

**SCHEDULE OF BANK CHARGES (INCLUSIVE OF FED)**  
EFFECTIVE FROM APRIL 1, 2018 TO JUNE 30, 2018

Description		Charges	FED Applicable	
<b>HBL Branchless Banking / Konnect by HBL</b>				
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		
h	Money Transfer - CNIC to Konnect Mobile Account			
i)	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	NIL	NO
		Transfer Amount Rs. 1,001 - 2,500	NIL	NO
		Transfer Amount Rs. 2,501 - 4,000	NIL	NO
		Transfer Amount Rs. 4,001 - 6,000	NIL	NO
		Transfer Amount Rs. 6,001 - 8,000	NIL	NO
		Transfer Amount Rs. 8,001 - 10,000	NIL	NO
		Transfer Amount Rs. 10,001 - 13,000	NIL	NO
		Transfer Amount Rs. 13,001 - 15,000	NIL	NO
		Transfer Amount Rs. 15,001 - 20,000	NIL	NO
		Transfer Amount Rs. 20,001 - 25,000	NIL	NO
		Transfer Amount Rs. 25,001 - 30,000	NIL	NO
		Transfer Amount Rs. 30,001 - 40,000	NIL	NO
		Transfer Amount Rs. 40,001 - 50,000	NIL	NO
ii)	Money Transfer Receiving	NIL		
i	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

Description		Charges	FED Applicable	
j	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
k	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
l	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
m	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
n	Cash Deposit - HBL Core Banking Account			
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
o	Balance Inquiry - Konnect Mobile Account	NIL	NO	
p	Transfer Out - Konnect Mobile Account to HBL Core Banking Account (Linked)	NIL	NO	
q	Transfer In - Konnect Mobile Account to HBL Core Banking Account (Linked)	NIL	NO	
r	View Mini Statement - Konnect Mobile Account	NIL	NO	
s	Air Time Top-up - Konnect Agent & Mobile Account	NIL	NO	
t	Mobile Account Opening	NIL	NO	
u	Average Minimum Balance required	NIL	NO	
v	Minimum Balance Charges	NIL	NO	
w	Balance Inquiry through SMS	NIL	NO	
x	Upgrade of MW Account	NIL	NO	
y	Corporate Clients	Pricing is decided as per mutual agreement between parties involved.		