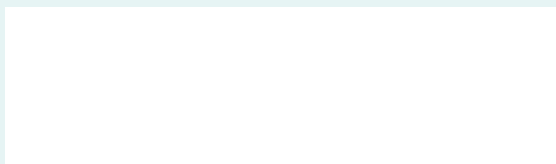


HBL Rutba Account is specially designed to cater the needs of Individuals aged 55 years and above who are looking forward to a financially independent life after retirement.

Free Services:

- No Minimum Balance Charges
- Insurance Cover-personal Accidental and over the counter cash withdrawal on maintaining a monthly average balance greater than PKR 10,000
- 10 Leaves Cheque Book
- HBL DebitCard*
- No restriction on relationship with the Joint Account holder
- Amazing discounts on use of HBL DebitCard at restaurants and special counters
- No restriction on withdrawal of funds

| Particular | Category | Charges | FED applicable |
|--|----------------|---|----------------|
| Duplicate Account Statement | All Categories | RS 35/-statement | NO |
| Inter Branch Transactions – Intercity Cash Withdrawal up to PKR 500,000 per day ⁱ | All Categories | PKR370/-Flat | YES |
| Inter Branch Transactions – Intercity/ Within City Cash Withdrawal over PKR 500,000 per day | All Categories | 0.1% of the transaction amount with minimum PKR 500/- | YES |
| Bank Certificate for the purpose of visa income tax etc. ⁱⁱ | All Categories | PKR300/-Flat | YES |
| Clearing of cheques returned in inward clearing | All Categories | PKR400/-Flat | YES |
| Banker's Cheque (Through A/c) ⁱⁱⁱ | All Categories | PKR250/-Flat | Yes |
| Cheque Book Issuance ^{iv} | All Categories | PKR15/-Flat per leave | Yes |
| Stop Payment of Cheques | All Categories | PKR400/-Flat | Yes |
| Delivery of Cheque Book by Mail | All Categories | PKR150/-Flat | NO |
| Issuance of SBP/NBP Cheques | All Categories | PKR500/-Flat | YES |
| Standing Order Issuance/Amendment | All Categories | PKR200/-Flat | YES |
| Cancellation of Banker's Cheque through Account ^v | All Categories | PKR200/Flat | YES |
| Inter Bank Funds Transfer (IBFT) | All Categories | PKR100/-Flat | YES |
| Debit Card Fee (Supplementary & Replacement Cards) | Individuals | PKR300-1,000 | YES |
| Cash withdrawal at 1 Link & Mnet ATMs | All Categories | PKR13/- | YES |
| Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers ^{vi} | All Categories | PKR200/- | YES |
| ATM International Cash Withdrawal | All Categories | 3%-4% of transaction amount | YES |
| ATM International Balance Inquiry | All Categories | PKR200-400/- | YES |
| POS Transaction fee per transaction (International) | All Categories | 3%-4% of transaction amount | YES |
| SMS Alerts | All Categories | PKR100/-Flat | YES |
| Photocopy of the paid cheques forward to customer (up to one year) | All Categories | PKR50/-Flat per cheque | YES |
| Above one year up to five years | All Categories | PKR200/-Flat per cheque | YES |
| Above five years | All Categories | PKR500/- Flat per cheque | YES |
| Overseas employment certificate | All Categories | PKR500/- Flat per certificate | YES |



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

* Free for the first year only after which Annual charges of PKR750-5,000 will be charged excluding FED

- i Up to PKR500,000 per Day, free for within city
- ii Courier Charges will be recovered where applicable
- iii If due in favour of educational institution, HEC charges should not exceed 0.50% of fees due or PKR25/ whichever is lower
- iv Cheque book of 10 leaves will be issued
- v Not applicable under issuance in favour of Ministry of Food, Government of Pakistan as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. Issued in favour of Government Department as security deposit and refunded to the purchaser on the recommendation of the same Government Department
- vi Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all Local Fund Transfers above.

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

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