

HBL

HABIB BANK
حیب بینک



Schedule of Charges

Effective from July 1st, 2017



HBL CreditCard

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 Instalment Plan (HIP) Service Charges	24% per annum of outstanding HIP amount
Other Fees and Charges	Up to 16% FED applicable*
Annual Fee (Basic)	Rs. 10,000
Annual Fee (Supplementary)	Rs. 5,000
BTF Processing Charges	Rs. 500 or 3% of transferred amount, whichever is higher
Late Payment Fee	Rs. 1,250
Voucher Retrieval Fee	Rs. 1,000
Arbitration Charges for Disputed Transactions	USD. 500 or equivalent PKR
Card Replacement Fee	Rs. 600
Cash Advance Issuance Fee	Rs. 750 or 3% of amount withdrawn, whichever is higher
Banker's Cheque Issuance Fee	Rs. 500
Early Payment Charges for Instalment Plan	5% of remaining principal amount
Foreign Transaction Charges	3% of the transaction amount
Card Conversion Fee	Rs. 600
Returned Cheque Charges	Rs. 1,000
SMS Alerts Fee	Rs. 100 per month
HBL Instalment Plan (HIP) Processing Fee	Rs. 600
Direct Debit Rejection Fee	Rs. 750

*Subject to change as per applicable law.