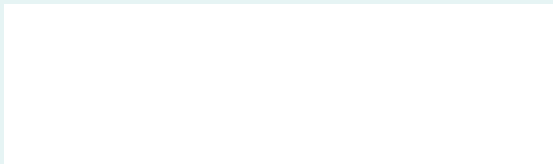


HBL Islamic FC PLS Account is specially designed to cater the needs of Pakistanis and foreign nationals who wish to maintain a Shariah compliant foreign currency account in USD, GBP and EUR and earn profits depending on choice of currency.

- Profit calculation basis is on monthly average balance.
- Profit distribution basis is quarterly or as communicated by the bank from time to time
- 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 RS 35/
Bank Certificate <sup>i</sup>	All Categories	Equivalent of RS.300/-Flat
Overseas employment certificate <sup>i</sup>	All Categories	Equivalent of RS.500/-Flat
Clearing of inward Return cheques	All Categories	USD.5/-Flat or equivalent per cheque
Cheque Book issuance	All Categories	Equivalent of RS.15/-Flat per leaf
Stop Cheque Charges	All Categories	US \$10 or equivalent flat per instruction
Delivery of Cheque Book by Mail	All Categories	Equivalent of RS.150/-Flat
Issuance of FDD	All Categories	@ 0.25% Minimum RS.1000/- <sup>ii</sup>
Issuance of FTT	All Categories	@ 0.25% Minimum RS.750/- <sup>ii</sup>
Duplicate FDD	All Categories	Normal Issuance Charges of FDD <sup>ii</sup>
Cancellation charges of FDD	All Categories	RS.500/- Plus drawee bank charges <sup>ii</sup>



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.