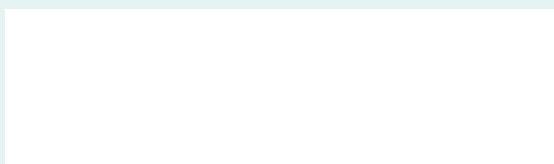


HBL PLS SavingsAccount is specially designed to cater the needs of Individuals who are above 18 years of age or Non Individual entities who want to earn profits on their deposits.

#### Features

- Opening of Account with as little as Rs.100 (excluding services opted for at the time of account opening)
- Profit Calculation on Monthly Average Balance and payment Bi-annually

Particular	Category	Charges
Minimum Balance Charges(monthly)	All Categories	Free
Duplicate Account Statement	All Categories	PKR 35/-statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal <sup>i</sup>	All Categories	0.125% of the transaction amount with Minimum PKR 600/-
Inter Branch Transactions -Cash Withdrawal <sup>ii</sup>	All Categories	PKR 370 Flat
Bank Certificate <sup>iii</sup>	All Categories	PKR 300/-Flat
Bankers Cheque(Through A/c) <sup>iv</sup>	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* <sup>v</sup>
Debit Card Annual fee - Supplementary	Individuals only	Between PKR 300 to PKR 750/- (Refer to SOBC)
Debit Card Replacement fee		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 <sup>vi</sup>	All Categories	PKR 200/-
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 Within city or Intercity over RS 500,000 per day

ii Intercity upto RS 500,000 per day

iii Courier Charges will be recovered where applicable

iv 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.

v 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.

vi 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 PLS saving 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 PLS SavingsAccount (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 PLS SavingsAccount.

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.