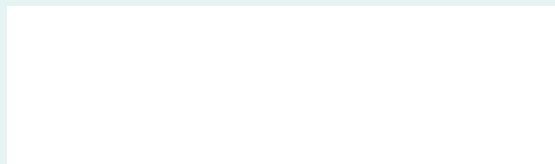


HBL Islamic Basic Banking Account is specially designed to cater the needs of individuals who need a simple Shariah compliant bank account with low transactional requirements. This account is based on the concept of Qard.

Free Services

- Up to two free chequing withdrawals through cash/clearing per month
- Open Account with just PKR 1,000.

Particular	Category	Charges
Duplicate Account Statement	All Categories	PKR 30/-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	0.15% of transaction amount. Min: PKR 600
Inter Branch Transactions –Cash Withdrawal ⁱⁱⁱ	All Categories	0.125% of transaction amount. Min: PKR 600
Inter Branch Transactions –Cash Withdrawal ^{iv}	All Categories	PKR 370 Flat
Bank Certificate ^v	All Categories	PKR 300/-Flat
Overseas employment certificate ^v	All Categories	PKR 500/-Flat
Bankers Cheque (Through A/c) ^{vi}	All Categories	PKR 300/-Flat
Cheque Book issuance	All Categories	PKR 15/-Flat per leaf
Stop Cheque Charges	All Categories	PKR 450/-per transaction
Issuance of SBP/NBP cheques	All Categories	PKR 500/-Flat
Standing Order Issuance/amendment ^{vii}	All Categories	PKR 240/-per transaction
Cancelation of Bankers Cheque	All Categories	PKR 200/Flat ^{viii}
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 1000/- (Refer to I-SOBC)
Cash withdrawal at 1 Link & Mnet ATMs	All Categories	PKR 13/-
Debit Card	Individuals only	Between PKR 600 to PKR 7,000 annually (Refer to I-SOBC)
Online/local Funds Transfer ^{ix}	All Categories	PKR 240/-Flat
IBFT (ATM, Internet & Mobile)	All Categories	PKR 50 - PKR 150 (Refer to I-SOBC)



Customer Sign

Customer Name: _____

CNIC: _____

Date: _____

i Incase of more than 2 customer initiated debit transactions during a calendar month except withdrawals through ATM and system generated debit transactions.

ii Within city over PKR 500,000 per day

iii Intercity over PKR 500,000/- per day

iv Intercity upto 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 Rs.25/- per instrument, whichever is less..

vii In addition to Normal Remittance Charges

viii 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.

ix 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 IslamicBasicBankingAccount (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 IslamicBasicBankingAccount.

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.