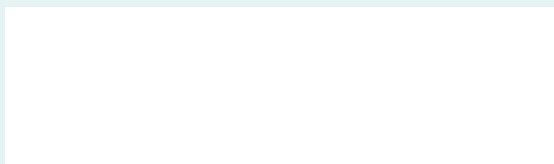


HBL DailyMunafaAccount is specially designed to cater the needs of Individuals and institutions with High transactional requirements and want attractive returns on Deposits.

Features

- Profit Calculation on Daily closing Balance and payment monthly.
- No Minimum Balance charges on maintenance of average balance of PKR 20,000

| Particular | Category | Charges |
|---|------------------|---|
| Minimum Balance Charges(monthly) ⁱ | All Categories | PKR 50/-Flat, to be recovered on monthly basis |
| Duplicate Account Statement | All Categories | PKR 35/-statement |
| Inter Branch Transactions – Cash Deposit (Intercity) | All Categories | PKR 370/-Flat |
| Inter Branch Transactions –Cash Withdrawal ⁱⁱ | All Categories | 0.125% of the transaction amount with Minimum PKR 600/- |
| Inter Branch Transactions –Cash Withdrawal ⁱⁱⁱ | All Categories | PKR 370 Flat |
| Bank Certificate ^{iv} | All Categories | PKR 300/-Flat |
| Bankers Cheque(Through A/c) ^v | All Categories | PKR 250/-Flat |
| Cheque Book issuance | All Categories | PKR 15/-Flat per leaf |
| Stop Cheque Charges/ Cheque Return | All Categories | PKR 400/-Flat |
| Delivery of Cheque Book by Mail | All Categories | PKR 150/-Flat |
| Issuance of SBP/NBP cheques | All Categories | PKR 500/-Flat |
| Standing Order Issuance/amendment | All Categories | PKR 200/-Flat |
| Cancellation of Bankers Cheque | All Categories | PKR 200/Flat ^{vi} |
| Debit Card Annual fee - Supplementary | Individuals only | Between PKR 300 to PKR 750/- (Refer to SOBC) |
| Debit Card Replacement fee | Individuals only | Between PKR 300 to PKR 1000/- (Refer to SOBC) |
| Cash withdrawal at 1 Link & Mnet ATMs | All Categories | PKR 13/- |
| Debit Card | Individuals only | Between PKR 850 to PKR 7,000 annually (Refer to SOBC) |
| Online/local Funds Transfer ^{vii} | All Categories | PKR 200/-Flat |
| Issuance of CDR from Account | All Categories | PKR 200/-Flat |
| Cancellation of CDR issued from Account | All Categories | PKR 200/-Flat |
| Issuance of Duplicate CDR issued from Account | All Categories | PKR 200/-Flat |
| Overseas Employment Certificate | All Categories | PKR 500/- Flat |
| SMS Alert charges | All Categories | PKR 100/- flat per month |



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i If monthly average balance falls below PKR. 20,000

ii Within city or Intercity over PKR 500,000 per day

iii Intercity upto PKR 500,000 per day

iv Courier Charges will be recovered where applicable

v Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or Rs.25/- per instrument, whichever is less.

vi 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.

vii 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 Daily Munafa 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 DailyMunafaAccount (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 DailyMunafaAccount.

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.