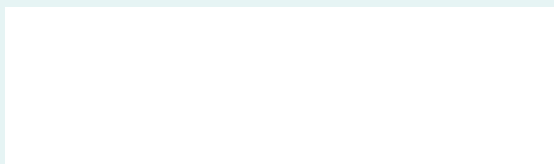


HBL DailyProgressiveAccount is a saving account for business entities that offers lucrative rate of returns enabling them to maximize their wealth.

Features

- Open an account with just PKR 500,000
- Profit Calculation on Daily closing Balance and payment monthly.
- No Minimum Balance charges on maintenance of average balance of PKR20,000

Particular	Category	Charges	FED applicable
Minimum Balance Charges (monthly) ⁱ	All Categories	PKR50/-Flat, to be recovered on monthly basis	NO
Transaction Charges ⁱⁱ	All Categories	Rs 50 Flat per debit transaction	Yes
Duplicate Account Statement	All Categories	RS 35/-statement	NO
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR370/-Flat	YES
Inter Branch Transactions -Cash Withdrawal ⁱⁱⁱ	All Categories	0.1% of transaction amount, min PKR 500/-	YES
Inter Branch Transactions -Cash Withdrawal ^{iv}	All Categories	PKR 370 Flat	YES
Bank Certificate ^v	All Categories	PKR300/-Flat	YES
Bankers Cheque(Through A/c) ^{iv}	All Categories	PKR250/-Flat	Yes
Cheque Book issuance	All Categories	PKR15/-Flat per leave	NO
Stop Cheque Charges/ Cheque Return	All Categories	PKR400/-Flat	Yes
Delivery of Cheque Book by Mail	All Categories	PKR150/-Flat	NO
Issuance of SBP/NBP cheques	All Categories	PKR500/-Flat	YES
Standing Order Issuance/amendment	All Categories	PKR200/-Flat	YES
Cancellation of Bankers Cheque	All Categories	PKR200/Flat (vii)	YES
Debit Card (Supplementary) /Replacement	Individuals only	Between 300 to PKR 1,000 (Refer to SOBC)	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR13/-	YES
Debit Card	Individuals only	Between PKR 750 to PKR 6,000 annually (Refer to SOBC)	YES
Online/local Funds Transfer ^{viii}	All Categories	PKR 200/- Flat	YES
ATM International Cash Withdrawal	All Categories	3%-4% of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR 300-400/-	YES
Issuance of CDR from Account	All Categories	PKR200/-Flat	YES
Cancellation of CDR issued from Account	All Categories	PKR200/-Flat	YES
Issuance of Duplicate CDR issued from Account	All Categories	PKR200/-Flat	YES
IBFT (ATM, Phone Banking & Internet)	All Categories	PKR 100/ Flat	YES
IBFT/ Inter Branch Funds transfer (mobile)	All Categories	PKR 100/- Flat	YES
Overseas Employment Certificate	All Categories	PKR 500/- Flat	Yes



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i If monthly average balance falls below PKR20,000

ii This will be in addition to normal charges if any, applicable on that particular service, excluding system generated debit transactions.

iii Within city or Intercity over PKR500,000 per day

iv Intercity upto PKR500,000 per day

v Courier Charges will be recovered where applicable

vi If due in Favor of Educational institution, HEC charges should no exceed 0.50% of fees due or PKR25/ whichever is lower

vii Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.

viii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

• The key fact sheet of Daily Progressive is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL DailyProgressiveAccount (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 DailyProgressiveAccount.

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