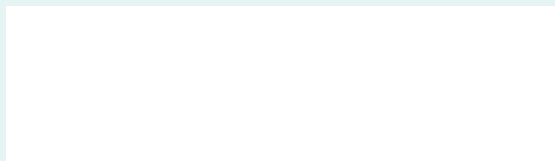


HBL Al-Irtifa is a Shariah compliant saving account for business entities that offers higher potential rate of returns enabling them to maximize their wealth.

Features

- Open an account with just PKR 500,000
- Profit Calculation on Daily Closing Balance and payment monthly

Particular	Category	Charges	FED applicable
Transaction Charges (i)	All Categories	PKR 50/- flat per debit transaction	YES
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR.370/-Flat	YES
Inter Branch Transactions -Cash Withdrawal (ii)	All Categories	0.1% of transaction amount. Min PKR.500/-	YES
Inter Branch Transactions -Cash Withdrawal (iii)	All Categories	PKR. 370 Flat	YES
Bank Certificate (iv)	All Categories	PKR.300/-Flat	YES
Oversees Employment Certificate (v)	All Categories	PKR. 500/-Flat	YES
Bankers Cheque (Through A/c) (vi)	All Categories	PKR.250/-Flat	YES
Cheque Book issuance	All Categories	PKR.15/-Flat per leave	NO
Stop Cheque Charges/ Cheque Return	All Categories	PKR.400/-Flat	YES
Delivery of Cheque Book by Mail	All Categories	PKR.150/-Flat	NO
Issuance of SBP/NBP cheques	All Categories	PKR.500/-Flat	YES
Standing Order Issuance/amendment	All Categories	PKR.200/-Flat	YES
Cancellation of Bankers Cheque	All Categories	PKR.200/Flat (vii)	YES
Debit Card Annual fee (Supplementary) /Replacement	Individuals only	Between 250 to PKR 1,000	YES YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR.13/-	YES
Debit Card Annual fee	Individuals only	Between PKR. 500 to PKR. 6,000 annually	YES YES
Online/Local Funds / Transfers ^(viii)	All Categories	PKR.200/-Flat	YES
ATM International Cash Withdrawal	All Categories	3-4% of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR.300 to 400/-	
IBFT (ATM, Phone Banking, Internet Banking & Mobile)	All Categories	PKR. 100/ Flat	



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL Al-Irtifa Account (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing HBL Al-Irtifa Account.

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

- (i) This will be in addition to normal charges if any, applicable on that particular service, excluding system generated debit transactions.
- (ii) Within city or Intercity over PKR 500,000 per day
- (iii) Intercity upto PKR 500,000 per day
- (iv) Courier Charges will be recovered where applicable
- (v) Courier Charges will be recovered where applicable
- (vi) If due in Favor of Educational institution, HEC charges should no exceed 0.50% of fees due or PKR 25/ whichever is lower
- (vii) Not applicable if issued in favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor of Educational Institutions, HEC/Board etc.
- (viii) Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above