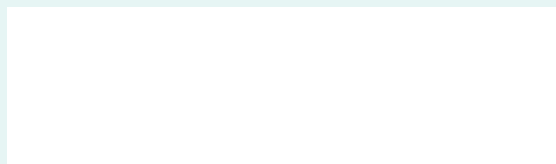


HBL Islamic FC PLS Account is specially designed to cater the needs of Pakistanis and foreign nationals who wish to maintain a Shariah compliant foreign currency account in USD, GBP and EUR and earn profits depending on choice of currency.

- Profit calculation basis is on Daily average balance.
- Profit distribution basis is monthly
- Minimum Account Opening Balance is FCY 1,000 units.
- 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

Particular	Category	Charges
Duplicate Account Statement	All Categories	Equivalent of PKR 30/-
Bank Certificate ⁱ	All Categories	Equivalent of PKR 300/-Flat
Overseas employment certificate ⁱ	All Categories	Equivalent of PKR 500/-Flat
Clearing of inward Return cheques	All Categories	USD 5/-Flat or equivalent per cheque
Cheque Book issuance	All Categories	Equivalent of PKR 15/- Flat per leaf
Stop Cheque Charges	All Categories	USD 12/- or equivalent flat per instruction
Issuance of FDD	All Categories	@ 0.25% Minimum PKR 1000/- ⁱ
Issuance of FFT	All Categories	@ 0.25% Minimum PKR 750/- ⁱⁱ
Duplicate FDD	All Categories	Normal Issuance Charges of FDD ⁱⁱ
Cancellation charges of FDD	All Categories	PKR 500/- Plus drawee bank charges ⁱⁱ



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i Courier Charges will be recovered where applicable

ii SWIFT charges applicable

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

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.