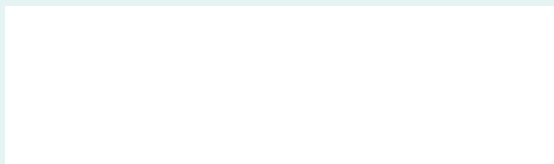


HBL BasicBankingAccount is specially designed to cater the needs of individuals who need a simple bank account with low transactional requirements.

Features

- No minimum balance charges
- Up to two free chequing withdrawals through cash/clearing per monthⁱ
- Open Account with just PKR 1,000/-

Particulars	Categories	Charges
Duplicate Account Statement	All Categories	PKR 30/- Statement
Transaction Charges ⁱⁱ	All Categories	PKR 50/- per debit
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal ⁱⁱⁱ	All Categories	0.15% of transaction amount, minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal ^{iv}	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal ^{ix}	All Categories	0.125% of transaction amount, minimum PKR 600/-
Bank Certificate ^v	All Categories	PKR 300/- Flat
Banker's Cheque (Through A/c) ^{vi}	All Categories	PKR 300/- Flat
Cheque Book Issuance	All Categories	PKR 12/- Flat per leave
Stop Cheque Charges	All Categories	PKR 450/- Flat
Delivery of Cheque Book by Mail	All Categories	PKR 150/- Flat
Issuance of SBP/NBP Cheques	All Categories	PKR 500/- Flat
Standing Order Issuance/Amendment	All Categories	PKR 240/- Flat
Cancellation of Banker's Cheque	All Categories	PKR 200/- Flat ^{vii}
Debit Card - Supplementary	Individuals Only	PKR Nil to PKR 900/- (Refer to SOBC)
Debit Card - Replacement	Individuals Only	PKR 250/- to PKR 1000/- (Refer to SOBC)
Cash Withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 16.16 to PKR 16.59 (Subject to Region)
Debit Card (Primary)	Individuals Only	Between PKR 600/- to PKR 7,000/- annually (Refer to SOBC)
Online/Local Funds Transfer ^{viii}	All Categories	Within City free Intercity PKR 240/- Flat
Issuance of CDR from Account	All Categories	PKR 200/- Flat
Cancellation of CDR issued from Account	All Categories	PKR 200/- Flat
Issuance of Duplicate CDR issued from Account	All Categories	PKR 240/- Flat
Overseas Employment Certificate	All Categories	PKR 500/- Flat



Customer Signature

Customer Name: _____

CNIC: _____

Date: _____

ⁱ For charges on more transactions, refer to SOBC

ⁱⁱ Exemptions: Including Armed Forces employees/pensioners opened for salary and pension purposes including widows, children of deceased employees eligible for family pension/ benevolent fund grant etc./senior citizens and handicapped

ⁱⁱⁱ Within city 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. Charges amount should not exceed PKR 25/- inclusive of FED

^{vii} 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 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.

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

^{ix} Intercity over PKR 500,000/- per day

The key fact sheet of BasicBanking Account is self-explicit and all 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 branches or HBL PhoneBanking at 111-111-425.

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

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time. Please refer to SOBC for further details.

All other applicable Government levies on any specified service will be charged in addition to the service charges.