

HBL IslamicAsaanAccount is specially designed to offer ease of account opening to the unbanked/underbanked masses who need a simple Shariah compliant bank account that is easy to manage. This account is based on the concept of Qard and can only be opened by individuals in PKR as single or joint accounts.

**Key Features**

- No minimum balance charges
- Up to four free over-the-counter debit withdrawals in a calendar month
- Open account with just PKR 100/-
- No service charges at the time of account opening/closing

**Limits**

- Total cumulative debit in a calendar month: PKR 500,000/-
- Maximum credit ledger balance: PKR 500,000/-
- Outward remittance is restricted

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	PKR 29/- Statement
Transaction Charges <sup>i</sup>	All Categories	PKR 50/- per debit
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 380/- Flat
Inter Branch Transactions – Cash Withdrawal <sup>ii</sup>	All Categories	0.15% of transaction amount, 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/- Flat
Overseas Employment Certificate <sup>v</sup>	All Categories	PKR 500/- Flat
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
Issuance of SBP/NBP Cheques	All Categories	PKR 500/- Flat
Standing Order Issuance <sup>vii</sup>	All Categories	PKR 290/- Flat per Transaction
Standing Order Amendment	All Categories	PKR 250/- Flat
Cancellation of Banker's Cheque	All Categories	PKR 240/- Flat <sup>viii</sup>
Cash Withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 18.75 Flat per Withdrawal
Debit Card (PayPak) Annual Fee Primary	Individuals Only	PKR 600/- Flat
Debit Card (Paypak Chip) Annual Fee (Primary)	Individuals Only	PKR 850/- Flat
Debit Card (MasterCard Standard) Annual Fee (Primary)	Individuals Only	PKR 1,500/- Flat
Debit Card (UnionPay -Magstripe) Annual Fee (Primary)	Individuals Only	PKR 1,000/- Flat
Debit Card (UnionPay - Chip) Annual Fee (Primary)	Individuals Only	PKR 1,400/- Flat
Local Funds Transfers (LFTs)/ Online Funds Transfer / Cross Branch Transfers (intercity) <sup>x</sup>	All Categories	NIL
Inter Bank Funds Transfer (ATM, Internet and Mobile)	All Categories	NIL
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)
SMS Alert Charges for over the counter transactions <sup>x</sup>	Individuals Only	PKR 85/- per month

Customer Signature

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

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

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

**Customer Signature**

- i For more than 4 customers initiated over the counter (OTC) debit transactions during a calendar month, except system generated debit transactions and withdrawals through ATMs.
- 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 In addition to normal remittance charges.
- viii 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.
- ix Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above.
- x These categories of accounts are exempt: deceased, blocked, inactive, closed, unclaimed, zero balance/overdraft, staff.

The Key Fact Sheet of HBL IslamicAsaanAccount 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 IslamicAsaanAccount (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 IslamicAsaanAccount. 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.