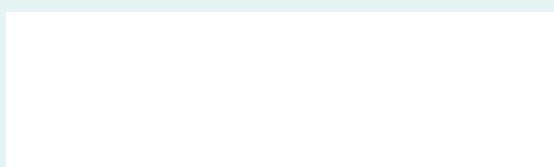


HBL Rutba Account is specially designed to cater the needs of Individuals aged 55 years and above who are looking forward to a financially independent life after retirement.

### Free Services:

- No Minimum Balance Charges
- Insurance Cover-personal Accidental and over the counter cash withdrawal on maintaining a monthly average balance greater than PKR 10,000
- 10 Leaves Cheque Book
- HBL DebitCard\*
- No restriction on relationship with the Joint Account holder
- Amazing discounts on use of HBL DebitCard at restaurants and special counters
- No restriction on withdrawal of funds

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 35/-statement
Inter Branch Transactions – Intercity Cash Withdrawal up to PKR 500,000 per day <sup>i</sup>	All Categories	PKR 370/-Flat
Inter Branch Transactions – Intercity/ Within City Cash Withdrawal over PKR 500,000 per day	All Categories	0.125% of the transaction amount with Minimum PKR 600/
Bank Certificate for the purpose of visa income tax etc. <sup>ii</sup>	All Categories	PKR 300/-Flat
Clearing of cheques returned in inward clearing	All Categories	PKR 450/-Flat
Banker's Cheque (Through A/c) <sup>iii</sup>	All Categories	PKR 250/-Flat
Cheque Book Issuance <sup>iv</sup>	All Categories	PKR 15/-Flat per leaf
Stop Payment of Cheques	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 Banker's Cheque through Account <sup>v</sup>	All Categories	PKR 200/Flat
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/-
Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers <sup>vi</sup>	All Categories	PKR 200/-
ATM International Cash Withdrawal	All Categories	3% of transaction amount or PKR 300/- per transaction whichever is higher
ATM International Balance Inquiry	All Categories	PKR 225/-
POS Transaction fee per transaction (International)	All Categories	3% of Transaction amount
SMS Alerts	All Categories	PKR 100/-Flat per month
Photocopy of the paid cheques forward to customer (up to one year)	All Categories	PKR 50/-Flat per cheque
Above one year up to five years	All Categories	PKR 200/-Flat per cheque
Above five years	All Categories	PKR 500/- Flat per cheque
Overseas employment certificate	All Categories	PKR 500/- Flat per certificate
Debit Card*		PKR 850 to PKR 7,000 annually (Refer to SOBC)



Customer Sign

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

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

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

\* Free for the first year only after which Annual charges of PKR 850-7,000 will be charged excluding FED

i Up to PKR 500,000 per Day, free for within city

ii Courier Charges will be recovered where applicable

iii 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.

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 Rutba (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 Rutba.

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.