

HBL

HABIB BANK حبیب بینک



Schedule of Charges

Effective from July 1st, 2018



HBL CreditCard

QATAR AIRWAYS القطرية

☎ 111-111-425 | 🌐 www.hbl.com | 📱 HBL Mobile

📘 hblbank | 🐦 HBLPak | 📷 hblpak | 📺 HBL

Service Charges	Federal Excise Duty (FED) not applicable
Transaction Service Charges	Maximum 39% per annum
Balance Transfer Facility (BTF) Service Charges	24% per annum of outstanding BTF amount
Cash Advance Service Charges	Maximum 39% per annum of outstanding cash advance amount
HBL Installment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount
Other Fees and Charges	Up to 16% FED applicable*
Annual Fee (Basic)	Platinum Card PKR 20,000 Gold Card PKR 10,000
Annual Fee (Supplementary)	Platinum Card PKR 10,000 Gold Card PKR 5,000
BTF Processing Charges	PKR 500 or 3% of transferred amount, whichever is higher
Late Payment Fee	PKR 1,250
Voucher Retrieval Fee	PKR 1,000
Arbitration Charges for Disputed Transactions	USD 500 or equivalent PKR
Card Replacement Fee	PKR 600
Cash Advance Issuance Fee	PKR 750 or 3% of amount withdrawn, whichever is higher
Banker's Cheque Issuance Fee	PKR 500
Early Payment Charges for Installment Plan	5% of remaining principal amount
Foreign Transaction Charges	3% of transaction amount
Card Conversion Fee	PKR 600
Returned Cheque Charges	PKR 1,000
SMS Alerts Fee	PKR 100 per month
HBL Installment Plan (HIP) Processing Fee	PKR 600
Direct Debit Rejection Fee	PKR 750

*Subject to change as per applicable law.

Note: Advance tax is applicable on foreign transactions.

For further information, please contact
HBL PhoneBanking at **111-111-425**
or visit **www.hbl.com**