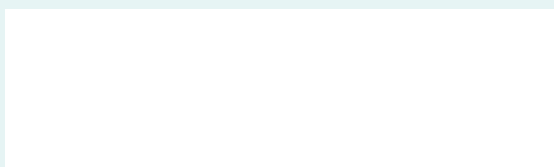


HBL MoneyClub Account is specially designed to cater the needs of Individuals who are under 18 years of age in order to promote early understanding of banking, and to develop their habit of saving in an interesting way.

Free Services:

- Account can be opened with as little as PKR 1
- No Minimum Balance charges
- Earn bonus profit on your savings every month (by making a minimum deposit of PKR 100 and no withdrawals throughout the month)
- HBL MoneyClub 10 leaves cheque book.
- HBL MoneyClub Debit Card*
- Amazing discounts on use of HBL DebitCard at various restaurants and outlets
- Receive exciting welcome gift.

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR35/-statement	NO
Inter Branch Transactions –Intercity Cash Withdrawal up to PKR 500,000 per day ⁱ	All Categories	PKR370/-Flat	YES
Inter Branch Transactions – Intercity/ Within City Cash Withdrawal over PKR 500,000 per day	All Categories	0.1% of the transaction amount with minimum PKR 500/-	YES
Duplicate Bank Certificate	All Categories	PKR300/-Flat	YES
Clearing of Cheques returned in inward clearing	All Categories	PKR400/-Flat	YES
Banker's Cheque(Through A/c) ⁱⁱ	All Categories	PKR250/-Flat	Yes
Cheque Book issuance ⁱⁱⁱ	All Categories	PKR15/-Flat per leave	Yes
Stop Payment of Cheques	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 Banker's Cheque through Account ^{iv}	All Categories	PKR200/Flat	YES
Debit Card Fee (Supplementary & Replacement Cards)	Individuals	PKR300-1,000	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR13/-	YES
Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers ^v	All Categories	PKR200/-	YES
ATM International Cash Withdrawal	All Categories	3%-4% of 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	All Categories	PKR100/-Flat	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



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

*Free for the first year only (for children above 6 years of age only) after which Annual charges of PKR750-5,000 will be charged depending on the nature of card being issued (excluding FED)

i Up to PKR 500,000 per Day, free for within city

ii If due in favour of educational institution, HEC charges should not exceed 0.50% of fees due or PKR25/ whichever is lower

iii Cheque book of 10 leaves will be issued

iv Not applicable under issuance in favour of Ministry of Food, Government of Pakistan as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. Issued in favour of Government Department as security deposit and refunded to the purchaser on the recommendation of the same Government Department.

v Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all Local Fund Transfers above.

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

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