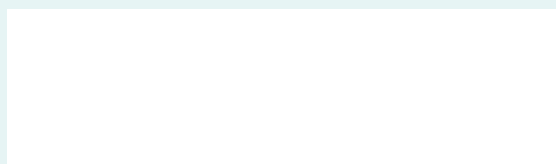


HBL ID Account is an account for the youth between the age of 18 and 24.

Free Services:

- No Minimum Balance Charges
- Issuance of Debit Card*
- Amazing discounts on restaurants and outlets
- No zakat deduction
- Create saving buckets(up to 2) to achieve goals and earn profits on your savings
- Mobile banking application

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
Bank Certificate for the purpose of visa income tax etc. ⁱⁱ	All Categories	PKR 300/-	YES
Clearing of Cheques returned in inward clearing	All Categories	PKR400/-Flat	YES
Banker's Cheque(Through A/c) ⁱⁱⁱ	All Categories	PKR250/-Flat	Yes
Cheque Book issuance ^{iv}	All Categories	PKR10/-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 ^v	All Categories	PKR200/Flat	YES
Inter Bank Funds Transfer (IBFT)	All Categories	PKR100/-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 ^{vi}	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
Overseas employment certificate	All Categories	PKR500/- Flat per certificate	YES



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

*Free for the first year 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 PKR500,000 per Day, free for within city
- ii Courier Charges will be recovered where applicable
- iii If due in favour of educational institution, HEC charges should not exceed 0.50% of fees due or PKR25/ whichever is lower
- iv Cheque book of 10 leaves will be issued
- v 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.
- vi 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 ID (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 ID.

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