

HBL Islamic Asaan Account is specially designed to offer ease of account opening to the unbanked/underbanked masses who need a simple Shariah compliant bank account that is easy to manage.

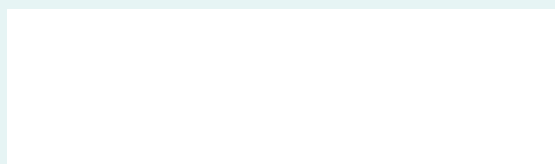
### Free Services

- No Minimum Balance charges
- Up to Four Free Over-the-Counter Debit Withdrawals in a calendar month. Charges to be levied in case of more than four debit transactions.<sup>1</sup>
- Open Account with just PKR 100
- Free PayPak Debit Card Issuance
- No service charges at the time of account opening/closing

### Limits

- Total Cumulative Debit in a calendar month: PKR 500,000
- Maximum Credit ledger balance: PKR 500,000
- Outward Remittance is restricted

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Transaction Charges <sup>i</sup>	All Categories	PKR 50/-per debit	YES
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat	YES
Inter Branch Transactions -Cash Withdrawal <sup>ii</sup>	All Categories	0.1% of transaction amount. Min: RS 500/-	YES
Inter Branch Transactions -Cash Withdrawal <sup>iii</sup>	All Categories	PKR 370 Flat	YES
Bank Certificate <sup>iv</sup>	All Categories	PKR 300/-Flat	YES
Overseas Employment Certificate <sup>v</sup>	All Categories	PKR 500/-Flat	YES
Bankers Cheque (Through A/c) <sup>vi</sup>	All Categories	PKR 250/-Flat	YES
Cheque Book issuance	All Categories	PKR 10/-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
Cancelation of Bankers Cheque	All Categories	PKR 200/Flat <sup>vii</sup>	YES
Debit Card (Supplementary) /Replacement	Individuals only	Between Nil to PKR 1,000	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-	YES
Debit Card (PayPak)	Individuals only	Free Issuance, Subsequent Annual Fee: PKR 500	YES
Debit Card (MasterCard)	Individuals only	Free Issuance, Subsequent Annual Fee: PKR 900	YES
Debit Card (Union - Magstripe)	Individuals only	Free Issuance, Subsequent Annual Fee: PKR 750	YES
Debit Card (UnionPay)	Individuals only	Free Issuance, Subsequent Annual Fee: PKR 900	YES
Online/Local Funds Transfer <sup>viii</sup>	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
IBFT (ATM, Phone Banking, Internet and Mobile)	All Categories	PKR 100/ Flat	YES



Customer Sign

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

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

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

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

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

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

vii 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.

viii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

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

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