



Key Fact Statement Sheet for Konnect Wallet Account

Konnect Account	Date (This will be date KFS is printed):	DD-MM-YYYY
	IMPORTANT: Read this document carefully if you are considering opening a new account. It is available in English and Urdu. You may also use this document to compare different accounts offered by other banks. You have the right to receive KFS from other banks for comparison.	

Account type and Salient Features:
 The information is accurate as of the date above. Services, fees and markup rates may change on quarterly basis. For updated fees/charges, you may visit our website or visit our branches.
 This information is as per the prevailing Schedule of Bank Charges (SoBC) as of 1st Jan, 2025
 You can find full list available of all bank charges (SOBC) at: <https://www.hbl.com/personal/konnect>

Particulars	Currency	L0	L1	L2	Corporate	Home Remittance Account
		PKR	PKR	PKR	PKR	PKR
Minimum Balance	to open	0	0	0	0	0
	to keep	0	0	0	0	0
Account Maintenance Fee		0	0	0	0	0

Service Charges
 IMPORTANT: This is a list of the main service charges for this account. It does not include all charges. You can find full list available of all bank charges (SOBC) at: <https://www.hbl.com/personal/konnect> or call 111-425-111 24 hours Phone Banking . Please note that all bank charges are exclusive of applicable taxes.

Services	Modes	Conventional				
		L0	L1	L2	Corporate	Home Remittance Account
SMS Alerts	ADC/Digital	0	0	0	0	0
	Clearing	N/A	N/A	N/A	N/A	N/A
	For other transactions	0	0	0	0	0
Debit Cards	PayPak Chip	N/A	1500/ 500	1100	1500	1500
	Annual	0	0	0	0	0
Statement of Account	Half Yearly	0	0	0	0	0
	Duplicate	0	0	0	0	0
	Others	0	0	0	0	0
Fund Transfer	ADC/Digital Channels	0	0	0	0	0
	Others	0	0	0	0	0
Digital Banking	Internet Banking subscription (onetime & annual)	NA	NA	NA	NA	NA
	Mobile Banking subscription (onetime & annual)	0	0	0	0	0
HBL Branchless Banking / Konnect by HBL (Charges are inclusive of FED)						
a	Utility Bill Payment					NIL
b	Initial Deposit - Konnect by HBL Mobile Account					NIL
c	Cash Deposit - Konnect by HBL Mobile Account		Deposit Amount			0.5% of Deposit Amount + tax
d	Utility Bill Payment - Konnect by HBL Mobile Account					NIL
e	Money Transfer - Konnect by HBL Mobile Account to Konnect by HBL Mobile Account					
i)	Money Transfer Sending		Transaction			NIL
ii)	Money Transfer Receiving					NIL
iii)	Money Transfer Sending at Agent's location					Rs. 10 per transaction
Note: Transaction Limits (Separate for Sending & Receiving): Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts.						
f	Money Transfer - Konnect by HBL Mobile Account to CNIC					
i)	Money Transfer - Sending*	Transfer			Rs. 55 per transaction	
		Transfer			Rs. 110 per transaction	
		Transfer			Rs. 155 per transaction	
		Transfer			Rs. 210 per transaction	
		Transfer			Rs. 260 per transaction	
		Transfer			Rs. 310 per transaction	
		Transfer			Rs. 365 per transaction	
		Transfer			Rs. 420 per transaction	
		Transfer			Rs. 490 per transaction	
		Transfer			Rs. 550 per transaction	
Note: If transaction is executed at agent location additional Rs.10 will be charged as Agent Fee.						
ii)	Money Transfer - Receiving		Nil			
g	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location					
i)	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's location	Transfer			Rs. 30 per transaction	
		Transfer			Rs. 60 per transaction	
		Transfer			Rs. 78 per transaction	
		Transfer			Rs. 96 per transaction	
		Transfer			Rs. 108 per transaction	
		Transfer			Rs. 126 per transaction	
		Transfer			Rs. 144 per transaction	
		Transfer			Rs. 156 per transaction	
		Transfer			Rs. 186 per transaction	
Transfer			Rs. 204 per transaction			
h	Money Transfer - Konnect by HBL Mobile Account to HBL Core Banking Account					
i)	Fund Transfer		*NIL			
* will be updated as per SBP's directives						
i	Money Transfer - Konnect by HBL Mobile Account to Other Bank Accounts (IBFT)					
		Transfer			Rs. 0 per transaction	
		Transfer			Rs. 1 per transaction	
		Transfer			Rs. 2 per transaction	
		Transfer			Rs. 3 per transaction	
		Transfer			Rs. 4 per transaction	
		Transfer			Rs. 5 per transaction	
		Transfer			Rs. 6 per transaction	
		Transfer			Rs. 7 per transaction	
Transfer			Rs. 8 per transaction			

			Transfer	Rs. 9 per transaction
			Transfer	Rs. 10 per transaction
			Transfer	Rs. 11 per transaction
			Transfer	Rs. 12 per transaction
			Transfer	Rs. 13 per transaction
			Transfer	Rs. 14 per transaction
			Transfer	Rs. 15 per transaction
			Transfer	Rs. 16 per transaction
			Transfer	Rs. 17 per transaction
			Transfer	Rs. 18 per transaction
			Transfer	Rs. 19 per transaction
			Transfer	Rs. 20 per transaction
			Transfer	Rs. 21 per transaction
			Transfer	Rs. 22 per transaction
			Transfer	Rs. 23 per transaction
			Transfer	Rs. 24 per transaction
	j	Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account		
			Transfer	Rs. 15 per transaction
			Transfer	Rs. 15 per transaction
			Transfer	Rs. 20 per transaction
			Transfer	Rs. 45 per transaction
			Transfer	Rs. 80 per transaction
			Transfer	Rs. 100 per transaction
			Transfer	Rs. 125 per transaction
			Transfer	Rs. 180 per transaction
			Transfer	Rs. 230 per transaction
			Transfer	Rs. 280 per transaction
			Transfer	Rs. 330 per transaction
			Transfer	Rs. 380 per transaction
			Transfer	Rs. 470 per transaction
			Transfer	Rs. 560 per transaction
			Transfer	Rs. 690 per transaction
			<i>* For transactions through Home remittance account, Account fee will be 50% of the above mentioned slab.</i>	
	k	Cash Withdrawal from ATM - Konnect by HBL Mobile Account		
			Transfer	Rs.12 per transaction
			Transfer	Rs.25 per transaction
			Transfer	Rs.40 per transaction
			Transfer	Rs.50 per transaction
			Transfer	Rs.60 per transaction
			Transfer	Rs.75 per transaction
			Transfer	Rs.90 per transaction
			Transfer	Rs.100 per transaction
			Transfer	Rs.125 per transaction
			Transfer	Rs.150 per transaction
			<i>*Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'ax' below). * For transactions through Home Remittance Account, Account fee will be 50% of the above mentioned slab.</i>	
	l	Cash Withdrawal from Non-HBL ATM - Konnect by HBL Mobile Account		
	i)	Cash Withdrawal		Rs. 23.44/- per transaction Flat
	ii)	Receipt Charges	Rs. 3.13/- per transaction	
	iii)	Balance Inquiry (HBL & Non-HBL ATM)	Rs. 3.13/- per inquiry	
	m		Gulak Variants	Pre-mature Penalty Charges
			Gulak 1,000	Rs. 85 per transaction
			Gulak 2,500	Rs. 120 per transaction
			Gulak 4,000	Rs. 150 per transaction
			Gulak 7,500	Rs. 300 per transaction
			Gulak 10,000	Rs. 330 per transaction
			Gulak 15,000	Rs. 400 per transaction
			Gulak 20,000	Rs. 600 per transaction
			Gulak 40,000	Rs. 1,000 per transaction
			Note:	
			1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change	
	n	Cash Deposit into HBL Core Banking Account at Agent's location		
			Transfer	Rs. 30 per transaction
			Transfer	Rs. 30 per transaction
			Transfer	Rs. 35 per transaction
			Transfer	Rs. 48 per transaction
			Transfer	Rs. 55 per transaction
			Transfer	Rs. 65 per transaction
			Transfer	Rs. 70 per transaction
			Transfer	Rs. 120 per transaction
			Transfer	Rs. 150 per transaction
			Transfer	Rs. 180 per transaction
			Transfer	Rs. 210 per transaction
			Transfer	Rs. 240 per transaction
			Transfer	Rs. 270 per transaction
	o	HBL ATM biometric verification		Rs.15 per transaction
	p	Balance Inquiry - Konnect by HBL Mobile Account		NIL
	q	Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL
	r	Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked)		NIL
	s	Pensioner Proof of Life (POL)		NIL
	t	View Mini Statement - Konnect by HBL Mobile Account		NIL
	u	Air Time Top Up - Konnect by HBLs Agent & Mobile Account		NIL
	v	Mobile Account Opening on Agent and Customer App		NIL
	w	Average Minimum Balance required		NIL
	x	Balance Inquiry through SMS		NIL
	y	Upgrade of MW Account		NIL
	z	Funds Transfer to RAAST ID		NIL

	aa	Corporate Clients			Pricing will be set as mutual agreement between parties
	ab	Account Maintenance			NIL
	ac	SMS Alerts for Customers			NIL
	ad	SMS Alerts for Agents			Rs. 230/- per month (inclusive of tax)
	ae	MPIN Creation			NIL
	af	MPIN Change			NIL
	ag	App Login			NIL
	ah	Postpaid Bill Payment OTC			NIL
	ai	Donations OTC			NIL
	aj	Balance Check Via USSD			NIL
	ak	Receive International Remittance			NIL
	al	Postpaid Bill Payment through M-Wallet			NIL
	am	Mini statement M- Wallet/App			NIL
Annual		Donations through M-Wallet			NIL
	ao	Internet Bill Payment OTC			NIL
	ap	Internet Bill Payment M-Wallet			NIL
	aq	Debit Card PIN Creation / Change			NIL
	ar	IBFT Incoming			NIL
	as	Account in-activity fee (Applicable in case of no activity in account for 12 months)			NIL
	at	In App BVS charges			NIL
	au	USSD Platform Fee/transaction*			NIL
	av	Transaction processing Fee **			NIL
	aw	App Platform Fee/transaction ***			NIL
		* All financial/Non-financial transactions done via USSD platform. ** A transaction processing fee will be recovered for all IBFT Mobile Wallet transactions as per 1-link SOC.			
	ax	Debit Cards			
	i	Debit Cards	Annual Fee	Free ONUS ATM Cash Withdrawal Limit/ Month	
	ii	Agent Debit Card	Rs. 1,100 per Debit Card	Free	
	iii	Konnect Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	
	iv	Konnect Islamic Debit Card 1500	Rs. 1,500 per Debit Card	Rs. 200,000/-	
	v	SCO Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-	
	vi	Kissan Card for Punjab Agri	Rs. 500 per Debit Card	Rs. 30,000/-	
	vii	Kissan Card for KPK Agri	Rs. 500 per Debit Card	Rs. 30,000/-	
	viii	HAW Debit Card	Rs. 1,500 per Debit Card	Rs. 200,000/-	
	ay	Card Replacement Charges	Rs. 600/-		
	az	Remittance Package			
		Packages	Fee	Free Cash-in	Free Cash-out
	i	Bronze (1 Month)	Rs. 265 per	Rs. 25,000	Rs. 25,000
	ii	Silver (1 Month)	Rs. 550 per	Rs. 200,000	Rs. 200,000
	iii	Gold (Yearly)	Rs. 3,780 per	Rs. 100,000	Rs. 100,000
	iv	Platinum (Yearly)	Rs. 4,725 per	Rs. 200,000	Rs. 200,000
Closure of Account	Customer request	0	0	0	0
	ba	Digital Credit			
			Duration	Charges	
	i	Service charges	7 days	3.2% of the loan amount	
	ii		14 days	6.4% of the loan amount	
	iii		21 days	9.6% of the loan amount	
	iv		28 days	12.8% of the loan amount	
		Service charges will be deducted one time at the time of disbursement of loan			
		Late Payment Charges (LPC)	4.5% of the outstanding amount.		
		LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount.			
You Must Know					
<p>Requirements to open an account: To open the account you will need to satisfy some identification requirements as per regulatory instructions and banks' internal policies. These may include providing documents and information to verify your identity. Such information may be required on a periodic basis. Please ask us for more details by visiting any of our branch for more details, call 111-425-111 or visit www.hbl.com for more information.</p> <p>Cheque Bounce: Dishonoring of cheques is a criminal offence under section 489-F of the Pakistan Penal Code of 1860 and section 20 of the Financial Institutions (Recoveries of Finance) Ordinance of 2001; and is subject to a criminal trial in Pakistan. Accordingly, you should be writing cheques with utmost prudence.</p> <p>Safe Custody: Safe custody of access tools to your account like ATM cards, PINs, Cheques, e-banking usernames, passwords; other personal information, (such as DOB, Mother's Maiden Name etc.) is your responsibility. Bank cannot be held responsible in case of a security lapse at the customer's end. HBL never calls you to ask for your personal information from any number including 111-425-111. HBL will never ask for your sensitive information (password, debit card #, PIN, CNIC, OTP, CVV) via call, SMS or email. Kindly do not disclose details to anyone. Be extra vigilant and do not provide any sensitive information (PIN/password/CNIC/ATM/Credit card #) over the internet, telephone, SMS email, or social media.</p> <p>Record updation: Always keep profiles/records updated with the bank to avoid missing any significant communication. You can call 111-666-425 to update details or visit www.hbl.com for more details.</p> <p>What happens if you do not use this account for a long period? If your account remains inoperative for 12 months, it will be treated as inactive/dormant. If your account becomes dormant, you will be unable to execute any debit transaction till the account is activated. To reactivate your account, you must visit Konnect retail agent to update records and reactivate your account or call 111-425-111.</p>			<p>Unclaimed Deposits: In terms of Section 31 of Banking Companies Ordinance, 1962 all deposits which have not been operated during the period of last ten years, except deposits in the name of a minor or a Government or a court of law, are surrendered to State Bank of Pakistan (SBP) by the relevant banks, after meeting the conditions as per provisions of law. The surrendered deposits can be claimed through the respective banks. For further information, please contact 111-425-111</p> <p>Closing this account: In order to close your account, please follow bank laid down internal procedures, for further guidance please contact the 111-425-111</p> <p>How can you get assistance or make a complaint? Habib Bank Limited, Complaint Management Unit 9th Floor, HBL Plaza, I.I. Chundrigar Road, Karachi, Pakistan Helpline: 021-111-425-111 For Inquiries: customer.care@hbl.com For Complaints: customer.complaints@hbl.com or lodge it via customer APP Website: www.hbl.com</p> <p>If you are not satisfied with our response, you may contact : If the bank resolution is not satisfactory or there is no response provided within 45 days, then a complaint may be filed with the Banking Mohtasib Pakistan. https://www.bankingmohtasib.gov.pk/complaints.php or drop a written complaint at,</p>		
I ACKNOWLEDGE RECEIVING AND UNDERSTAND THIS KEY FACT STATEMENT					

Customer Name:		Date:	
Product Chosen:			
Mandate of account:	Single/Joint/Either or Survivor		
Address			
Contact No.:	Mobile No.	Email Address	
Customer Signature		Signature Verified	