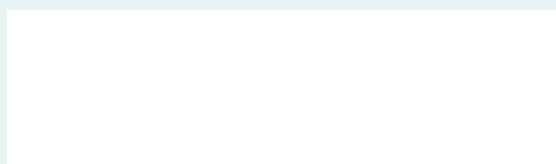


HBL ValueAccount is specially designed to cater the needs of Individuals who are above 18 years of age who want to earn lucrative returns on their deposits. Such as Housewives, Self-employed or small Business Owners.

Free Services

- Two Free Customer Withdrawals transactions through branchⁱ
- Deposit range for best Rates: Rs.10,000 to Rs.1,000,000
- Profit Calculation on Monthly Average Balance and payment quarterly.
- No Minimum Balance charges on maintenance of average balance of Rs.10,000

| Particular | Category | Charges | FED applicable |
|--|--------------------------------|---|----------------|
| Minimum Balance Charges(monthly) ⁱⁱ | Individual (Singly or Jointly) | PKR 50/-Flat, to be recovered on monthly basis ⁱⁱⁱ | NO |
| Duplicate Account Statement | All Categories | PKR 35/-statement | NO |
| Inter Branch Transactions – Cash Deposit (Intercity) | All Categories | PKR 370/-Flat | YES |
| Inter Branch Transactions -Cash Withdrawal ^{iv} | All Categories | 0.1% of transaction amount, min PKR 500/- | YES |
| Inter Branch Transactions -Cash Withdrawal ^v | All Categories | PKR 370/-Flat | YES |
| Bank Certificate ^{vi} | All Categories | PKR 300/-Flat | YES |
| Bankers Cheque(Through A/c) ^{vii} | All Categories | PKR 250/-Flat | YES |
| Cheque Book issuance | All Categories | PKR 15/-Flat per leave | NO |
| Stop Cheque Charges/ Cheque Return | All Categories | PKR 400/-Flat | Yes |
| Delivery of Cheque Book by Mail | All Categories | PKR 150/-Flat | NO |
| Issuance of SBP/NBP cheques | All Categories | PKR 500/-Flat | YES |
| Standing Order Issuance/amendment | All Categories | PKR 200/-Flat | YES |
| Cancellation of Bankers Cheque | All Categories | PKR 200/Flat* ^{viii} | 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 | PKR 13/- | YES |
| Debit Card | Individuals only | Between PKR 750 to PKR 6,000 annually (Refer to SOBC) | YES |
| Online/local Funds Transfer ^{ix} | 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| ATM International Cash Withdrawal | All Categories | 3-4% of withdrawn | YES |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 to 400/- | YES |
| Issuance of CDR from Account | All Categories | PKR 200/-Flat | YES |
| Cancellation of CDR issued from Account | All Categories | PKR 200/-Flat | YES |
| Issuance of Duplicate CDR issued from Account | All Categories | PKR 200/-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 For more transactions charges as Per SOBC

ii If monthly average balance falls below Rs. 10,000

iii Excluding Armed forces employees/Pensioners opened for salary and pension purposes including widows Children of Deceased employees eligible for family Pension/ Benevolent.

iv Within city or Intercity over Rs. 500,000 per day

v Intercity upto Rs. 500,000 per day

vi Courier Charges will be recovered where applicable

vii If due in Favor of Educational institution, HEC charges should not exceed 0.50% of fees due or Rs. 25/ whichever is lower

viii 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.

ix 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 Value Account 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 ValueAccount (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 ValueAccount.

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