

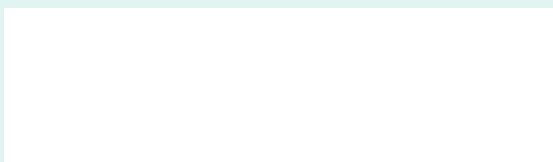
HBL Al-Mukhtar is a Shariah-compliant account specially designed to cater the needs of Self-employed individuals and Businesses with Business networks across multiple cities, who can maintain balance over and above PKR 25,000/- during the entire month

- Minimum Account Opening Balance is PKR 25,000/-
- Profit Calculation Basis is average daily balance
- Profit Distribution is monthly basis
- 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

**Free Services**

- Unlimited Cheque Books
- Unlimited Banker's Cheque
- HBL DebitCard Annual Fee (Individuals and Sole Proprietors)
- Duplicate Account Statements
- Inter City Cash Deposit using HBL Network
- Inter City Cash Withdrawal using HBL Network
- Intercity Funds Transfer using HBL Network
- SMS Alerts available to Individuals and Sole Proprietors
- Waiver for outward clearing cheque return charges

Particular	Category	Charges
Duplicate Bank Certificate <sup>i</sup>	All Categories	PKR 300/- Flat
Overseas Employment Certificate <sup>i</sup>	All Categories	PKR 500/- Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/- Flat
Standing Order Issuance <sup>ii</sup>	All Categories	PKR 290/- Flat
Standing order amendment	All Categories	PKR 250/- Flat
Debit Card Annual Fee - Supplementary	Individuals Only	PKR Nil - PKR 900/- (Refer to I-SOBC)
Debit Card Replacement fee	Individuals Only	PKR 250/- to PKR 1000/- (Refer to I-SOBC)
Debit Card (Mastercard Gold) Annual Fee (Primary)	All Categories	PKR 2,200/- (Refer to I-SOBC)
Debit Card (Mastercard World) Annual Fee (Primary)	All Categories	PKR 10,000/- (Refer to I-SOBC)
Inter Bank Funds Transfer (IBFT)	All Categories	NIL
Stop Cheque Charges	All Categories	PKR 450/- per instruction
Photocopy of the paid cheques forwarded to customer i) Up to one year ii) Above one year up to five years iii) Above five years	All Categories	PKR 50/- Flat per Cheque PKR 200/- Flat per Cheque PKR 500/- Flat per Cheque
Cash Withdrawal at 1-Link and M-Net ATMs	All Categories	PKR 18.75/- Flat per Withdrawal
Transaction charges (per transaction) <sup>iii</sup>	All Categories	PKR 60/-
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



Customer Sign

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

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

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

The Key Fact Sheet of HBL Al-Mukhtar 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-Mukhtar 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-Mukhtar Account.

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

- Courier Charges will be recovered where applicable.
- In addition to normal remittance charges.
- For the month in which actual balance is below PKR 25,000/- even for a day, all the customer initiated debit transactions during the month will be charged at stated rate per transaction in lump sum at month end.