 per transaction	YES	
		Amount Rs. 501 - 1,000	Rs. 32 per transaction	YES	
		Amount Rs. 1,001 - 2,500	Rs. 62 per transaction	YES	
		Amount Rs. 2,501 - 4,000	Rs. 92 per transaction	YES	
		Amount Rs. 4,001 - 6,000	Rs. 130 per transaction	YES	
		Amount Rs. 6,001 - 8,000	Rs. 160 per transaction	YES	
		Amount Rs. 8,001 - 10,000	Rs. 190 per transaction	YES	
		Amount Rs. 10,001 - 13,000	Rs. 235 per transaction	YES	
		Amount Rs. 13,001 - 16,000	Rs. 280 per transaction	YES	
		Amount Rs. 16,001 - 20,000	Rs. 340 per transaction	YES	
		Amount Rs. 20,001 - 25,000	Rs. 415 per transaction	YES	
		Amount Rs. 25,001 - 30,000	Rs. 490 per transaction	YES	
		Amount Rs. 30,001 - 40,000	Rs. 640 per transaction	YES	
		Amount Rs. 40,001 - 50,000	Rs. 790 per transaction	YES	
		Amount Rs. 50,001 - 60,000	Rs. 980 per transaction	YES	
		Amount Rs. 60,001 - 70,000	Rs. 1,130 per transaction	YES	
		Amount Rs. 70,001 - 80,000	Rs. 1,280 per transaction	YES	
		Amount Rs. 80,001 - 90,000	Rs. 1,430 per transaction	YES	
Amount Rs. 90,001 - 100,000	Rs. 1,580 per transaction	YES			
* Note: The charges will apply once transaction packages limit expires. Tax will be applied if total cumulative value of transaction is above Rs. 50,000.					
5	Cash Deposit into HBL Core Banking Account at Agent's location				
	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	
		Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES	
		Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES	
		Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES	
		Transfer Amount Rs. 6,001 - 8,000	Rs. 55 per transaction	YES	
		Transfer Amount Rs. 8,001 - 10,000	Rs. 65 per transaction	YES	
		Transfer Amount Rs. 10,001 - 13,000	Rs. 70 per transaction	YES	
		Transfer Amount Rs. 13,001 - 15,000	Rs. 120 per transaction	YES	
		Transfer Amount Rs. 15,001 - 20,000	Rs. 150 per transaction	YES	
		Transfer Amount Rs. 20,001 - 25,000	Rs. 180 per transaction	YES	
		Transfer Amount Rs. 25,001 - 30,000	Rs. 210 per transaction	YES	
		Transfer Amount Rs. 30,001 - 40,000	Rs. 240 per transaction	YES	
		Transfer Amount Rs. 40,001 - 50,000	Rs. 270 per transaction	YES	
6	Gulak (Konnect by HBL Savings Account)	Gulak Variants		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 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			
Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change.					
7 Transaction Packages					
	Bundle	Fee	Free Cash-in (Monthly)	Free Cash-out (Monthly)	
i	Bronze (1 Month)	Rs. 265 per Package	Rs. 25,000	Rs. 25,000	YES
ii	Silver (1 Month)	Rs. 550 per Package	Rs. 200,000	Rs. 200,000	YES
iii	Gold (1 Year)	Rs. 3,780 per Package	Rs. 100,000	Rs. 100,000	YES
iv	Platinum (1 Year)	Rs. 4,725 per Package	Rs. 200,000	Rs. 200,000	YES
B Services through Konnect by HBL Mobile App					
1	Initial Deposit - Konnect by HBL Mobile Account		NIL	-	
2	Cash Deposit - Konnect by HBL Mobile Account		0.5% of Deposit Amount plus tax	YES	
3	Utility Bill Payment - Konnect by HBL Mobile Account		NIL	-	
4	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account (L1)				
i)	Money Transfer Sending	NIL		-	
ii)	Money Transfer Receiving	NIL		-	
5	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account				
	Fund Transfer	*NIL		YES	
* will be updated as per SBP's directives					



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges	FED/ST Applicable	
6	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)			
	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES
		Transfer Amount Rs. 26,001 - 27,000	Rs. 1 per transaction	YES
		Transfer Amount Rs. 27,001 - 28,000	Rs. 2 per transaction	YES
		Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES
		Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES
		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES
		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES
		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES
		Transfer Amount Rs. 33,001 - 34,000	Rs. 8 per transaction	YES
		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES
		Transfer Amount Rs. 35,001 - 36,000	Rs. 10 per transaction	YES
		Transfer Amount Rs. 36,001 - 37,000	Rs. 11 per transaction	YES
		Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES
		Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES
		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES
		Transfer Amount Rs. 41,001 - 42,000	Rs. 16 per transaction	YES
		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES
		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction	YES
		Transfer Amount Rs. 44,001 - 45,000	Rs. 19 per transaction	YES
		Transfer Amount Rs. 45,001 - 46,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES
		Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES
	Transfer Amount Rs. 49,001 - 50,000	Rs. 24 per transaction	YES	
7	Cash Withdrawal from HBL ATM - Konnect by HBL Mobile Account			
	Withdrawal Amount *	Transfer Amount Rs. 1- 500	Rs. 12 per transaction	YES
		Transfer Amount Rs. 501 -1000	Rs. 25 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40 per transaction	YES
		Transfer Amount Rs. 2501 - 4000	Rs. 50 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 75 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 13,001 - 16,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 16,001 - 20,000	Rs. 150 per transaction	YES
	* Note: i) Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'C-22' below). ii) Not applicable for transaction packages subscriber, until defined limit of the package. iii) All charges are applicable on wallet accounts except pensioners as per SOBC.			
8	ATM Charges - Konnect by HBL Mobile Account			
i)	Cash Withdrawal	Rs. 35/- per withdrawal (Non-HBL ATM)	YES	
ii)	Cash Withdrawal Print Receipt Charges	Rs. 3.13/- per transaction (HBL ATM) Rs. 4.67/- per transaction (Non-HBL ATM)	YES	
iii)	Balance Inquiry	Rs. 3.13/- per inquiry (HBL ATM) Rs. 4.67/- per inquiry (Non-HBL ATM)	YES	
C	General Services			
1	HBL ATM biometric verification	Rs.15 per transaction	YES	
2	Pensioner Proof of Life (POL)	NIL		
3	Balance Inquiry - Konnect by HBL Mobile Account	NIL		
4	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL		
5	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)	NIL		
6	View Mini Statement - Konnect by HBL Mobile Account	NIL		
7	Air Time Top Up - Konnect by HBLs Agent & Mobile Account	NIL		
8	Mobile Account Opening on Agent and Customer App	NIL		
9	Average Minimum Balance required	NIL		
10	Balance Inquiry through SMS	NIL		
11	Upgrade of MW Account (L1 to AMA)	NIL		
12	Account Maintenance	NIL		
13	SMS Alerts for Agents	Rs. 230/- per month (inclusive of tax)	YES	
14	Receive International Remittance	NIL		
15	Postpaid Bill Payment through M-Wallet	NIL		
16	Internet Bill Payment OTC	NIL		
17	Internet Bill Payment M-Wallet	NIL		
18	IBFT Incoming	NIL		
19	USSD Platform Fee/transaction*	NIL		
20	Transaction processing Fee **	NIL		
	* All financial/Non-financial transactions done via USSD platform. ** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC.			
21	Fund Transfer To RAAST ID	NIL		



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges		FED/ST Applicable
22	Debit Cards			
	Debit Cards	Annual Fee	Free ONUS ATM Cash Withdrawal Limit/ Month	
i	Agent Debit Card	Rs. 1,100 per Debit Card	Free	YES
ii	Konnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	YES
iii	Konnect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	YES
iv	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-	YES
v	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-	YES
vi	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-	YES
vii	HBL @Work Debit Card	Rs. 1,500/- per Debit Card (Free for First Year)	Rs. 200,000/-	YES
viii	Card Replacement Charges	Rs. 600/-		YES
<i>Note:</i> Free cash withdrawal services will be available for first year after debit card Issuance.				
23	Digital Credit			
		Duration	Charges	
i	Service charges	7 days	3.2% of the loan amount	YES
ii		14 days	6.4% of the loan amount	YES
iii		21 days	9.6% of the loan amount	YES
iv		28 days	12.8% of the loan amount	YES
v	Late Payment Charges (LPC)	4.5% of the outstanding amount.		YES
Service charges will be deducted one time at the time of disbursal of loan. LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.				
D	Corporate Clients/ Business Clients	Pricing will be set as mutual agreement between parties involved.		
1	Corporate Clients	Pricing will be set as mutual agreement between parties involved.		
<i>Note:</i> Konnect Pension accounts are exempt from all charges (covering withdrawals, deposits, transfers, and other relevant services).				
2	Merchant Payment Solution (Ecommerce Acquiring, mPOS, Digital Invoicing, Direct Transfer)			
	Product/ Solution	Onboarding Fee	Subscription Fee (Monthly/Annual)	Merchant Discount Rate
a	Ecommerce IPG	As per specific agreement with the merchant along with relevant approvals.		YES
b	mPOS			
c	Digital Invoicing			
d	Direct Transfer			
e	RAAST QR			
3	Billing Portal (www.hblpay.com)			
a	Transaction Fee	1.7% + FED/ST		YES
E	Konnect Customer Centers			
1	Fee Deposit at Konnect Customer Centres by HBL Customers	NIL		
F	Government Mandate			
Charges for government-mandated products and offerings vary according to disbursement timing.				
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
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
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
4	Foreign Courier	Rs. 1,500/- Flat per item or actual whichever is higher.		NO
5	Swift	(i) Full Text L.C/ Guarantee and long messages. Rs. 2,000/- Flat (ii) Miscellaneous/ short/correspondance messages (MT-103, MT-202, MT-799, MT-999, MT-499 etc). Rs. 1,000/- Flat		NO
6	Fax	Rs. 100/- Flat per message.		NO
Part P	INVESTMENT PORTFOLIO SECURITIES (IPS)			
1	IPS Services Charges			
i	IPS Custody Service Charges	Nil		-
ii	Security Movement against IPS Accounts	Nil		-
iii	IPS Statement	Quarterly Free On Request - Nil		NO
Part Q	INVESTMENT BANKING			
1	a Advisory Fee	Negotiable on case to case basis.		YES
b Succession Fee			YES	
c Retainer Fee			YES	
d Arrangement Fee			YES	
e Underwriting Fee			YES	
f Participation Fee			YES	
g Monitoring Fee			YES	
h Commitment Charges			YES	
i Trustee/ Agency Fee			YES	
j Out of Pocket Expenses	At actual or Negotiable on case to case basis.			



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description	Charges	FED/ST Applicable
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
b	Rs.250,000/- and above	0.0625% of the value of the L/C YES
c	Amendment without increase in the amount.	(i) Swift Charges: Rs. 1,000/- flat NO
d	Amendment involving increase in the amount.	(ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation Charges as (a) or (b) above on increased amount. YES
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.	
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 Deposit/ 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:	Waivers and exemptions on HBL @Work accounts, as outlined in the SOBC, apply exclusively to salary-active accounts.	
Note 6:	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 7:	All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.	
Note 8:	All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS).	
Note 9:	Quarter means "Calendar Quarter i.e. one quarter will end on one date preceding in third month. Same date of third month to constitute part of next quarter."	



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
Effective from July 01, 2026 to December 31, 2026

Description	Charges	FED/ST Applicable
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) for Individual Clients/accounts *		
Product	Deposits/ Assets Under Management	Eligibility Criteria Period
Conventional Current Account	Rs. 5,000,000/- or equivalent Foreign Currency	Quarterly averages
Conventional Savings Account	Rs. 15,000,000/- or equivalent Foreign Currency	Quarterly averages
Roshan Digital Account (RDA)	\$50,000/- or equivalent	Funded (Quarterly Averages) in account
Mutual Funds	Rs. 15,000,000/ along with Rs. 2,000,000/- deposit in Current account or equivalent Foreign Currency	Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge)
Mutual Funds	Rs. 35,000,000/-	Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge)
PIBs/T-Bills	Rs. 20,000,000/- along with Rs. 2,000,000/- deposit in Current account	Quarterly average, active holding
Single Premium (Smart Investment)	Rs. 20,000,000/-	Quarterly average, active holding, invested through HBL Prestige (subject to Free Look Period completion)
Regular Premium Bancassurance	Rs. 1,000,000/- along with Rs. 2,000,000/- deposit in Current account	Throughout the active life of the policy (subject to Free Look Period completion)
Mortgage Financing (Consumer)	Rs. 50,000,000/-	Throughout the life of the product
* Terms & Conditions apply		
Prestige Eligibility Criteria (Average assets under management) for Sole Proprietor clients/ accounts *		
Product	Deposits/ Assets Under Management	Eligibility Criteria Period
Conventional Current Account	Rs. 10,000,000/- or equivalent Foreign Currency	Quarterly average balances
* Terms & Conditions apply		
Account Maintenance Charges		
Retention/ Membership Fee *	Rs. 8,000/- per quarter	YES
* 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 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 LCY/ FCY Cash Deposit (i) Within City (ii) Inter City	Free	-
h LCY/ FCY Cash Withdrawal (i) Within City (ii) Inter City	Free	-
i Cheque Deposits (i) HBL Cheque – For credit to HBL Account (Within city and within the Catchment area of One Clearing House) (ii) 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	-



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description		Charges	FED/ST Applicable
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	-
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	-
am	Safe Deposit (HBL Regular Lockers) Annual Fee	Free <i>Note:</i> waiver is applicable only to the annual fee. The key deposit will be charged as per the Schedule of Bank Charges (SOBC).	-
* 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.			



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description	Charges			FED/ST 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		-
iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher		YES
vi	ATMs International (Balance)	Rs. 225/- per Transaction		YES
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
iv	POS Transaction fee per transaction International	4% of Transaction Amount		YES
v	ATMs International (Cash withdrawal)	4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher		YES
vi	ATMs International (Balance)	US\$ 3/- per Transaction		YES
3	Mortgages			
i	Processing Fee	Free		
4	Autos			
i	Processing Fees	50% waiver on Processing Fees		YES
5	Credit Card			
	<i>HBL Prestige members will receive following benefits when applying for HBL Platinum CreditCard</i>			
i	Annual Fee	50% waiver		YES
ii	Supplementary Fee	50% waiver		YES
iii	Card Replacement Fee	50% waiver		YES
iv	SMS Alert Charges	Free		
6	HBL Prestige Lockers *			
	<i>(to be recovered in advance and at the commencement date yearly)</i>			
A	Prestige Semi Digital Locker			
i	Locker Size	Annual Rent	Key Deposit*	Required Balance Threshold (PKR or equivalent FCY)
	Small	Small-sized lockers are unavailable for the Prestige semi-digital locker.		YES
	Medium	Rs. 15,000/-	Rs. 35,000/-	Current Account: Rs. 5,000,000/- Savings Account: Rs. 15,000,000/-
	Large	Rs. 20,000/-	Rs. 50,000/-	NO
ii	Locker Breaking Charges	Rs. 20,000/-		YES
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES
B	Prestige Automated Locker			
i	Locker Size	Annual Rent	Key Deposit*	Required Balance Threshold (PKR or equivalent FCY)
	Small	Rs. 40,000/-	Rs. 60,000/-	YES
	Medium	Rs. 45,000/-	Rs. 70,000/-	Current Account: Rs. 20,000,000/- Savings Account: Rs. 30,000,000/-
	Large	Rs. 50,000/-	Rs. 100,000/-	NO
ii	Locker Breaking Charges	Rs. 50,000/-		YES
iii	Late Payment Fee	10% of the applicable annual advance locker rent with a grace period of 30 days from the due date.		YES
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.				
c) The AUM-based (Investments, Bancassurance, Mortgage) clients can only access the regular lockers, subject to the availability and prevailing charges.				
d) 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.				



SCHEDULE OF BANK CHARGES (Exclusive of FED/ST)
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Description	Charges		FED/ST Applicable
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) for Individual Clients/ Accounts *		
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period
	Conventional Current Account	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/-	Quarterly averages
	Conventional Savings Account	Rs. 7,000,000/- or equivalent Foreign Currency to Rs. 14,999,999/-	Quarterly averages
	Mutual Funds	Rs. 10,000,000/- along with Rs. 1,000,000/- deposit in Current account or equivalent Foreign Currency	Quarterly average, active holding, invested through HBL (subject to full Front End Load charge)
	Mutual Funds	Rs. 20,000,000/-	Quarterly average, active holding, invested through HBL (subject to full Front End Load charge)
	Single Premium (Smart Investment)	Rs. 10,000,000/-	Quarterly average, active holding, invested through HBL (subject to Free Look Period completion)
	Regular Premium Bancassurance	Rs. 500,000/- along with Rs. 1,000,000/- deposit in Current account	Throughout the active life of the policy (subject to Free Look Period completion)
	Mortgage Financing (Consumer)	Rs. 20,000,000/-	Throughout the life of the product
	* Terms & Conditions apply		
	Premium Eligibility Criteria (Average assets under management) for Sole Proprietor Clients/ Accounts *		
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period
	Conventional Current Account	Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 9,999,999/-	Quarterly averages
	* Terms & Conditions apply		
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	100% waiver on issuance charges and annual fee of Master World Debit Card for 1st year and 50% waiver from 2nd year onwards, while the replacement is charged	YES
e	Lockers Issuance /Annual Rent	50% waiver for life	YES
f	Issuance of Banker's Cheque	Free	-
	Important Note: a) For all other charges: Regular SOBC Charges apply.		
Part V	HBL PREFERRED		
	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:		
	Preferred Eligibility Criteria (Average assets under management) for Individual Clients/accounts *		
	Product	Deposits/ Assets Under Management	Eligibility Criteria Period
	Conventional Current Account	Rs. 500,000/- or equivalent Foreign Currency to Rs. 1,999,999/-	Quarterly averages
	Conventional Savings Account	Rs. 750,000/- or equivalent Foreign Currency to Rs. 6,999,999/-	Quarterly averages
	* Terms & Conditions apply		
1	Banking Services		
a	First Cheque Book (up to 25 leaves)	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	50% waiver on issuance charges, annual fee and replacement charge of Master Gold Debit Card	YES
e	Regular Lockers Issuance/ Annual Rent	25% fee waiver	YES
f	Issuance of Banker's Cheque	Free	-
	Important Note: a) Fee Waivers are only applicable to qualified customers b) For all other charges: Regular SOBC Charges apply.		



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Description	Charges	FED/ST Applicable
Part W	HBL ROSHAN DIGITAL PRODUCTS	
A	HBL Roshan Digital Account (RDA)	
	Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail the following free/ discounted services:	
	Banking Services	RDA (Non- Resident Pakistani)
		RDA (Resident Pakistani) *Equivalent to FCY
1	Instant Starter Cheque Book	Free (Subsequent cheque book will be charged as per SOBC)
2	HBL Mobile App	Free
3	E-Statements	Free
4	SMS Alert Charges (for over the Counter)	Free
5	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)
6	Service Charges on RDA Resident Account	Free
7	Interbank Funds Transfer (IBFT)	As per SOBC
8	HBL Cards on Other Local Bank ATMs	As per SOBC
9	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies	SAR 20/- (equivalent amount in PKR) plus FED/ST
10	Outward Remittance	Free
	Note: (1) For FCRDA (Resident Pakistani) and RDA (Non-Resident Pakistani & Resident Pakistani) customers, all other service charges are applicable as prescribed in relevant sections of SOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only.	YES
B	HBL Roshan Digital Business Account	
	Non-Resident Business Value Account (NRBVA-PKR) & Foreign Currency Business Value Account (FCBVA-FCY)	
	Non-Individual clients will be eligible to avail following services at the time of Roshan Digital Business Account Opening:	
	Banking Services	RDA (Non- Resident Pakistani)
1	Cheque Book	Free (Subsequent cheque book will be charged as per SOBC)
2	HBL Mobile App	Free
3	E-Statements	Free
4	SMS Alert Charges (for over the Counter)	Free
5	Debit Card Issuance Charges	N/A
6	Service Charges on RDA Resident Account	Free
7	Interbank Funds Transfer (IBFT)	As per SOBC
8	HBL Cards on Other Local Bank ATMs	As per SOBC
9	Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies	Free
10	Outward Remittance	Free
C	HBL Non-Resident Rupee Account-Non Repatriable (NRAN)	
	Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail following services:	
	Banking Services	NRAN (Non-Resident Pakistani)
1	Instant Starter Cheque Book	Free (Subsequent cheque book will be charged as per SOBC)
2	HBL Mobile App	Free
3	E-Statements	Free
4	SMS Alert Charges (for over the Counter)	Free
5	Debit Card Issuance Charges	PayPak Debit Card – as per SOBC
6	Service Charges on NRAN Resident Account	Free
7	Interbank Funds Transfer (IBFT)	As per SOBC
8	HBL Cards on Other Local Bank ATMs	As per SOBC
9	Outward Remittance	Not Allowed



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Description		Charges		FED/ST Applicable	
D	HBL Sohni Dharti Remittance Account (SDRA)				
	Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail following services:				
	Banking Services		SDRA (Non-Resident Pakistani)	SDRA (Resident Pakistani)	
	1	Instant Starter Cheque Book	Free (Subsequent cheque book will be charged as per SOBC)	As per SOBC	
	2	HBL Mobile App	Free		
	3	E-Statements	Free		
	4	SMS Alert Charges (for over the Counter)	Free	As per SOBC	
	5	Debit Card Issuance Charges	PayPak Debit Card – as per SOBC		
	6	Service Charges on RDA Resident Account	Free		
	7	Interbank Funds Transfer (IBFT)	As per SOBC		
8	HBL Cards on Other Local Bank ATMs	As per SOBC			
9	Outward Remittance	Not Allowed			
Part X ROSHAN APNI CAR					
I	1.1	Application Processing Fee (Inclusive of documentation charges)	Rs. 13,000/- Rs. 6,500/- (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	
	1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.	YES	
	1.3	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.	YES	
	1.4	Vehicle Appraisal (if applicable)	Actual	YES	
	1.5	Re-possession Charges	Actual or Rs.100,000/- whichever is Lower	YES	
	1.6	Legal Notice Fee	Actual Cost	YES	
	1.7	Late Payment Charges	Rs.1,500/- per late payment	YES	
	1.8	Warehouse Charges for Repossessed Vehicle	Rs. 2,500/- per month	YES	
	1.9	Marketing Charges (Auction Cases)	Actual	YES	
	1.10	Re-Issuance of NOC	Rs. 3,000/-	YES	