

SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)
EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018

Description		Charges	FED Applicable	
HBL Branchless Banking / Konnect by HBL (Charges inclusive of FED/ST)				
a	Utility Bill Payment	NIL	NO	
b	Money Transfer			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs. 60/- per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 120/- per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 180/- per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 250/- per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 320/- per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 350/- per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 400/- per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 450/- per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 585/- per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 650/- per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 750/- per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 800/- per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 950/- per transaction	YES
ii)	Money Transfer Receiving	NIL		
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 50,000/- per month per CNIC. Note 2: Inclusive of Taxes.				
c	Initial Deposit - Konnect Mobile Account	NIL	NO	
d	Cash Deposit - Konnect Mobile Account	NIL	NO	
e	Utility Bill Payment - Konnect Mobile Account	NIL	NO	
f Money Transfer - Konnect Mobile Account to Konnect Mobile Account				
i)	Money Transfer Sending	Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.	NIL	NO
ii)	Money Transfer Receiving		NIL	NO
Note 1: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.				
g Money Transfer - Konnect Mobile Account to CNIC				
i)	Money Transfer Sending*	Transfer Amount Rs. 1 - 1,000	Rs. 45 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 90 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 135 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 190 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 240 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 265 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 300 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 340 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 440 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 490 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 565 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 600 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 715 per transaction	YES
ii)	Money Transfer Receiving	NIL		
*For transactions through HRA account, fee will be 50% of the above-mentioned slab.				
h Money Transfer - CNIC to Other Bank Accounts (IBFT)				
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 40 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 65 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 100 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 145 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 195 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 255 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 290 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 360 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 415 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 470 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 525 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 540 per transaction	YES
i Money Transfer - Konnect Mobile Account to HBL Core Banking Account				
i)	Fund Transfer	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 55 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 85 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 125 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 165 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 220 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 245 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 310 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 355 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 405 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 450 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 460 per transaction	YES

Description		Charges		FED Applicable
j	Money Transfer - Konnect Mobile Account to Other Bank Accounts (IBFT)			
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 130 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 175 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 260 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 325 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 375 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 425 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 475 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 485 per transaction	YES
k	Cash Withdrawal - Konnect Mobile Account			
i)	Withdrawal Amount**	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 130 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 175 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 230 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 265 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 325 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 375 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 425 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 475 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 490 per transaction	YES
**For transactions through HRA account, fee will be 50% of the above-mentioned slab.				
l	Cash Withdrawal - HBL Core Banking Account			
i)	Withdrawal Amount	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 60 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 130 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 175 per transaction	YES
m	Cash Deposit into HBL Core Banking Account at Agent's location			
i)	Deposit Amount	Transfer Amount Rs. 1 - 1,000	Rs. 20 per transaction	YES
		Transfer Amount Rs. 1,001 - 2,500	Rs. 35 per transaction	YES
		Transfer Amount Rs. 2,501 - 4,000	Rs. 55 per transaction	YES
		Transfer Amount Rs. 4,001 - 6,000	Rs. 75 per transaction	YES
		Transfer Amount Rs. 6,001 - 8,000	Rs. 90 per transaction	YES
		Transfer Amount Rs. 8,001 - 10,000	Rs. 105 per transaction	YES
		Transfer Amount Rs. 10,001 - 13,000	Rs. 120 per transaction	YES
		Transfer Amount Rs. 13,001 - 15,000	Rs. 135 per transaction	YES
		Transfer Amount Rs. 15,001 - 20,000	Rs. 170 per transaction	YES
		Transfer Amount Rs. 20,001 - 25,000	Rs. 195 per transaction	YES
		Transfer Amount Rs. 25,001 - 30,000	Rs. 225 per transaction	YES
		Transfer Amount Rs. 30,001 - 40,000	Rs. 250 per transaction	YES
		Transfer Amount Rs. 40,001 - 50,000	Rs. 280 per transaction	YES
n	Balance Inquiry - Konnect Mobile Account		NIL	NO
o	Transfer Out - Konnect Mobile Account to HBL Core Banking Account (Linked)		NIL	NO
p	Transfer In - Konnect Mobile Account to HBL Core Banking Account (Linked)		NIL	NO
q	View Mini Statement - Konnect Mobile Account		NIL	NO
r	Air Time Top-up - Konnect Agent & Mobile Account		NIL	NO
s	Mobile Account Opening		NIL	NO
t	Average Minimum Balance Required		NIL	NO
u	Minimum Balance Charges		NIL	NO
v	Balance Inquiry through SMS		NIL	NO
w	Upgrade of MW Account		NIL	NO
x	Corporate Clients		Pricing is decided as per mutual agreement between parties involved.	