

HBL IslamicPLSAccount is specially designed to cater the needs of Individuals who are above 18 years of age or Non-individual entities who want to earn Shariah compliant profit on their deposits.

Features

- Opening of account with as little as PKR100/- (excluding services opted for at the time of account opening)
- Profit calculation on average daily balance and payment monthly
- 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

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	PKR 30/- Statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal ⁱ	All Categories	0.15% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal ⁱⁱ	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal ⁱⁱⁱ	All Categories	PKR 370/- Flat
Bank Certificate ^{iv}	All Categories	PKR 300/- Flat
Oversees Employment Certificate ^{iv}	All Categories	PKR 500/- Flat
Banker's Cheque (Through A/c) ^v	All Categories	PKR 300/- Flat
Cheque Book Issuance	All Categories	PKR 15/- Flat per leave
Stop Cheque Charges	All Categories	PKR 450/- Flat per instruction
Issuance of SBP/NBP Cheques	All Categories	PKR 500/- Flat
Standing Order Issuance/Amendment	All Categories	PKR 240/- Flat per transaction
Cancellation of Banker's Cheque	All Categories	PKR 200/- Flat ^{vi}
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 1,000/- (Refer to I-SOBC)
Cash Withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 16.16/- to PKR 16.59/- (Subject to Region)
Debit Card Annual Fee	Individuals Only	Between PKR 600/- to PKR 7,000/- annually (Refer to I-SOBC)
Online/Local Funds/Transfers ^{vii}	All Categories	PKR 240/- Flat
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
IBFT (ATM, Internet Banking & Mobile)	All Categories	PKR 50/- to PKR 150/- (Refer to I-SOBC)

Customer Name: _____

CNIC: _____

Customer Signature

Date: _____

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

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.

i Within city over PKR 500,000/- per day

ii Intercity over PKR 500,000/- per day

iii Intercity up to PKR 500,000/- per day

iv Courier charges will be recovered where applicable

v 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

vi 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.

vii Free for within city and within catchment area of one clearing house, HBL cheque to be obtained from account holders for all LFT above