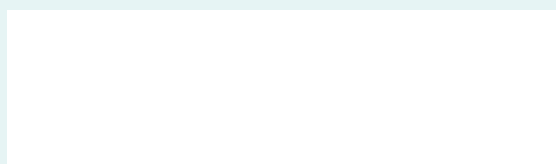


HBL atWork IR Account (Premium Islamic Current Account) is designed to cater employees of an organization for all their banking needs.

#### Features

- Free account opening with no minimum balance requirement
- HBL DebitCard is free for HBL atWork customers

Particular	Category	Charges
Cancellation of Bankers Cheque	Individual	PKR 200/-
Issuance of CDR from A/C	Individual	PKR 200/-
Cancellation of CDR from A/C	Individual	PKR 200/-
Issuance of Duplicate CDR from A/C	Individual	PKR 200/-
Standing Order issuance/amendment	Individual	PKR 200/-
Stop payment of cheques	Individual	PKR 400/-
Charges on returned cheques in inward clearing	Individual	PKR 450/-
POS transaction International	Individual	3% of Transaction amount.
Cash withdrawal on International ATM	Individual	3% of transaction amount or PKR 300/- whichever is higher
Balance inquiry on International ATM	Individual	PKR 225/- per transaction
Debit Card Annual fee - Supplementary	Individual	Between PKR 300 to PKR 750/- (Refer to SOBC)
Debit Card Replacement fee	Individual	Between PKR 300 to PKR 1000/- (Refer to SOBC)
Debit Card - Mastercard Gold	Individual	PKR 2000/- Flat
Debit Card - Mastercard World	Individual	PKR 7000/- Flat
Standing Instructions issuance/amendments	Individual	PKR 200/-
Issuance of NBP/SBP Cheques	Individual	PKR 500/-
Photocopy of the paid cheques forward to customer i) Up to one year ii) Above one year up to five years iii) Above five years	Individual	PKR50/-Flat per cheque PKR200/-Flat per cheque PKR500/-Flat per cheque



Customer Sign

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

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

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

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

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time. Please refer to SOBC for further details.

All other applicable Government levies on any specified service will be charged in addition to the Service Charges.