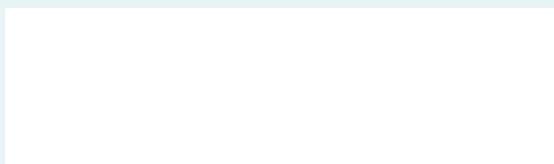


HBL Islamic Basic Banking Account is specially designed to cater the needs of individuals who need a simple Shariah compliant bank account with low transactional requirements.

### Free Services

- Up to two free chequing withdrawals through cash/clearing per month<sup>i</sup>
- Open Account with just PKR 1,000.

Particular	Category	Charges	FED applicable
Duplicate Account Statement	All Categories	PKR 35/-statement	NO
Transaction Charges <sup>ii</sup>	All Categories	PKR 50/-per debit	YES
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat	YES
Inter Branch Transactions –Cash Withdrawal <sup>iii</sup>	All Categories	0.1% of transaction amount, min PKR 500/-	YES
Inter Branch Transactions –Cash Withdrawal <sup>iv</sup>	All Categories	PKR 370 Flat	YES
Bank Certificate <sup>v</sup>	All Categories	PKR 300/-Flat	YES
Overseas employment certificate <sup>vi</sup>	All Categories	PKR 500/-Flat	YES
Bankers Cheque (Through A/c) <sup>vii</sup>	All Categories	PKR 250/-Flat	Yes
Cheque Book issuance	All Categories	PKR 10/-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>viii</sup>	YES
Debit Card (Supplementary) /Replacement	Individuals only	Between 250 to PKR 1,000	YES
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-	YES
Debit Card	Individuals only	Between PKR 500 to PKR 6,000 annually	YES
Online/local Funds Transfer <sup>ix</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ATM International Cash Withdrawal	All Categories	3-4% of withdrawn	YES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 to 400/-	YES
Photocopy of the paid cheques Forward to customer	All Categories	PKR 50/-Flat	YES
IBFT (ATM, Phone Banking, Internet & Mobile)	All Categories	PKR 100/ Flat	YES



Customer Sign

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

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

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

i For charges on more transactions, refer to Islamic SOBC

ii Exemptions: 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 and Handicapped

iii Within city or Intercity over PKR 500,000 per day

iv Intercity upto PKR 500,000 per day

v Courier Charges will be recovered where applicable

vi Courier Charges will be recovered where applicable

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

viii 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.

ix Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above

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

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