

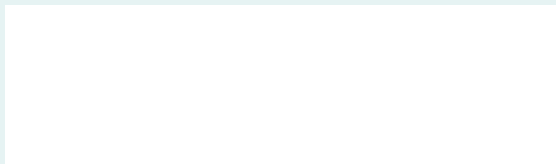
HBL Al-Mukhtar is a Shariah-compliant account specially designed to cater the needs of Self-employed individuals and Businesses with Business networks across multiple cities, who can maintain balance over and above PKR 25, 000 during the entire month.

- 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 Debit Card 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 ⁱ	All Categories	PKR 300/-Flat
Overseas Employment Certificate ⁱ	All Categories	PKR 500/-Flat
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat
Standing Order Issuance/amendment ⁱⁱ	All Categories	PKR 240/-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)	All Categories	PKR 2,000/- (Refer to I-SOBC)
Debit Card (Mastercard World)	All Categories	PKR 7,000/- (Refer to I-SOBC)
Inter Bank Funds Transfer (IBFT)	All Categories	PKR 50/- to PKR 150/- per instruction
Stop Cheque Charges	All Categories	PKR 450/- Flat
Photocopy of the paid cheques forward to customer i) Up to one year ii) Above one year up to five years iii) Above five years	All Categories	PKR50/-Flat per cheque PKR200/-Flat per cheque PKR500/-Flat per cheque
Cash withdrawal at 1-Link and M-Net ATMs	All Categories	PKR 16.16/- to PKR 16.59/- (Subject to Region)
Transaction charges (per transaction) ⁱⁱⁱ	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: _____

Date: _____

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.

i. Courier Charges will be recovered where applicable

ii. In addition to normal remittance charges

iii. For the month in which actual balance is below Rs.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.