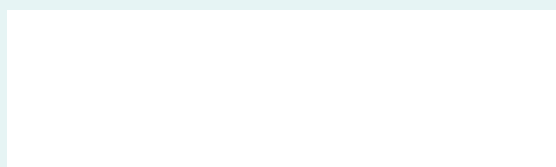


HBL FreedomAccount is specially designed to cater the needs of self-employed individuals and businesses with business network across multiple cities, who can maintain average balance of PKR25, 000 for the entire month.

**Free Services:**

- Unlimited Cheque Books
- Unlimited Banker's Cheque
- HBL DebitCard (Individuals and Sole Proprietors)
- Duplicate Account Statement
- Inter City Cash Deposit using HBL Network
- Inter City Cash Withdrawals using HBL Network
- Intercity Funds Transfer through the HBL Freedom Account Using HBL Network
- Intercity Clearing
- Online Funds Transfer Transactions (HBL to HBL)
- Cancellation of Banker's Cheques
- Stop Payment of Cheques
- SMS Alerts Available to Individuals and Sole Proprietors For All Transactions
- Cash Withdrawal from any Bank's ATM in Pakistan
- Waiver on Cheque Return Charges

Particular	Category	Charges	FED applicable
Minimum monthly balance requirement PKR25,000	Self-employed individuals and Businesses	PKR50/- to be recovered if actual balance falls below PKR 25,000 during the month  Every customer initiated debit transaction will be charged PKR 50 if actual balance remains below PKR25,000 on any day during the month	YES
Bank Certificate for the purpose of visa income tax etc. <sup>i</sup>	All Categories	PKR300/-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	Individuals	PKR200/-Flat	YES
Debit Card Fee (Supplementary & Replacement Cards)	All Categories	PKR300-1,000	YES
Inter Bank Funds Transfer (IBFT)	All Categories	PKR100/-Flat	YES
ATM International Cash Withdrawal	All Categories	3%-4% of the transaction amount	YES
ATM International Balance Inquiry	All Categories	PKR200-400/-	YES
POS Transaction fee per transaction (International)	All Categories	3%-4% of transaction amount	YES
SMS alerts (other than individuals and sole proprietors)	All Categories	PKR100/- per month	YES
Photocopy of the paid cheques forward to customer (up to one year)	All Categories	PKR50/-Flat per cheque	YES
Above one year up to five years	All Categories	PKR200/-Flat per cheque	YES
Above five years	All Categories	PKR500/- Flat per cheque	YES
Overseas employment certificate	All Categories	PKR500/- Flat per certificate	YES



Customer Sign

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

(i) Courier charges will be recovered where applicable

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

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