

Key Fact Sheet

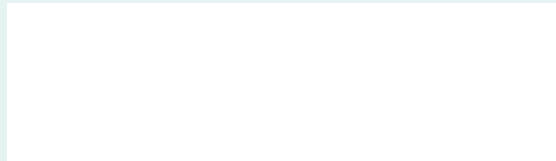
Effective from Jul 01, 2020 to Dec 31, 2020

HBL Islamic High Yield Foreign Currency Investment Deposit (HYFID) is an Islamic Term Deposit for customers looking for Shariah compliant FCY investment opportunities. It gives you an investment product with multiple tenures of your choice.

Features

- Deposit Tenures ranging from 1 months to 5 years
- Minimum Investment: 1,000 FCY units (USD, GBP, EUR) upto 1 year. 500,000 FCY units (USD, GBP, EUR) above 1 year.
- Maximum Investment: No limit
- Based on the concept of Mudaraba. Funds of this account may be commingled with funds from other accounts including the current deposits within the Mudaraba pool as and when required.
- Rollover option available ⁱ
- Premature encashment option available ⁱⁱ

Investment Tenors	Profit Payout Frequencies
1 Month	Maturity
2 Month	Maturity
3 Months	Maturity
6 months	Maturity
1 year	Maturity
2 years	Maturity
3 years	Maturity
4 years	Maturity
5 years	Maturity



Customer
Signature

Customer Name: _____

CNIC: _____

Date: _____

The key fact sheet of HBL HYFID is self-explicit and all 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/windows or HBL PhoneBanking at 111-111-425.

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

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. All other applicable Government levies on any specified service will be charged in addition to the service charges. All profits are subject to Zakat and Government Levies as per applicable law.

- i On specific instruction of customer
- ii Islamic Term Deposit holders shall be eligible for participation in profit and loss on the condition that the balance in the Islamic Term Deposit shall not be withdrawn from their Islamic Term Deposit at HBL before maturity. In the event any depositor wishes to withdraw the funds earlier than its date of maturity, the applicable profit, if any, shall be calculated on the weightage of the nearest completed respective Islamic Term Deposit tenor.