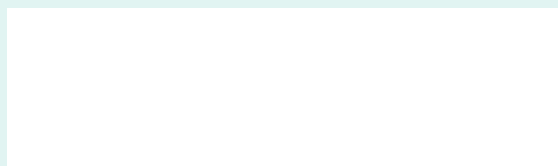


HBL IslamicBasicBankingAccount is specially designed to cater the needs of individuals who need a simple Shariah compliant bank account with low transactional requirements. This account is based on the concept of Qard.

Key Features

- Up to two free chequing withdrawals and deposits through cash/clearing per month
- Open Account with just PKR 1,000/-
- No account maintenance service charges

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 29/- statement
Transaction Charges ⁱ	All Categories	PKR 50/- per debit transaction
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 380/- Flat
Inter Branch Transactions -Cash Withdrawal ⁱⁱ	All Categories	0.15% of transaction amount. Min: PKR 600/-=
Inter Branch Transactions -Cash Withdrawal ⁱⁱⁱ	All Categories	0.125% of transaction amount. Min: PKR 600/-
Inter Branch Transactions -Cash Withdrawal ^{iv}	All Categories	PKR 370/- Flat
Bank Certificate ^v	All Categories	PKR 300/- Flat
Overseas employment certificate ^v	All Categories	PKR 500/- Flat
Bankers Cheque (Through A/c) ^{vi}	All Categories	PKR 330/- Flat
Cheque Book issuance	All Categories	PKR 15/- Flat per Leaf
Stop Cheque Charges	All Categories	PKR 450/- per transaction
Issuance of SBP/NBP cheques	All Categories	PKR 500/- Flat per Cheque
Standing Order Issuance ^{vii}	All Categories	PKR 290/-per transaction
Standing order amendment	All Categories	PKR 250/- Flat
Cancellation of Bankers Cheque	All Categories	PKR 240/- Flat ^{viii}
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) ^{ix}	All Categories	NIL
Inter Bank Funds Transfer (ATM, Internet & Mobile)	All Categories	NIL
SMS Alert Charges for over the counter transactions ^x	All Categories	PKR 85/- per month



Customer Sign

Customer Name: _____

CNIC No.: _____

Date: _____

- i In case of more than 2 customer initiated debit transactions during a calendar month except withdrawals through ATM and system generated debit transactions.
- ii Within city over PKR 500,000/- per day.
- iii Intercity over PKR 500,000/- per day.
- iv Intercity upto 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 favor of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season/ Issued in favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor 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 IslamicBasicBankingAccount 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 IslamicBasicBankingAccount (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 IslamicBasicBankingAccount.

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.