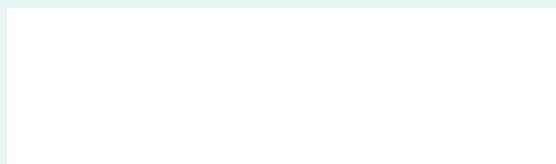


HBL DailyMunafaAccount is specially designed to cater the needs of Individuals and institutions with High transactional requirements and want attractive returns on Deposits.

**Features**

- Profit Calculation on Daily closing Balance and payment monthly.
- No Minimum Balance charges on maintenance of average balance of PKR 20,000

Particular	Category	Charges	FED applicable
Minimum Balance Charges(monthly) <sup>i</sup>	All Categories	PKR 50/-Flat, to be recovered on monthly basis	NO
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 <sup>ii</sup>	All Categories	0.1% of transaction amount, min PKR 500/-	YES
Inter Branch Transactions –Cash Withdrawal <sup>iii</sup>	All Categories	PKR 370 Flat	YES
Bank Certificate <sup>iv</sup>	All Categories	PKR 300/-Flat	YES
Bankers Cheque(Through A/c) <sup>v</sup>	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 <sup>vi</sup>	YES
Debit Card (Supplementary) /Replacement	Individuals only	Between 300 to PKR 1,000 (Refer to SOBC)	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-	YES
Debit Card	Individuals only	Between PKR 750 to PKR 6,000 annually (Refer to SOBC)	YES
Online/local Funds Transfer <sup>vii</sup>	All Categories	PKR 200/-Flat	YES
ATM International Cash Withdrawal	All Categories	3%-4% of withdrawn	YES
ATM International Balance Inquiry	All Categories	PKR 300-400/-	YES
Issuance of CDR from Account	All Categories	PKR 200/-Flat	YES
Cancellation of CDR issued from Account	All Categories	PKR 200/-Flat	YES
Issuance of Duplicate CDR issued from Account	All Categories	PKR 200/-Flat	YES
IBFT (ATM, Phone Banking & Internet)	All Categories	PKR 100/-Flat	YES
IBFT/ Inter Branch Funds transfer (mobile)	All Categories	PKR 100/-Flat	YES
Overseas Employment Certificate	All Categories	PKR 500/- Flat	Yes



Customer Sign

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

<sup>i</sup> If monthly average balance falls below PKR. 20,000

<sup>ii</sup> Within city or Intercity over PKR 500,000 per day

<sup>iii</sup> Intercity upto PKR 500,000 per day

<sup>iv</sup> Courier Charges will be recovered where applicable

<sup>v</sup> If due in Favor of Educational institution, HEC charges should no exceed 0.50% of fees due or PKR 25/ whichever is lower

<sup>vi</sup> 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.

<sup>vii</sup> Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

The key fact sheet of Daily Munafa is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL branches or HBL PhoneBanking at 111-111-425

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this HBL DailyMunafaAccount (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 DailyMunafaAccount.

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