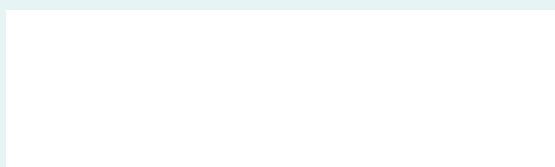


HBL Al-Irtifa is a Shariah compliant saving account for business entities that offers higher potential rate of returns enabling them to maximize their wealth.

**Features**

- Open an account with just PKR 500,000/-
- 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
Transaction Charges <sup>i</sup>	All Categories	PKR 50/- Fat per debit transaction
Duplicate Account Statement	All Categories	PKR 35/- Statement
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/- Flat
Inter Branch Transactions – Cash Withdrawal <sup>ii</sup>	All Categories	0.125% of the transaction amount with minimum PKR 600/-
Inter Branch Transactions – Cash Withdrawal <sup>iii</sup>	All Categories	PKR 370/- Flat
Bank Certificate <sup>iv</sup>	All Categories	PKR 300/- Flat
Oversees Employment Certificate <sup>iv</sup>	All Categories	PKR 500/- Flat
Banker's Cheque (Through A/c) <sup>v</sup>	All Categories	PKR 250/- Flat
Cheque Book Issuance	All Categories	PKR 15/- Flat per leave
Stop Cheque Charges	All Categories	PKR 400/- Flat per instruction
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 200/- per transaction
Cancellation of Banker's Cheque	All Categories	PKR 200/- Flat <sup>vi</sup>
Debit Card Annual Fee - Supplementary	Individuals Only	Between PKR 350/- to PKR 750/- (Refer to I-SOBC)
Debit Card Replacement Fee	Individuals Only	Between PKR 300/- to PKR 1,000/- (Refer to I-SOBC)
Cash Withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/- Flat
Debit Card Annual Fee	Individuals Only	Between PKR 700/- to PKR 7,000/- annually (Refer to I-SOBC)
Online/Local Funds/Transfers <sup>vii</sup>	All Categories	PKR 200/- flat
ATM International Cash Withdrawal	All Categories	3% of withdrawn or PKR 300/- per transaction, whichever is higher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/- PKR 150/- (Refer to I-SOBC)



Customer Signature

Customer Name: \_\_\_\_\_

CNIC: \_\_\_\_\_

Date: \_\_\_\_\_

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

- i This will be in addition to normal charges if any, applicable on that particular service, excluding system generated debit transactions and will be recovered daily
- ii Within city or 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