

HBL Islamic Asaan Account is specially designed to offer ease of account opening to the unbanked/underbanked masses who need a simple Shariah compliant bank account that is easy to manage.

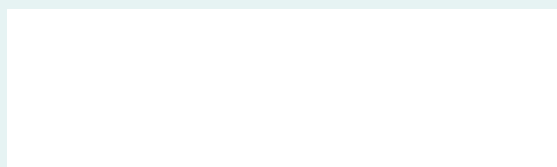
Free Services

- No Minimum Balance charges
- Up to Four Free Over-the-Counter Debit Withdrawals in a calendar month.
- Open Account with just PKR 100
- Free PayPak Debit Card Issuance
- No service charges at the time of account opening/closing

Limits

- Total Cumulative Debit in a calendar month: PKR 500,000
- Maximum Credit ledger balance: PKR 500,000
- Outward Remittance is restricted

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 35/-statement
Transaction Charges ⁱ	All Categories	PKR 50/-per debit
Inter Branch Transactions – Cash Deposit (Intercity)	All Categories	PKR 370/-Flat
Inter Branch Transactions -Cash Withdrawal ⁱⁱ	All Categories	0.125% of transaction amount. Min: PKR 600
Inter Branch Transactions -Cash Withdrawal ⁱⁱⁱ	All Categories	PKR 370 Flat
Bank Certificate ^{iv}	All Categories	PKR 300/-Flat
Overseas Employment Certificate ^v	All Categories	PKR 500/-Flat
Bankers Cheque (Through A/c) ^v	All Categories	PKR 250/-Flat
Cheque Book issuance	All Categories	PKR 15/-Flat per leaf
Stop Cheque Charges	All Categories	PKR 400/-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 ^{vi}	All Categories	PKR 200/-Flat
Cancelation of Bankers Cheque	All Categories	PKR 200/Flat ^{vii}
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/- per withdrawal
Debit Card (PayPak)	Individuals only	Free issuance of PayPak Debit Card. Subsequent annual fee: PKR 700/-
Debit Card (others)	Individuals only	PKR 700 to PKR 7000 (Refer to I-SOBC)
Online/Local Funds Transfer ^{viii}	All Categories	PKR 200/-Flat
IBFT (ATM, Internet and Mobile)	All Categories	PKR 50 - PKR 150 (Refer to I-SOBC)



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

- i For more than 4 customer initiated over the counter (OTC) debit transactions during a calendar month, except system generated debit transactions and withdrawals through ATMs.
- ii Within city or Intercity over PKR 500,000 per day
- iii Intercity upto 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 Rs.25/- per instrument, whichever is less.
- vi In addition to normal remittance charges
- 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 favor of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department/ Issued in favor 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

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