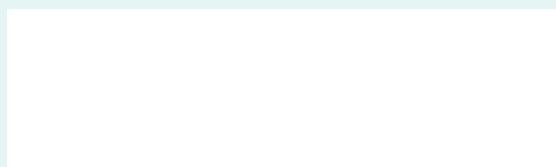


HBL at Work IR Account (Premium Islamic Current Account) is designed to cater employees of an organization for all their banking needs.

Features

- Free account opening with no minimum balance requirement

Particular	Category	Charges
Cancellation of Bankers Cheque	Individual	PKR 200/-
Issuance of CDR from A/C	Individual	PKR 200/-
Cancellation of CDR from A/C	Individual	PKR 200/-
Issuance of Duplicate CDR from A/C	Individual	PKR 200/-
Standing Order issuance/amendment	Individual	PKR 200/-
Stop payment of cheques	Individual	PKR 400/-
Charges on returned cheques in inward clearing	Individual	PKR 450/-
POS transaction International	Individual	3% - 4% of transaction amount
Cash withdrawal on International ATM	Individual	3% - 4% of transaction amount or PKR 400/- whichever is higher
Balance inquiry on International ATM	Individual	PKR 200 - 400/-
Supplementary Debit Card	Individual	Ranging from PKR 350 – 750/-
Re-issuance of debit card	Individual	PKR 400 - 1000/-
Standing Instructions issuance/amendments	Individual	PKR 200/-
Issuance of NBP/SBP Cheques	Individual	PKR 500/-
Photocopy of paid cheques	Individual	Ranging from PKR 50-500 depending on years



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL atWork IR Account (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing HBL atWork IR Account .

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.

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All other applicable Government levies on any specified service will be charged in addition to the Service Charges.