

HBL Al-Irtifa is a Shariah compliant saving account for business entities that offers higher potential rate of returns enabling them to maximise their wealth.

**Key Features**

- Open an account with just PKR 500,000/-
- Profit calculation on average daily balance and payment monthly
- Based on Mudarabah. Funds of this account may be commingled with funds from other accounts including the current deposits within the Mudarabah pool as and when required

| Particulars   | Categories       | Charges  |
|---|------------------|--|
| Transaction Charges <sup>i</sup>  | All Categories   | PKR 50/- Flat per debit transaction  |
| Duplicate Account Statement   | All Categories   | PKR 29/- Statement   |
| Inter Branch Transactions – Cash Deposit (Intercity)  | All Categories   | PKR 380/- Flat   |
| Inter Branch Transactions – Cash Withdrawal <sup>ii</sup>   | All Categories   | 0.15% of the transaction amount with minimum PKR 600/-                     |
| Inter Branch Transactions – Cash Withdrawal <sup>iii</sup>  | All Categories   | 0.125% of the transaction amount with minimum PKR 600/-                    |
| Inter Branch Transactions – Cash Withdrawal <sup>iv</sup>   | All Categories   | PKR 370/- Flat   |
| Bank Certificate <sup>v</sup>   | All Categories   | PKR 300/- Per Certificate  |
| Oversees Employment Certificate <sup>v</sup>  | All Categories   | PKR 500/- Per Certificate  |
| Banker's Cheque (Through A/c) <sup>vi</sup>   | All Categories   | PKR 330/- Flat   |
| Cheque Book Issuance  | All Categories   | PKR 15/- Flat per Leaf   |
| Stop Cheque Charges   | All Categories   | PKR 450/- Flat per Instruction   |
| Issuance of SBP/NBP Cheques   | All Categories   | PKR 500/- Flat per Cheque  |
| Standing order Issuance   | All Categories   | PKR 290/- per transaction  |
| Standing order amendment  | All Categories   | PKR 250/- Flat   |
| Cancellation of Banker's Cheque   | All Categories   | PKR 240/- Flat <sup>vii</sup>  |
| Debit Card Annual Fee - Supplementary   | Individuals Only | Between NIL to PKR 900/- (Refer to I-SOBC)                                 |
| Debit Card Replacement Fee  | Individuals Only | Between PKR 250/- to PKR 1000/- (Refer to I-SOBC)                          |
| Cash Withdrawal at 1 Link & Mnet ATMs   | All Categories   | PKR 18.75/- Flat per Withdrawal  |
| Debit Card Annual Fee - Primary   | Individuals Only | Between PKR 600/- to PKR 10,000/- annually (Refer to I-SOBC)               |
| Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers (intercity) <sup>viii</sup> | All Categories   | NIL  |
| ATM International Cash Withdrawal   | All Categories   | 3% of Transaction Amount or PKR 300/- per transaction, whichever is higher |
| ATM International Balance Inquiry   | All Categories   | PKR 225/- per transaction  |
| Inter Bank Funds Transfer (ATM, Internet Banking & Mobile)  | All Categories   | NIL  |
| SMS Alert Charges for over the counter transactions <sup>ix</sup>                                       | All Categories   | PKR 85/- per month   |

Customer Signature

Customer Signature

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

CNIC No.: \_\_\_\_\_

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

The Key Fact Sheet of HBL Al-Irtifa Account is self-explicit and all the 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 Islamic branches or windows or HBL PhoneBanking at 111-111-425.

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

The Bank charges are in accordance with the Islamic Schedule of Bank Charges, as amended from time to time. Please refer to I-SOBC for further details.

- i This will be in addition to normal charges if any, applicable on that particular service, excluding system generated debit transactions and will be recovered daily.
- ii Within city over PKR 500,000/- per day.
- iii Intercity over PKR 500,000/- per day.
- iv Intercity up to PKR 500,000/- per day.
- v Courier charges will be recovered where applicable.
- vi Charges for issuance of Banker's Cheque for payment of fee/dues in favour of Educational Institutions, HEC/Board etc. should not exceed 0.50% of fee/dues or PKR 25/- per instrument, whichever is less.
- vii Not applicable if issued 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 Departments as security deposit and refunded to the purchaser on recommendation of the same Government Department/issued in favour of Educational Institutions, HEC/Board etc.
- viii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above.
- ix These categories of accounts are exempt: deceased, blocked, inactive, closed, unclaimed, zero balance/overdraft, staff.