

HBL					
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018					
<i>Description</i>			<i>Charges</i>		
INTERNATIONAL BANKING					
Part-A IMPORTS					
1	Sight/DA Letter of Credit Opening Commission.	Annual volume during a calendar year	1st Qtr or part thereof	Each sub Qtr or part thereof.	Minimum Amount per LC
	a	Upto Rs.25 M	0.40% Per Quarter	0.25% Per Quarter	Rs.2,000/- per LC
	b	Exceeding Rs. 25 M to Rs.50 M	0.35% Per Quarter	0.20% Per Quarter	
	c	Exceeding Rs. 50 M to Rs.100 M	0.30% Per Quarter	0.20% Per Quarter	
	d	Above Rs.100 M	Negotiable Per Quarter	Negotiable Per Quarter	
	e	Plus : Swift Charges Rs. 1,500/- Flat			
	f	<p>Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged.</p> <p>(ii) Projected Annual Volume to be ascertained and approved by Functional Head.</p> <p>(iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year.</p> <p>(iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recover Commission if any due to shortfall in the volume of Business.</p> <p>(v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year.</p> <p>(vi) Any waiver will be approved by respective Functional Head.</p>			
		Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened.	<p>(i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs.800/- Flat</p> <p>(ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1,000/- Flat</p>		
		Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank.			
		Note:-d) Where the Importer deposits 100% Cash Margin at the time of opening of L/C, rate of opening commission may be reduced by 0.05%.			
		Note:-e) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C.			
	g	L/C opened under "Supplier Credit", "Pay As You Earn Scheme" - for period over one year.	0.40% per quarter or part thereof upto final payment - Minimum Rs.2,000/- At the time of opening of L/C, commission to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.		
	h	L/C opened under "Deferred Payment" - for period over one year.	0.40% per quarter or part thereof upto final payment - Minimum Rs.3,000/- At the time of opening of L/C, commission to be charged on full amount of L/c liability for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date.		
	i	In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant.	L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/-		
	j	Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay.	1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/-		
2	REVALIDATION CHARGES				
		Revalidation Commission for expired L/Cs revalidated	<p>(i) Commission to be recovered from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation).</p> <p>(ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters.</p>		
3	TRANSFER OF L/C				
		Transfer of L/C to New Beneficiary	Transfer commission at rates applicable in case of opening of fresh L/C as in (1) above. Minimum Rs.1,500/-		
			Note:- In case where expired L/C is to be revalidated alongwith its transfer to new beneficiary, then only one charge of (2) above with Minimum Rs.1,500/- will be applicable.		

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4	Registration of Import Contract		
a	Registration of Import Contract	With SBP in respect of Private Foreign Currency Loan obtained by borrower in Pakistan from Foreign lenders.	Handling charges Rs.6,000/- Flat
b	Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request.	Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M	
c	Contract Registration Fee other than 'a' above.		
i	Upto Rs.75 Million	0.20% Minimum Rs.2,000/- irrespective of import volumes.	
	Over Rs.75 Million	Negotiable - (To be approved by Functional Head) - Minimum Rs.1,500/-	
d	Registered Contract Amendment Commission	Flat Charges Rs.1,000/- If amendment involves increase in amount then Commission will be charged @.0.15% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 4c (i) above.	
5	L/C Amendment Charges		
a	L/C Amendment Charges	Rs.1,200/- Flat per transaction or commission under items (1) or (2) or (3) above, if amendment involves increase in amount and/or extension in period of shipment.	
	Plus : Swift Charges Rs. 600/- Flat Courier Charges Rs.1,500/- Flat per item		
b	Extension in maturity of Usance Bills under L/C / Contract	Service charges Rs.1,500/- Flat per bill.	
6	L/C Retirement Charges		
a	Mark-up	Mark-up rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Mark-up at Contractual rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any.	
b	In addition to mark-up as per 6(a), Commission is to be charged as under:		
i	If retired within 10 days from the date of lodgment	No Commission	
ii	If retired within 15 days subsequent to the period at (i) above.	@ 0.20% on purchase price.	
iii	If retired within next 15 days after the period mentioned at (ii) above.	@ 0.25% on purchase price.	
iv	If retired after 40 days after the period mentioned at (iii) above.	@ 0.35% on purchase price.	
v	Import documents received Directly / Indirectly from the suppliers by the Applicant / Bank without registration of contract and payment made thereagainst	Handling Charges Rs.2,000/= per shipment.	
	Note a):- Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgment of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin.		
	Note b):- No mark up will be charged from the date of negotiation till the date of lodgment of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents.		
	Note c):- (i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only) Minimum Rs.2,500/-		
	(ii) In addition to commission at Note c(i) Mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability until date of final payment. In case of One Off Approval, in addition to commission at Note c(i) mark-up at normal commercial rate with penalty is to be applied from the date of negotiation till the date of retirement, after adjustment of cash margin, if any.		
c i	If bills are to be drawn at usance under L/C other than Pay As You Earn Scheme and Suppliers/ Buyers Credit and Deferred Payment L/C on yearly basis.	(a) Rs.1,300/- Flat per bill to be charged at the time of retirement of bills. (b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days)	

HBL		
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	Description	Charges
	ii D/A Commission for bills drawn under L/C if business exceeds Rs.250 M (P.A.)	Negotiable (To be approved by Functional Head).
	d Discrepancy in L/C Documents:-	If discrepancies are found by CTP in import L/C documents, US\$ 75/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs.
7	L/C Cancellation Charges	
	L/C cancellation charges	(i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/-
8	Credit Report Charges	
	Credit report on Foreign Suppliers/ Buyers.	(i) Actual (ii) Plus Swift charges - Rs.500/- Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs.500/- or Courier Charges - Rs.1,500/- to be recovered.
9	FIM	
	a Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):-	
	i Arrangement of Facility	Nil
	ii On one time Request.	@ 0.55% of Bill Amount
	iii Due to Forced Clearance	@ 1.20% of Bill Amount
	b Handling charges of D.A.L/C Consignment cleared & kept under Pledge:-	
	i Arranged at the time of opening of D.A L/C.	@ 0.35% of Bill Amount
	ii One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account.	@ 0.55% of Bill Amount
	iii Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse.	@ 1.20% of Bill Amount
10	Import Bills returned unpaid.	
	Import Bills returned unpaid.	Handling charges US \$ 100/- or equivalent in Pak Rupees. Plus Courier charges Rs.1,500/- and any other charges from Beneficiary Bank for return of unpaid bills. Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank. Handling Charges US \$ 40 Plus Courier Charges of Rs.250/- Note: b) If forwarding Bank authorizes us to deliver documents free of cost Handling Charges of Rs.2,000/- to be recovered from Drawee.
11	Documentary Collection	
	a Import Collections:- Documentary on Sight & Usance basis	Sight Rs.1,000/- Flat Usance Commission @ 0.10% per month or part thereof (from the date of lodgement until payment) Minimum Rs.1,000/- Note: If usance bills lodged and retired on the same day Rs.1,000/- Flat will be recovered.
	b Consignments.	0.1% Minimum Rs.1,000/- irrespective of import volumes.
	c Import against Advance payment to suppliers.(Without L/C)	(i) Rs. 1,500/- Flat at the time of remittance
	d Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank.	(i) Handling charges Rs.1,500/- (ii) Plus Swift Charges Rs.500/-
12	Reimbursement Charges	
	Reimbursement charges (Payable to reimbursing Banks)	At Actual
13	Other Import Related Charges	
	a Issuance of freight certificate for import on FOB basis.	Rs.1,000/- Flat

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	Description	Charges
	b Service charges against import transactions i.e. Import Bills/PAD / Collection / Direct Documents/ Advance Payment.	@ 0.15% Minimum Rs.1,500/-
	c Delivery Order issued for release of AWB consignment in absence of original documents.	Rs.2,000/- Flat
	d Expenses recovery protest / Legal charges	At Actual
Part-B EXPORTS		
1	L/C Advising	
	a Advising L/C	(i) Rs.2,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
	b Export L/C Pre-Advice.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
2	Amendment Advising.	
	Amendment Advising.	(i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
3	Negotiation	
	a Negotiation of Rupee Bills under Export LCs.	@ 0.25% Minimum Rs.1,000/-
	b Export bill realized through FCY account	@ 0.12% Minimum Rs.1,500/-
	c Charges for Exports to Afghanistan against deposit/surrender of FCY Notes.	@ 0.45% Minimum Rs.3,000/- The charges mentioned at Part-C (B) 1 (c) will not be applicable here.
	d Export Development Surcharge	Rs.80/- Flat per transaction
	e Negotiation Charges (FCY L/C's):-	
	i Clean Documents	Rs.1,000/- Flat Plus Courier Charges Rs.1,500/-
	ii Discrepant Documents	Rs.2,000/- Flat Plus Courier Charges Rs.1,500/-
	Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered. (2) Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December.	
	f Documents—Returned Unpaid	Rs.600/- Flat per document plus charges of Correspondent Bank, if any.
4	Confirmation	
	Confirmation/Acceptance	These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 (Last Page)
5	Transfer of L/Cs.	
	Transfer of Export L/Cs.	Rs.1,500/- Flat
6	Reimbursement	
	Reimbursement payment to other local banks from Non-Resident Rupee A/c.	Rs.1,000/- Flat
7	Processing of Documents under L/C restricted on other Banks	
	Where documents are sent to other banks for negotiation under restricted L/C.	Rs.1,000/- Flat
8	Handling of Duty Draw - Back Claims	
	a Handling of Duty draw back claim	0.25% minimum Rs.1,000/- per submission to SBP.
	b Handling the processing of 6% R&D support claims to SBP.	0.25% minimum Rs.1,000/- per submission to SBP.
9	NOC Issuance / Documents Transferred	
	a Transfer of export proceeds to other Bank.	Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/-
	b ERF – NOC for Entitlement	Rs.1,200/- (Flat) per case
	c Charges for registration of contract for Export of Raw Cotton with State Bank of Pakistan and subsequent handling of shipping documents for return of Bank Guarantee from State Bank of Pakistan.	Rs.1,500/- Flat
	d Preparation of substitution case in export re-finances.	Rs.1,500 /- Flat

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	Description	Charges
10	Collections	
	a Foreign Cheques/ Drafts/ FTCs	(i) 0.12% Minimum Rs.200/- Maximum Rs.1,200/- (ii) Plus Courier Charges - Rs.150/- Flat
	b Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference).	@ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/-
	c FDDB where Bank earns exchange difference.	Rs.500/- Flat Per Shipment
	d Transfer of export bill lodged under collection to other banks.	Rs.1,200/- Flat
	e Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment)	0.13% minimum Rs.1,000/- (i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs.1,500/- at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel.
11	Advance Payment Charges	
	Handling Charges against advance payment received for export	0.10% minimum Rs.1,000/-
Part C FOREIGN CURRENCY REMITTANCES		
A	OUTWARD:	
1	a-i Issuance of FDD from FC A/C & against PKR as per Foreign Exchange Regulations.	@ 0.25% Minimum Rs.1,000/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL at Work Account
	a-ii Issuance of FFT from FC A/C & against PKR as per Foreign Exchange Regulations.	@ 0.25% Minimum Rs.750/- Plus Swift charges Rs.500/- Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for HBL at Work Account but SWIFT Charges will apply & should be deducted.
	b Special remittances in respect of Shipping Freight, Dividend, Advertisement etc.	Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above.
	c Local Foreign Funds Transfers (LFFT)	
	LFFT within the same Branch or to any Branch within the same city, irrespective of amount	Free
	Intercity LFFT	0.10% Minimum -US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down Note: Free Intercity LFFT for HBL at Work Account
	d FFT/FDD	
	i Cancellation Charges / Stop Payment per instrument.	Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/-
	e Issuance of duplicate FDD	Normal Issuance Charges under 1(a) above. Plus Swift Charges - Rs.500/- for additional message.
B	INWARD:	
1	a Home Remittance	Nil
	b Others (Advance Payment)	Nil
	c Coinstar Money Transfer (Previously Travelex)	Nil
	d Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks.	@ Rs.0.15% Minimum Rs.500/- Maximum Rs.4,000/- Plus Courier Charges Rs. 150/-

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	Description	Charges
e	Commission / Handling charges on deposits of Foreign Currency Notes for the credit of FC Account in respective currencies.	Free if the deposit remains in the FC Account for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs.300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts.
Part D OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS		
1	Correspondents' charges, if any, will be recovered.	At actual
2	Foreign bills sent for collection returned unpaid.	Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable.
3	Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency.	US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.500/-
4	Clean Inward Foreign Collection Cheque Return Charges (To be charged for sending back cheque to Collecting Bank through DHL).	US\$ 20/- (To be recovered from Collecting Bank)
5	Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate)	Commission @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/-
6	Issuance of Proceeds Realization Certificate, if transaction is older than one year.	Rs.500/- Flat per certificate.
7	Duplicate Proceeds Realization Certificate.	Rs.1,000/- Flat per certificate.
8	Standing Instruction Charges in Foreign Currency A/c.	US\$ 5/- per transaction plus actual remittance charges as applicable.

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<i>Description</i>		<i>Charges</i>	
DOMESTIC BANKING			
Part E REMITTANCES			
1	Issuance of Banker's Cheque		
a	Through A/c		Rs.250/- Flat
	Note:- Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs.25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED.		
b	For Cash Management customers, Charges as per specific agreement with them.		
c	Cancellation of Bankers Cheque	Rs.200/- Flat	
	Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favour of Educational Institutions, HEC/Board etc. (iv) HBL Freedom A/c holder is exempted from these charges		
d	Issuance of Replacement, in case of lost Banker's Cheque	Same as Banker's Cheque issuance charges Terms & Conditions apply	
e	Courier Delivery of Banker's Cheque	Rs. 250/-	
2	Call Deposit Receipt (CDR)		
a	Issuance from Account	Rs. 200/-	
b	Cancellation of CDR issued from Account	Rs. 200/-	
c	Issuance of Duplicate CDR issued from account	Rs. 200/-	
3	Special Pre-printed Drafts for CMD Customers	@ 0.04% - issuance charges or as per agreement by CMD with the customer.	
4	INTER BRANCH ONLINE TRANSACTIONS / CROSS BRANCH OFF LINE TRANSFERS		
	Product	Transaction	Charges
a	Deposit (Cash)	(i) Within City (ii) Inter city	Free Rs.370/- Flat
	Payable By Depositor		
	Note:- i) Freedom account is exempted from the recovery of Within City & Intercity charges.		
b	Withdrawals (Cash)	(i) Within City Upto Rs.500,000/- per day (ii) Within City Over Rs.500,000/= per day (iii) Inter-city upto Rs.500,000/- per day (iv) Inter-City Over Rs.500,000/= per day	Free 0.125% of the transaction amount with Minimum Rs.600/- Rs.370- Flat 0.125% of the transaction amount with Minimum Rs.600/-
	Account Holder		
c	Cheque Deposits (HBL Cheque - For credit to HBL Account)	(i) Within city and within the Catchment area of One Clearing House (ii) Inter city	Free Free
d	Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account		Flat Rs.400/-
	Beneficiary		
e	Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers	(i) Within city and within the Catchment area of One Clearing House (ii) Inter city	Free Flat Rs.200/-
	Account Holder		
	Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above.		
	Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad		
	Note:-(2) (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered.		
	Note:-(3) Cash Management as per agreement signed with the customer.		
	Note:-(4) Cash Management as per Schedule of Charges where no written agreement is available.		
	Note:-(5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the Educational Institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc.		
	Note:-(6) Charges mentioned at 3 a,b, c, d e are also applicable for all Branches.		
	Note:-(7) Charges mentioned in Point 4 (a,b & d) above are not applicable on HBL Freedom and HBL at Work Account Holders. HBL HumWatan Accounts are exempted from charges mentioned in point-4(b & e)		
	Note:-(8) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions.		

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5	3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility			
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million				
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
Monday to Friday	9:00 AM to 1:30 PM	Rs. 200/-	Rs. 20/-	Rs. 220/-
	1:30 PM to 3:00 PM	Rs.300/-	Rs. 30/-	Rs.330/-
	3:00 PM to 4:00 PM	Rs. 500/-	Rs. 50/-	Rs. 550/-
Funds In-flow	NIL			
*Note: FED/ST is applicable on HBL's share of charges only.				
6	3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility			
Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/-				
Funds Outflow	Transaction Time Window	Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187	*HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049	Total Charges to be recovered from Customers (PKR)
Monday to Friday	First Batch 12:00 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-
	2nd Batch 3:30 PM	Rs. 25/-	Rs. 25/-	Rs. 50/-
Funds In-flow	NIL			
*Note: FED/ST is applicable on HBL's share of charges only.				
Part F BILLS				
1	Collection: -			
a	Documentary	@ 0.40% Minimum Rs.1,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
b	Clean (including cheques/ dividend warrants/ drafts etc.)	@ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No charges on LBC i.e. proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP branch and vice versa.		
c	Cheques received for collection directly from other Banks	@ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
d	Charges for US\$ drafts / cheques presented in clearing.	Rs.350/- per instrument. Flat		
e	Intercity clearing through NIFT	Rs.350/- per instrument. Flat No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing. (iv) HBL Freedom A/c holder is exempted from these charges		
f	Urgent collection of local cheques for Rs.500,000/- and above	Rs.500/- per collection.		
g	Returning Charges for Intercity Clearing / Collection (Documentary / Clean)	Rs. 500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC		
2	Inland Letter of Credit			
a	Opening Commission	Upto Rs.25 M	0.40% per quarter	Minimum Rs.2,000/- per LC
		Exceeding Rs. 25 M to Rs.50 M	0.35% per quarter	
		Exceeding Rs. 50 M to Rs.100 M	0.30% per quarter	
		Above Rs.100 M	Negotiable Per Quarter	
		Plus Swift Charges Rs.500/- Flat Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)		
Note: Charges negotiable on case-to-case basis under approval of Functional Head				
b	Amendments charges without increase in amount.	Rs.1,500/- Flat		

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
	Description	Charges
c	Involving increase in amount and / or extension in period of shipment.	Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC.
d	Extension in maturity of Usance Bills	Service charges Rs.1,000/- Flat per bill
e	Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary)	Rs.1,500/- Flat
f	Advising / Amendment Charges.	Rs.1,500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity)
g	To add Confirmation on LC Charges	As per Credit Risk (to be approved by FID).
h	Handling commission on inland import collection bills at opening end.	Rs.600/- Flat per collection.
i	Handling of discrepant documents	Rs.1,500/- Flat
3	Purchase of Bills, Cheques etc.	
a	Documentary Bills other than those drawn against Letters of Credit	Same charges as for collection cited at 1(a) above Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.
b	Clean Bills (Cheques, Drafts etc)	Same charges as for collection cited at 1(b) above Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment.
		Note:- Salary cheques issued by Controller of Military Accounts are exempted from charges cited at 1(b) and 1 (f) above and markup. However, Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) are to be recovered.
i	Postage Local (within city) - Rs.30/- Inland (Inter City) 50/- per item / Courier charges Local (within city) Rs.150/- Inland (Inter-city) Rs.250/- per item are to be recovered on collection of each instrument (whether clean or documentary).	
ii	Collecting Bank's Charges and Swift / Courier Charges will be extra.	
c	Mark-up shall be applied as under on bills purchased/ negotiated.	
i	If retired up to 21 st day from the date of purchase.	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied.
ii	If retired during next 210 days.	Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied. Plus Bank's commission @ 20 paisas per Rs.100/-
iii	Storage Charges.	i) No charge, if cleared within 3 days of its receipt by the branch. ii) Rs.2 per packet per day – Minimum Rs.200/-
4	Documentary bills drawn against Inland Letters of Credit.	
4.1	SIGHT BILLS	
a	At Negotiating End	
i	Negotiation Commission	Commission @ 0.55% Minimum Rs.600/- Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization.
ii	Collection charges (Inland L/Cs)	Rs.800/- Flat
iii	Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding).	Rs.1,000/- Flat
b	At opening end (at the time of retirement) rate of mark-up	
i	If retired within 3 days from the date of lodgment.	Mark-up as per Credit Line from the date of negotiation. In case of One Off Approval, Mark-up at normal Commercial rate is to be applied from the date of negotiation.
ii	If retired after 3 days of lodgment.	Mark-up as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Mark-up at normal Commercial rate plus Commission @ 0.25% is to be recovered.
		Note:- No mark-up will be charged from the date of negotiation till the date of lodgment for documents received under Inland L/Cs, where the payment as per re-imburement arrangement is made to the Negotiating Bank only on receipt of documents.
c	If negotiation is restricted to some other Bank.	Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank.
4.2	USANCE BILLS	
a	At opening end: -	

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
<i>Description</i>	<i>Charges</i>	
i Collection charges.	@ 0.40% – Minimum Rs.800/- Maximum Rs.1,500/- if documents are paid within L/C validity.	
ii If bill matures after expiry of L/C.	Usual charges as in (i) above plus delivery of documents against acceptance commission @ 0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs.600/-.	
	(i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only).	
	(ii) In addition to commission at (i) above mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability till date of final payment. In case of One Off Approval, in addition to commission at (i) above, mark-up at normal Commercial rate with penalty will be applied from the date of maturity / creation of forced liability till date of final payment.	
b At collecting end:		
i Collection charges	Commission @ 0.40% - Minimum Rs.1,000/-	
ii In case of purchase	Usual commission as in b(i) above And markdown @ 0.60 % for every 15 days from the date of purchase till the date of maturity/ payment, whichever comes later.	
	Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra.	
Part G	FINANCES / ADVANCES	
A	PROJECT FINANCE	
1	Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both)	On case to case basis as per agreement with the party.
2	Fee and Charges in respect of project financing in addition to interest/return on investment:-	
a	Commitment Fee (on un-disbursed balance)	On case to case basis as per agreement with the party.
b	Project Monitoring fee (on Funded & Non Funded both)	On case to case basis as per agreement with the party.
c	Legal documentation fee	On case to case basis as per agreement with the party.
d	Trustee-ship fee (to be recovered in case of consortium financing).	On case to case basis as per agreement with the party.
e	Consortium Agent Fee	On case to case basis as per agreement with the party.
f	Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments.	On case to case basis as per agreement with the party.
g	Valuation of Fixed Assets	On case to case basis as per agreement with the party.
	Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority.	
B	WORKING CAPITAL LOANS/ ADVANCES/AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL LENDING	
1	Legal documentation fee in all cases of fund based and non fund based facilities	Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee.
	(a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document.	Actual
	(b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province)	Actual
	(c) Registration Fee & Charge Search Report.	Actual
	Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above.	
2	Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs.100 M	
a	CREDIT SANCTION (New facility/Initial)	@ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs
b	Interim (any change in the facility/security)	Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat
c	Enhancement	@ 0.10% of the enhanced funded amount including Usance L/Cs.
d	Facilities on Short form for One Off	Minimum Rs.2,000/-

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
<i>Description</i>	<i>Charges</i>	
e Annual Review Fee (on Renewal)	@ 0.1% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head.	
Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head.		
f Front end / Arrangement fee	@ 1.50% Flat wherever applicable at Bank's discretion	
g Penal Charges in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP	Additional charges @ 4% will be levied over & above the normal commercial markup rate agreed.	
Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the Credit Proposal of the Customer.		
3	Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments.	@ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M).
Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer.		
4	Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M). (Funds Based and Non Funds Based)	Fresh / Enhancement / Decrease / Renewal
	Facility Amount	Charges Minimum
	Up to Rs. 1 M	- Rs.1,000/-
	above Rs. 1 M to Rs. 2 M	- Rs.2,000/-
	above Rs. 2 M to Rs. 5 M	0.10% Rs.3,000/-
	above Rs. 5 M to Rs. 10 M	0.10% Rs.5,000/-
	above Rs. 10 M to Rs. 20 M	0.25% Rs.25,000/-
	above Rs. 20 M to Rs.40 M	0.20% Rs.40,000/-
	Interim Enhancement/Changes/ One off / Temporary Extensions	- Rs.2,000/-
Note:- These charges are not applicable to the following categories: -		
	a) Export Refinance.	
	b) Finances 100% secured by deposits with our Bank.	
	c) All Staff Finances.	
5	Prime Minister Youth Business Loan - PMYBL	
	Application Processing Fee	Rs. 100/- Flat
6	Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien.	Rs.2,000/- Flat
C	HBL EASY LOAN	
a	Application Processing Fee	Rs.1,000/- Flat - Facility size upto PKR 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).
b	Annual Renewal Fee	Rs.1,000/- Flat - Facility size upto PKR 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).
c	Interim Facility Enhancement	Rs.1,000/- Flat - Facility size upto PKR 1,000,000/- (Non-Refundable, Payable Upfront). Rs.2,500/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs.5,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs.15,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront).

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
<i>Description</i>	<i>Charges</i>	
(1) All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges. (2) For individual & Proprietorship customers availing funded facility against checking accounts, minimum tenor shall be 6 months and any premature adjustment of such loans before a period of 6 months (180 days) shall be subject to a premature termination Charges of 5% flat of outstanding principal loan amount.		
D	HBL SMALL BUSINESS FINANCE	
a	Application Processing Fee	@ 0.10% of the facility amount, Minimum Rs.5,000/- (One time implied - Non-refundable, Payable Up-front)
b	Facility Fee	@ 0.10% of the facility amount, Minimum Rs.2,500/- (Payable at the time of facility acceptance by customer)
c	Annual Renewal Fee	@ 0.05% of the facility amount, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)
d	Interim Facility Enhancement Fee	@ 0.05% of the amount of excess requested over approved limits, Minimum Rs.2,500/- (Non-refundable, Payable Up-front)
e	L/G Court/Custom Guarantees	0.50% per Quarter
f	LG (All other Types)	0.40% per Quarter
g	Letter of Credit	Charges as per Part-A(a-1)
h	Shipment Guarantee	Charges as per Part-K-1
i	Penal Charges	@ 5% of weightage average of last quarter debit balance from due date till adjustment/settlement of overdue amount.
E	LEASING FINANCE (Machinery)	
a	Front end Fee	@ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers).
b	Legal Documentation Fee	(i) Rs.3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created)
c	Commitment Fee (On un- disbursed amount / balance)	@ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Functional Head in the light of credit rating and business relationship with the customer).
d	Machinery Lease for Corporate, processing Fee	@ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable.
F	RURAL FINANCING	
1	PRODUCTION AND DEVELOPMENT	
Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/Additional Product to existing customer.		
a	Upto Rs.500 K	Rs.2,000/- Flat.
b	Above Rs.500 K and Upto 1 M	Rs.4,000/- Flat.
c	Above Rs.1 M and Upto Rs.5 M	Rs.6,000/- Flat.
d	Above Rs.5 M and Upto Rs.10M	Rs.8,500/- Flat.
e	Above Rs.10 M	0.1% of the finance amount
f	Per Tractor	Rs.3,000/- Flat
G	OTHER CHARGES ON ADVANCES	
1	a	For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks / financial institutions.
	b	For the issuance of NOC on the request of Customers for creating charge on their current assets.
2	a	Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage.
3	a	Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered.
	b	Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office.
	c	For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers.
4		To mark lien on securities issued by other institutions.

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018			
Description		Charges	
5	Collection/Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/Saving Centers under lien with us.	Rs.250/- Flat per trip	
6	For Finances against Pledge/Hypothecation.		
a	Godown Rent.	Actual	
b	Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy.	(i) Actual bill from outside surveyors to be paid directly debiting customer's account. (ii) If inspection carried out by Bank Staff, charges will be as under:-	
		For Advances	Pledge
		Hypothecation	
		Up to Rs.1.000 M	Rs.200/- Flat
		Up to Rs.5.000 M	Rs.1,200/- Flat
		Up to Rs.10.000 M	Rs.1,800/- Flat
		Above Rs.10.000 M	Rs.2,200/- Flat
		Note:- If during same period, outside Surveyors inspected the godown, then only actual Conveyance charges shall be recovered, in case of (ii) above.	
c	In case of Muccadam (Managed Pledge)	Actual bill by Muccadam to be paid directly debiting customer's account.	
		Note:- These charges are per Customer for each pledge site.	
d	Other incidental expenses (Insurance Premium, Legal charges)	Actual Cost.	
		Note:- No charges in case of occasional surprise checking of godowns carried by Bank's Executives / External and Internal Auditors.	
Part H CONSUMER FINANCES			
1	HBL CarLoan		
1.1	Application Processing Fee (Inclusive of documentation charges)	Rs.7,500/- Rs.3,750/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/-	
1.2	Early Settlement Charges	1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement.	
1.3	Partial Payment	1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled.	
1.4	Vehicle Appraisal (if applicable)	Actual	
1.5	Re-possession Charges.	Actual or Rs.50,000/- whichever is Lower.	
1.6	Legal Notice Fee	Actual Cost.	
1.7	Late Payment Charges	Rs.1,000/- per late payment	
2	HBL HomeLoan		
2.1	Processing charges	Rs.10,000/- Inclusive of: - Verification - Credit Report: Actual Upto Rs. 150/-	
2.2	Early Termination/ Settlement Charges.	10% of Principal settled 5% after 50% of Tenure has passed	
2.3	Partial Payment Charges	10% of Principal settled 5% after 50% of Tenure has passed	
2.4	Legal Opinion	Rs. 10,000/-	
2.5	Property Appraisal	Rs. 3,500/- per valuation	
2.6	Property Insurance premium	Property Insurance Premium borne by the Bank	
2.7	Late Payment Charges	Rs. 1,000/- per late payment	
2.8	Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the Customer	
3	Personal Loans		
3.1	Processing charges	Salary Transfer : Topup : Deposit Based : New to Bank : Institutional / Corporate Segment :	Rs.3,500/- or 1.25% of the loan amount whichever is higher Rs.3,500/- or 1.25% of the loan amount whichever is higher As per Agreement.

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018			
<i>Description</i>		<i>Charges</i>	
3.2	Early settlement Charges.	@ 5% of outstanding finance amount.	
3.3	Partial Payment	Partial Payment not allowed	
3.4	Late Payment Charges	Rs.800/- per late payment	
4	HBL Credit Cards	HBL CreditCard	HBL FuelSaver
a	Service Charges	Maximum 39% per annum of outstanding amount	Maximum 39% per annum of outstanding amount
b	BTF Service Charges	24% per annum of outstanding BTF amount.	24% per annum of outstanding BTF amount.
c	HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount.	24% per annum of outstanding HIP amount.
d	Cash Advance Service Charges	39% per annum of outstanding cash advance amount.	39% per annum of outstanding cash advance amount.
e	Annual Fee	Rs.3,000/- for HBL Green Card Rs.6,000/- for HBL Gold Card Rs.10,000/- for HBL Platinum Card	
f	Supplementary Fee	Rs.1,500/- for HBL Green Card Rs.3,000/- for HBL Gold Card Rs.5,000/- for HBL Platinum Card	
g	Monthly Fee (Basic)		Rs.250/- for HBL Fuel Saver Green Card Rs.500/- for HBL Fuel Saver Gold Card
h	Monthly Fee (Supplementary)		Rs.125/- for HBL Fuel Saver Green Card Rs.250/- for HBL Fuel Saver Gold Card
i	BTF Processing Charges	Rs.500/- or 3% of the transferred amount, whichever is higher	Rs.500/- or 3% of the transferred amount, whichever is higher
j	Late Fee	Rs.1,250/- per month	Rs.1,250/- per month
k	Voucher Retrieval Fee	Rs.1,000/- per transaction	Rs.1,000/- per transaction
l	Arbitration Charges for Disputed Transactions	US\$ 500/- or equivalent in Pak Rupee	US\$ 500/- or equivalent in Pak Rupee
m	Card Replacement Fee	Rs. 600/- per card	Rs. 600/- per card
n	Cash Advance Issuance Fee	Rs. 750/- or 3% of withdrawn amount, whichever is higher	Rs. 750/- or 3% of withdrawn amount, whichever is higher
o	Banker's Cheque Issuance Fee	Rs.500/- per cheque	Rs.500/- per cheque
p	Early Payment Charges for installment plan	5% of remaining principal balance	5% of remaining principal balance
q	Foreign Transaction Charges	3% of transaction amount	3% of transaction amount
r	Card Conversion Fee	Rs.600/- per card	Rs.600/- per card
s	Returned Cheque Charges	Rs.1,000/- per cheque	Rs.1,000/- per cheque
t	Direct Debit Rejection Fee	Rs.750/- per month	Rs.750/- per month
u	SMS Alert Charges	Rs.100/- per month	Rs.100/- per month
v	HBL Installment Plan Processing Charges/HIP Fees	Rs.600/- per instalment plan	Rs.600/- per instalment plan
5	HBL Insurance Scheme		
a	Credit Shelter	0.50% of outstanding balance	
b	Credit Shelter Plus	0.073% of credit limit	
c	Income Continuation - Plan-A	Rs.399/- per month	
d	Income Continuation - Plan-B	Rs.250/- per month	
e	Total Assurance - Plan A	Rs.300/- per month	
f	Total Assurance - Plan B	Rs.575/- per month	
g	Triple Health Cash Plan	Minimum Rs.175/- and maximum Rs.970/- per month (varies according to plan)	
h	HBL Wallet Plan	Rs.199/- per month	
i	HBL Family Protect - A	Rs.165/- per month	
j	HBL Family Protect - B	Rs.1,650/- per year	
k	HBL LifePlus - A	Rs.250/- per month	
l	HBL LifePlus - B	Rs.325/- per month	
m	HBL My Health Forever	Rs. 3,000/- per year	
n	Credit Shield Plus	0.79% of total outstanding balance	
6	HBL Salary Plus		
a	Processing charges	1% of overdraft limit or Rs.2,500/- whichever is higher	

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
	<i>Description</i>	<i>Charges</i>
	b Mark-up	Monthly Mark-up of 2.5-3% per month classification per annum 30-36%
	c Annual Renewal Fee	1% of overdraft limit or Rs.2,500/- whichever is higher
Part I STANDING INSTRUCTIONS CHARGES:		
1	a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges.	Rs.200/- per transaction except deduction of loan installments.
	b Amendment of Current Standing Order	Rs.200/- Flat
Part J SALE & PURCHASE OF SECURITIES, SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS		
1	Withdrawal fee on shares and securities held in safe custody (to be recovered at the time of withdrawal)	@ 0.25% up to Rs.10,000/- of the paid-up and face value (Minimum Rs.80/-). @ 0.125% on amount exceeding Rs.10,000/- of the paid-up and face value (Minimum Rs.170/-).
2	Withdrawal fee on Govt. Securities. Where shares and/or securities sold are from those held in safe custody, either commission on sale of shares and securities, as shown against item 1, or withdrawal fees, as shown against item 2 whichever is higher, will be charged, but not both.	Rs.10/- Flat per scrip. Minimum Rs.85/-
3	Handling charges for conversion, renewal, consolidation or subdivision of Govt. Securities.	Rs.20/- Flat per scrip
4	Fee for verifying and marking lien on Govt. Securities issued by us at the request of third party.	Rs.500/- Flat per case
5	Handling charges for deposit of shares and other securities in safe custody marked under Lien for banking facilities:-	
	a Individual shares with verified Transfer Deed attached.	Rs.500/- Flat
	b Sale / Purchase of shares securities held against banking facilities.	Rs.500/- Flat per transaction.
	c Charges for holding bearer securities in safe custody on behalf of customer against banking facilities.	Rs.850/- Flat
	d Replacement of securities under lien	Rs.1,000/- Flat per replacement
6	Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter).	
	a Boxes and Packages	Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter.
	b Envelopes	Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter.
7	a Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly)	
	Small	Rs.3,000/- Flat per annum.
	Medium	Rs.4,500/- Flat per annum.
	Large	Rs.6,000/- Flat per annum.
	Extra Large	Rs.10,000/- Flat per annum.
	Cubicle Locker	Rs.40,000/- Flat per annum.
	b Late payment fee	10% of the applicable annual locker rent with grace period of 30 days from the due date.
	c Key Deposit (Will apply at the time of issuance of new locker). Note: Current Rate for the respective locker size will be applicable in case of customer status change.	
	Small	Rs.3,000/- Flat
	Medium	Rs.4,000/- Flat
	Large/Extra Large	Rs.6,000/- Flat
	Cubicle Locker	Rs.50,000/- Flat
	d Breaking Charges	
	For Small, Medium, Large & Extra Large Locker	Rs.4,000/- per Locker or actual cost whichever is more.
	Cubicle Locker	Rs.6,000/- per Locker or actual cost whichever is more.
	e Addition of New Locker Operator	Rs. 300/-
	Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered.	
Part K GUARANTEES		
1	Guarantees issued in favour of shipping companies in lieu of Bills of Lading.	Rs.2,000/- Flat

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
	Description	Charges
2	Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies.	@ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,500/- to be recovered.
3	Other Guarantees	(i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/- (ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-. (iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate, Minimum Rs.1,500/- annually. (iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable or as per approval of competent authority.
4	a Cross Border Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees/Standby Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches.	(i) 0.45% per quarter or part thereof, Minimum USD 150/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs is determined based on issuing Bank/ Country & Value / Tenor of the Instrument, Minimum USD 150/-. These Charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 (Last Page)
	b Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches	
	(i) If advised without any risk & responsibility	US \$ 75 or equivalent in other currencies Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c).
	(ii) If advised duly added with Confirmation	Rates as per K 4 (c) will apply
	c Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued.	
5	Claim Handling on Guarantees issued on behalf of Foreign Correspondent	(i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY
6	Consortium / Syndicate Guarantees	As per term sheet applicable for the entire Syndicate members.
	a Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgement date.	
	b In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable.	
	c Administrative fee for expired guarantee until original instrument is not yet returned to us.	(i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged.
	d Amendment	Rs.1,200/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher.
	e The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority.	
Part L MISCELLANEOUS CHARGES		
1	Service Charges on following Accounts where Minimum monthly average balance is less than:- Rs.5,000/-for Current Account Rs.10,000/- for Value Account Rs.20,000/- for Daily Progressive Account & Rs. 20,000/- for Daily Munafa Account Service charges on following accounts where Minimum daily balance is less than: RS. 25,000/- for HBL Freedom Account	Rs.50/- Flat, to be recovered on monthly basis.
	Following categories of Accounts are exempt from recovery of "Service Charges"	
	1) A/cs of employees of Government/Semi-Government institutions including Armed Forces Employees/Pensioners opened for salary and pension purposes including widows/children of deceased employees eligible for family pension/ benevolent fund grant etc./ senior citizens or physically handicapped.	
	2) Accounts of Mustehiqeen of Zakat.	
	3) Accounts of Students.	
	4) Accounts of Deceased.	
	5) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans).	

HBL	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018	
Description	Charges
	6) Accounts in Inactive and Unclaimed categories.
	7) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt, Govt. of Sindh.
	8) Nominated accounts against all types of Term Deposits.
	9) Regular Saving Accounts.
	10) Special Non-Chequeing Accounts of Exporters (Account Type-CP).
	11) HBL iD Accounts.
	12) HBL Money Club Accounts.
	13) Pardes Card Accounts.
	14) HBL @ work.
	15) HBL Rutba Accounts.
	16) HBL Asaan Accounts
	17) Basic Banking Account
	18) HBL-HumWatan
2	Service Charges on FC Savings & FC Current A/cs, where Minimum monthly average balance is less than:-
i	US\$ 1,000/- US equivalent of Rs.50/- Flat, to be recovered on monthly basis.
ii	€800/- €equivalent of Rs.50/- Flat, to be recovered on monthly basis.
iii	¥ 120,000/- ¥ equivalent Rs.50/- Flat, to be recovered on monthly basis.
iv	£ 700/- £ equivalent Rs.50/- Flat, to be recovered on monthly basis.
v	CNY 5,000/- CNY equivalent Rs.50/- Flat, to be recovered on monthly basis
3	a Transaction Charges on Value Account & Basic Banking Account Rs.50/- per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's and system generated debit transactions. Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who are exempted from Service Charges as per Part-L, 1(a)
b	Transaction charges on Daily Progressive Account Charge of Rs.50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction.
c	HBL Freedom Account Free Transactional Services on Freedom Account (as listed in the product features). For the month in which actual balance is below Rs.25,000/- even for a day, cumulative transactions Charge @ Rs.50/- per transaction will be applicable in lump sum at month end on all customer initiated Debit Transactions during the month and it will be auto recovered by the system.
d	Transaction Charges on HBL Asaan Account Rs. 50/- per debit transaction to be charged if more than 4 customer initiated over-the-counter debit transactions are made during a calendar month, except withdrawals made through ATM's and system generated debit transactions.
e	Prestige Account Charges (account level) Prestige Account Charges are PKR 1,500 per month which is waived on maintenance of daily minimum account balance at Current a/c PKR 1 million Savings a/c PKR 2 million Current a/c & TD combined / Savings a/c & TD combined is Rs. 3 million FCY a/c USD 20,000 FCY a/c EUR 20,000 FCY a/c GBP 15,000 FCY a/c CNY 100,000
f	Account Downgrade Charges on Prestige A/c Conversion from Prestige to normal account PKR 1,500/-
g	Account Conversion Charges Rs. 50/=
Cheque Book & Cheque Related Charges	
4	Cheque Book Issuance Charges To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent cheque book for Money Club, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.
5	Stop payment of cheque (i) Rupee A/c Rs.400/- Flat per instruction (ii) F.C. A/C US\$ 10/- or equivalent Flat per instruction
Note:- (1) Stop payment charges are to be levied one time for stop payment instructions whether it is for one or more cheques. (2) Stop Payment Charges are applicable on HBL at Work Account. (3) HBL Freedom Account holder is exempted from these charges	

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018			
Description		Charges	
6	Charges on cheques returned in Inward Clearing/Collection to be	(i) Rupee A/c.	Rs.450/- Flat per cheque
		(ii) FC A/c.	US\$ 5/- or equivalent Flat per cheque
Note: HBL Freedom Account holder is exempted from these charges			
7	Original paid cheques returned to customer after 6 months (at customer request)	Rs.200/- Flat per cheque.	
8	Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY)	All types of A/cs	Rs.200/- or the respective equivalent currency (Flat per cheque)
9	Photocopy of the paid cheques forwarded to Customers.	(i) Up to One year	Rs.50/- Flat Per cheque
		(ii) Above one year up to five years	Rs.200/- Flat Per cheque
		(iii) Above five years	Rs.500/- Flat Per cheque
10	Delivery of Cheque Book by Registered Mail/ Courier	Rs.150/- Flat	
11	Issuance of SBP/NBP cheques	Rs.500/- Flat per cheque (to be retained by the originating Branch)	
Account Statement & Certificate Related Charges			
12	Statement of Account sent on Daily basis through Swift Message MT-940	Rs. 1,000/- Flat per month	
13	Duplicate Statements for all types of accounts, on request from customer.	Rs.35/-Flat, per statement Note: HBL at Work Account is exempted.	
14	Monthly Bank Statement	Rs. 400/- per annum.	
15	Bank Certificate for the purpose of Visa etc.	Rs.300/- Flat per certificate	
16	Overseas Employment Certificate.	Rs.500/- Flat per certificate	
17	Credit Information Report / Opinion.		
	Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc).	Rs.500/- Flat	
Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable.			
Account Transaction (s) & Balance Related Charges			
18	For any enquiry requested by customer beyond 3 years relating to transactions on his account.	Rs.1,000/- Flat	
19	Closure of Account Charges.	Free	
20	Handling of payments/ balances from deceased accounts against Succession Certificate	Rs. 500/- Flat	
21	Confirmation of balances to Auditors.	Rs.500/- Flat	
Shares, Dividend & DSC / SSC / NIT Related Charges			
22	a	Charges on Dividend Warrants (to be recovered from dividend declaring companies).	@ 0.60% of total Dividend Warrant payment amount - Minimum. Rs.10,000/- (Negotiable on case to case basis and to be approved by Functional Head)
		Note:- i) Bank may waive charges to Customers depositing full Dividend amount in advance or Rs.50 (M) whichever is less in Dividend Account for payment of Dividend Warrants. ii) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Company.	
23	Share Floatation/TFCs issue charges	(i) Commission @ 0.5% of aggregate successful subscription amount received through our branches or Negotiable - to be approved by the Functional Head (to be paid by the company to Share Floatation Department).	
		(ii) Out of pocket expenses Rs.25,000/-	

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
Description		Charges
		(iii) Handling charges Rs.15/-per share certificate(Paid by the company to Shares Floation Department for dispatch of shares certificate through us)
24	Issuance of Right Shares.	(i) Commission @ 0.5% (subject to negotiation of rate based on volume of business to be approved by Functional Head). (ii) Out of pocket expenses Minimum Rs.25,000/-
25	Issuance of DSC/SSC/NIT on behalf of Government of Pakistan.	As prescribed by Govt.
Utility Companies and Utility Bills related Charges		
26	a Utility Bills Commission	Rs.8/- per bill. Note: These Charges are included in the net amount of bill
		Electricity
		Sui Gas
		Telephone
		Water
		CDGK Utility
	b Charges on Intercity transfer of funds pertaining to Utilities Companies.	As per agreement with Utility Companies.
Other Services to BISE / University:-		
27	Other Services to BISE / University:-	
	a Selling of admission forms / job application forms.	Rs.10,000/- per Branch per Exam. Can be waived with the approval of Functional Head
	b To provide printed challans.	
	c Safe keeping of question papers & answer copies.	
	d Delivery of question papers to examination centres using Bank's transport.	
	Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009.	
Salary / Pension Disbursement & Visa Collection Fee related Charges		
28	Salary Disbursement Charges.*	Rs.25/- Flat per A/c per month from A/c holder where salary is credited or as per agreement with the principal.
	*Following categories of accounts are exempted from recovery of "Salary Disbursement Charges". →Accounts of employees of Government / Semi-Government Institutions maintained for salary and pension purposes. →Accounts of Armed Forces Employees / Pensioners. →Regular Savings Accounts. →Basic Banking Accounts (BBA).	
29	Pension (Govt. Departments)	Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.)
30	Visa Fee Collection	Rs.100/- Flat per application
Misc. Charges		
31	Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances.	Rs.500/- Flat per annum
32	Handling Charges on Commodity Operation	Rs.3.75 per 1000/-
Part M		
HBL DEBIT CARD (ATM CARD) *		
1	a Card Charges	Same charges applicable on Supplementary Cards except where mentioned
	b Annual fee (Primary)	PayPak Rs. 500/- PayPak Chip - Rs. 700/- Green Visa - Rs. 850/- Visa Chip - Rs.1,000/- MasterCard Standard - Rs.1,000/- MasterCard Gold - Rs. 2,000/- UnionPay Mag - Rs.850/- UnionPay Chip - Rs. 1,000/- Visa USD - US\$ 10/- MasterCard Titanium - Rs. 1,500/= MasterCard World - Rs.7,000/-

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
Description	Charges	
c	Annual fee (Supplementary)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 350/- Visa Chip - Rs. 450/- MasterCard Standard - Rs.450/- MasterCard Gold - N/A UnionPay Mag - Rs. 350/- UnionPay Chip - Rs.450/- Visa USD - N/A MasterCard Titanium - Rs. 750/- MasterCard World - N/A
d	Card Replacement fee	PayPak - Rs.250/- PayPak Chip - Rs. 300/- Green Visa - Rs. 300/- Visa Chip - Rs. 400/- MasterCard Standard - Rs.400/- MasterCard Gold - Rs. 600/- UnionPay Mag - Rs. 300/- Union Pay Chip - Rs.400/- Visa USD - US\$ 4/- MasterCard Titanium - Rs. 600/- MasterCard World - Rs.1,000/-
e	POS Transaction fee per transaction Local.	PayPak - NIL PayPak Chip - NIL Green Visa - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL UnionPay Mag - NIL Union Pay Chip - NIL Visa USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL
f	POS Transaction fee per transaction International	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount Visa Chip - 3% of Transaction Amount MasterCard Standard - 3% of Transaction Amount MasterCard Gold - 3% of Transaction Amount UnionPay Mag - 3% of Transaction Amount UnionPay Chip - 3% of Transaction Amount Visa USD - 3% of Transaction Amount MasterCard Titanium - 3% of Transaction Amount MasterCard World - 3% of Transaction Amount
g	ATMs International (Cash withdrawal)	PayPak - Nil PayPak Chip - Nil Green Visa - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher Visa Chip - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 3% of Transaction Amount or Rs.300/-per Transaction, whichever is higher MasterCard Gold - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Mag - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher UnionPay Chip - 3% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa USD - 3% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 3% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 3% of Transaction Amount or Rs.300/- per Transaction, whichever is higher
h	ATMs International (Balance Inquiry)	PayPak - Nil PayPak Chip - Nil Green Visa - Rs. 225/- per Transaction Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs.225/- per Transaction MasterCard Gold - Rs.225/- per Transaction UnionPay Mag - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa USD - US\$ 3/- per Transaction MasterCard Titanium - Rs.225/- per Transaction MasterCard World - Rs.225/- per Transaction
i	SMS Alert Charges	Rs.100/- per month
*Note: (i) Account based propositions: As per account terms & conditions		
2	A-HBL - CASH MEHFOOZ	Annual Premium
	i Plan - A	Rs. 3,500/-
	ii Plan - B	Rs. 3,000/-
	iii Plan - C	Rs.2,000/-
3	HBL-PARDES CARD	
	a Card Issuance Charges	Nil

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
	Description	Charges
b	Annual Fee	Nil
c	Service Charges	Nil
d	Card Replacement fee	Rs. 150/- Flat
e	Statement of Account	Nil
f	Cash Withdrawal - HBL	Nil
g	Cash Withdrawal - 1 Link	Rs. 13/- per withdrawal
h	POS Transaction Fee per Purchase	Nil
i	Balance Enquiry	Nil
j	Fund Transfer	Rs.50/- Flat per transfer
K	Mini Statement	Rs.5/-
4	MERCHANT ACQUIRING (POS)	
a	Merchant Discount Rate	Upto 3% of Transaction Amount
5	MERCHANT ACQUIRING (INTERNET)	
a	Merchant Discount Rate	Upto 5% of Transaction Amount
b	Set up Charges	Upto Rs.100,000/-
c	Annual Maintenance Charges	Upto Rs.100,000/-
d	Transaction Charges	Upto Rs.50 per Transaction
Part N	HBL ALTERNATE DELIVERY CHANNELS (ADC)	
1	ATM Charges	
1.1	Cash Withdrawal	
a	HBL ATMs	Nil
b	1-Link and Mnet ATMs	Rs.13/- per withdrawal (Pay Pak, Green Visa, Gold Visa, Visa Chip, Union Pay) Note: (No switch charges to be deducted on transactions conducted by IDPs through specific BISP Cards issued by UBL to IDPs at any of the ATMs country wide for withdrawal of Cash against the Financial Assistance provided to them by the Govt) Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account & HBL Freedom Account.
1.2	Balance Inquiry	
a	HBL ATMs	Nil
b	1Link ATMs	Rs. 2.5 Flat per inquiry (Pay Pak, Visa, Master Card & Union Pay)
c	Mnet ATMs	Rs.5/- Flat per inquiry (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)
d	HBL ATMs Mini Statement	Rs.5/- Flat (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak)
1.3	Funds Transfer	
	Inter Branch Fund Transfer	Nil
	Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Fee Rs. 50 per Transaction Transfer Amount:10,001-150,000 Fee Rs. 75 per Transaction Transfer Amount :150,001-500,000 Fee Rs. 125 per Transaction Transfer Amount :500,001-1,000,000 Fee Rs. 150 per Transaction Free Funds Transfer from HBL ATMs for HBL at Work Account
1.4	Utility Bill Payment	Nil
1.5	HBL-ATM Biometric Verification	Rs. 15/- Per Transaction
2	HBL Phone Banking	
a	Funds Transfer Inter Branch Fund Transfer	Nil
b	Statement Request	Rs.35/-Flat, per statement
c	Stop Payment of Cheque(s)	(i) Rupee A/c Rs.400/- Flat per instruction (ii) F.C. A/C US\$ 10/- Flat per instruction (or equivalent in other currencies) Note:- Stop payment charges are to be levied one time for stop payment instructions, whether it is for one or more cheques.
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent cheque book for Money Club, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.
3	HBL Internet Banking/ HBL Mobile	
a	Subscription	Nil
b	Funds Transfer Inter Branch Fund Transfer	Nil
	Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Fee Rs. 50 per Transaction Transfer Amount:10,001-150,000 Fee Rs. 75 per Transaction Transfer Amount :150,001-500,000 Fee Rs. 125 per Transaction Transfer Amount :500,001-1,000,000 Fee Rs. 150 per Transaction Free Funds Transfer through for HBL at Work Account

HBL			
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018			
Description		Charges	
c	Utility Bill Payment	Nil	Electricity Sui Gas Telephone Water
d	Cheque Book request	To be recovered at the time of issuance of Cheque Book :- PLS-SB Accounts and Rs.15/- Flat per leaf. All other Chequeing Accounts = Rs. 10/- Flat per leaf. Note: Freedom Account, HBL at Work, Branchless Banking, Rutba Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for Money Club, CNY, HBL HumWatan Accounts and HBL NISA. Subsequent cheque book for Money Club, CNY, HBL HumWatan Accounts and HBL NISA will be charged as per SOBC.	
4	HBL Mobile Banking with Ufone (USSD Channel)		
a	Balance Inquiry	Nil	
b	Mini Statement	Nil	
c	Utility Bill Payment	Nil	
d	Mobile Bill Payment	Nil	
	Fund Transfer	Nil	
	Inter Branch funds transfer		
e	Inter Bank funds transfer (IBFT)	Transfer Amount:1- 10,000 Transfer Amount:10,001-150,000 Transfer Amount :150,001-500,000 Transfer Amount :500,001-1,000,000	Fee Rs. 50 per Transaction Fee Rs. 75 per Transaction Fee Rs. 125 per Transaction Fee Rs. 150 per Transaction
5	HBL Branchless Banking / Koneect by HBL (Charges inclusive of FED/ST)		
a	Utility Bill Payment	Nil	
b	Money Transfer		
i	Money Transfer Sending	Transfer Amount Rs. 1 - 1,000	Rs.60.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.120.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.180.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.250.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.320.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.350.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.400.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.450.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.585.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.650.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.750.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.800.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.950.00 per transaction
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 - Koneect by HBL Mobile Account	NIL	
d	Cash Deposit - Koneect by HBL Mobile Account	NIL	
e	Utility Bill Payment - Koneect by HBL Mobile Account	NIL	
f	Money Transfer - Koneect by HBL Mobile Account to Koneect by HBL 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
ii)	Money Transfer Receiving	NIL	
	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 - Koneect by HBL Mobile Account to CNIC		
i)	Money Transfer Sending*	Transfer Amount Rs. 1 - 1,000	Rs.45.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.90.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.135.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.190.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.240.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.265.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.300.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000	Rs.340.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000	Rs.440.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000	Rs.490.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000	Rs.565.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000	Rs.600.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000	Rs.715.00 per transaction
		ii)	Money Transfer Receiving
	* 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.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500	Rs.40.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000	Rs.65.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000	Rs.100.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000	Rs.145.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000	Rs.195.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000	Rs.255.00 per transaction

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
Description		Charges
		Transfer Amount Rs. 13,001 - 15,000 Rs.290.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.360.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.415.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.470.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.525.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.540.00 per transaction
i	Money Transfer - Connect by HBL Mobile Account to HBL Core Banking Account	
		Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.55.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.85.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.125.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.165.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.220.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.245.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.310.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.355.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.405.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.450.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.460.00 per transaction
j	Money Transfer - Connect by HBL Mobile Account to Other Bank Accounts (IBFT)	
		Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.230.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.260.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.325.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.375.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.425.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.475.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.485.00 per transaction
k	Cash Withdrawal - Connect by HBL Mobile Account	
		Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.230.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.265.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.325.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.375.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.425.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.475.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.490.00 per transaction
	** For Transaction through HRA account fee will be 50% of the above mentioned slab.	
l	Cash Withdrawal - HBL Core Banking Account	
		Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.60.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.90.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.130.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.175.00 per transaction
m	Cash Deposit into HBL Core Banking Account at Agent's location	
		Transfer Amount Rs. 1 - 1,000 Rs.20.00 per transaction
		Transfer Amount Rs. 1,001 - 2,500 Rs.35.00 per transaction
		Transfer Amount Rs. 2,501 - 4,000 Rs.55.00 per transaction
		Transfer Amount Rs. 4,001 - 6,000 Rs.75.00 per transaction
		Transfer Amount Rs. 6,001 - 8,000 Rs.90.00 per transaction
		Transfer Amount Rs. 8,001 - 10,000 Rs.105.00 per transaction
		Transfer Amount Rs. 10,001 - 13,000 Rs.120.00 per transaction
		Transfer Amount Rs. 13,001 - 15,000 Rs.135.00 per transaction
		Transfer Amount Rs. 15,001 - 20,000 Rs.170.00 per transaction
		Transfer Amount Rs. 20,001 - 25,000 Rs.195.00 per transaction
		Transfer Amount Rs. 25,001 - 30,000 Rs.225.00 per transaction
		Transfer Amount Rs. 30,001 - 40,000 Rs.250.00 per transaction
		Transfer Amount Rs. 40,001 - 50,000 Rs.280.00 per transaction
n	Balance Inquiry - Connect by HBL Mobile Account	NIL
o	Transfer Out - Connect by HBL Mobile Account to HBL Core Banking Account(Linked)	NIL
p	Transfer in - Connect by HBL Account to HBL Core Banking Account(Linked)	NIL
q	View Mini Statement - Connect by HBL Mobile Account	NIL
r	Air Time Top Up - Connect by HBL Agent & Mobile Account	NIL
s	Mobile Account Opening	NIL
t	Average Minimum Balance required	NIL
u	Minimum Balance charges	NIL
v	Balance Inquiry through SMS	NIL
w	Upgrade of MW Account	NIL
x	Corporate Clients	Pricing is decided as per mutual agreement between parties involved

HBL		
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018		
Description	Charges	
Part O	DISPATCH / COMMUNICATION CHARGES	
1	Postages Ordinary	(i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item.
2	Postage Registered	(i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item.
3	Courier	(i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher.
4	Foreign Courier	Rs.1,500/- Flat per item or actual whichever is higher.
5	Swift	(i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat
6	Fax	Rs.100/- Flat per message.
Part P	INVESTMENT PORTFOLIO SECURITIES (IPS)	
1	IPS Services Charges	
	i	IPS Custody Service Charges Nil
	ii	Security Movement against IPS Accounts Only Funds Transfer charges through RTGS as per SBP guidelines
	iii	IPS Statement Quarterly Free On Request Rs.50/- Flat
Part Q	INVESTMENT BANKING	
1	a	Advisory Fee
	b	Succession Fee
	c	Retainer Fee
	d	Arrangement Fee
	e	Underwriting Fee
	f	Participation Fee
	g	Monitoring Fee
	h	Commitment Charges
	i	Trustee / Agency Fee
	j	Out of Pocket Expenses At actual or Negotiable on case to case basis.
Negotiable on case to case basis.		
Part R	BANK CHARGES FOR GOVT. BUSINESS	
	IMPORTS	
1	Cash Letter of Credit	
	a	Less than Rs. 250,000/- 0.125% of the value of the L/C
	b	Rs.250,000/- and above 0.0625% of the value of the L/C
	c	Amendment without increase in the amount. (i) Swift Charges to be recovered (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation
	d	Amendment involving increase in the amount. Charges as (a) or (b) above on increased amount.
	Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered.	
Part S	EXEMPTIONS	
	a	Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.
	b	Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him.
	Exemptions can only be granted for charges included under the following "Parts of SOBC".	
1	Part-C - Foreign Currency Remittances	
2	Part-D - Other Charges on Foreign Exchange Transactions	
3	Part-E - Remittances	
4	Part-F - Bills / Collection (Excluding Documentary)	
5	Part-G - Finances / Advances	
6	Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits	
7	Part-L - Miscellaneous Charges	
8	Part-M - HBL Debit Card (ATM Card)	
9	Part-N - HBL Alternate Delivery Channels (ADC)	
10	Part-O - Dispatch / Communication Charges	
	Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters.	

HBL	
SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 1, 2018 TO DECEMBER 31, 2018	
<i>Description</i>	<i>Charges</i>
<i>Note-1:-</i>	<i>All Taxes / Excise Duty / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</i>
<i>Note-2:-</i>	<i>The applicability of FED/ST is based on understanding of the relevant laws.</i>
<i>Note-3:-</i>	<i>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</i>
<i>Note-4:-</i>	<i>Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.</i>
<i>Note-5:-</i>	<i>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i>
<i>Note-6:-</i>	<i>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i>
<i>Note-7:-</i>	<i>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI - GTS).</i>