

Turn to HBL SalaryPlus to meet all your short-term cash needs. HBL SalaryPlus is an overdraft facility which provides customers with an assigned limit in their salary account. This facility provides freedom to meet unforeseen expenses which may arise.

Benefits

- Mark-up charged on utilisation only
- Hassle-free repayment
- Up to 100% overdraft withdrawal via existing HBL DebitCard or cheque book
- Annual renewal of facility subject to meeting requirements
- No hidden costs
- Processing fee charged on approval only

As a part of application processing, we want to ensure that the information given below is communicated to you.

Schedule of Charges*	
Processing fee	1% of loan amount or PKR 2,500 whichever is higher HBL Staff: 0.5% of loan amount or PKR 1,000 whichever is higher
Annual renewal fee	1% of loan amount or PKR 2,500 whichever is higher HBL Staff: 0.5% of loan amount or PKR 1,000 whichever is higher
Mark-up**	Mark-up up to 36% p.a. (i.e. 0.1% per day) on utilised amount only HBL Staff: Mark-up of 20% p.a. (i.e. 0.05556%) on utilised amount only

*FED will be applicable on processing and annual fees. Changes, if any, will be communicated via Schedule of Charges that will be sent to you along with monthly statement/minimum due statement. You may also visit our website www.hbl.com for updated Schedule of Charges.

**Example: If you withdraw PKR 10,000/- on 20th of a month, from your HBL SalaryPlus limit, and your salary gets credited on 25th of the month OR you deposit this amount back in your account on 25th of the month, you only incur PKR 50/- as mark-up for 5 days; i.e. mark-up of PKR 10/- per day only.

For any queries, please feel free to call our 24-hour Phone Banking Service at **111-111-HBL (425)** or visit our website www.hbl.com

The key fact sheet of HBL SalaryPlus 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.

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