

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.

Free Services

- No minimum balance charges
- Up to four free over-the-counter debit withdrawals in a calendar month
- Open account with just PKR 100/-
- Free PayPak Debit Card issuance
- 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 30/- Statement
Transaction Charges ⁱ	All Categories	PKR 50/- per debit
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal ⁱⁱ	All Categories	0.15% of transaction amount, minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal ⁱⁱⁱ	All Categories	0.125% of the transaction amount with minimum 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
Banker's Cheque (Through A/c) ^{vi}	All Categories	PKR 300/- 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/Amendment ^{vii}	All Categories	PKR 240/- Flat per transaction
Cancellation of Banker's Cheque	All Categories	PKR 200/- Flat ^{viii}
Cash Withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 16.16/- to PKR 16.59/- (Subject to Region)
Debit Card (PayPak)	Individuals Only	PKR 600 to 850/- Flat
Debit Card (MasterCard)	Individuals Only	PKR 1250/- Flat
Debit Card (UnionPay -Magstripe)	Individuals Only	PKR 1,000/- Flat
Debit Card (UnionPay - Chip)	Individuals Only	PKR 1250/- Flat
Online/Local Funds Transfer ^{ix}	All Categories	PKR 240/- Flat
IBFT (ATM, Internet and Mobile)	All Categories	PKR 50/- to PKR 150/- (Refer to I-SOBC)
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)

Customer Signature

Customer Name: _____

CNIC: _____

Date: _____

i For more than 4 customer 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

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.