

| HBL | | | | | | FED/ST Applicable | |
|--|---|---|--|-------------------------|------------------------------|------------------------------|-----|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | | | | |
| Description | | | Charges | | | | |
| INTERNATIONAL BANKING | | | | | | | |
| Part A IMPORTS | | | | | | | |
| 1 | | | Annual volume during a calendar year | 1st Qtr or part thereof | Each sub Qtr or part thereof | Minimum Amount per LC | |
| | a | Letter of Credit (Sight/ Usance/ Deffered Payment) Opening Commission | Upto Rs. 25 M | 0.40% Per Quarter | 0.25% Per Quarter | Rs. 2,000/- per LC | |
| | b | | Exceeding Rs. 25 M to Rs. 50 M | 0.35% Per Quarter | 0.20% Per Quarter | | |
| | c | | Exceeding Rs. 50 M to Rs. 100 M | 0.30% Per Quarter | 0.20% Per Quarter | | |
| | d | | Above Rs.100 M | Negotiable Per Quarter | Negotiable Per Quarter | | |
| | e | Plus: Swift Charges Rs. 2,000/- Flat Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost) | | | | | NO |
| | f | Note:- a) (i) If concessional rates are approved by the Functional Head, these are subject to the fulfilment of requirements mentioned in para # (ii) below, otherwise full rate shall be charged. (ii) Projected Annual Volume to be ascertained and approved by Functional Head. (iii) Commitment letter to be obtained from the customer for recovering "Difference" in commission arising out of shortfall in business volumes at the end of the year. (iv) Branches on the basis of TI Report 2-00A will monitor Import Business against concessional rate and recover Commission if any due to shortfall in the volume of Business. (v) Recovery of commission, if any, due to shortfall in volumes of business will be made by the branches at the end of the year. (vi) Any waiver will be approved by respective Functional Head. | | | | | |
| | | Note:-b) If party makes payment of Import Bill in Foreign Currency in which LC was opened. | (i) Commission in lieu of exchange @ 0.12 % will be recovered plus Handling Charges Rs. 800/- Flat | | | | YES |
| | | | (ii) Commission @ 0.12% will be recovered if Foreign Exchange Cover provided by the client is through another Bank plus Handling Charges Rs.1,000/- Flat | | | | YES |
| | | Note:-c) Additional Charges Rs.800/- Flat will be recovered for the issuance of certificate to the remitting bank. This charge will be applicable when Customer arranges remittance through another Bank. | | | | | YES |
| | Note:-d) L/C Commission will also be recovered for un-expired L/C period due to exchange rate fluctuation by virtue of providing forward cover to the customer after opening of L/C. | | | | | YES | |
| g | L/C opened under "Supplier Credit", "Pay As You Earn Scheme" - for period over one year. | 0.40% per quarter or part thereof upto final payment - Minimum Rs.2,200/- At the time of opening of L/C, commission to be charged on full amount of L/C liability plus interest payable thereon for the period from the date of opening of L/C until its expiry. Thereafter, commission is to be recovered on six monthly basis on outstanding/ reducing liability, as per Schedule of Charges applicable as at that date. | | | | YES | |
| h | In case of L/G undertaking to be issued favouring SBP for providing forward cover exchange risk under Suppliers /Buyers Credit "Pay As You Earn Scheme" and "Deferred Payment" L/C on behalf of applicant | L/G commission to be charged @ 1.6% per annum on reducing liability. Minimum Rs.2,000/- | | | | YES | |
| i | Non-Reimbursable Letters of Credit under Barter / Aid/ Loans & Authorization to Pay | 1.0% for first quarter and 0.30% for each subsequent quarter or part thereof. Minimum Rs.1,500/- | | | | YES | |
| 2 | REVALIDATION CHARGES | | | | | | |
| | Revalidation Commission for expired L/Cs revalidated | (i) Commission to be recovered from the date of last expiry of L/C until new expiry date, at rates applicable in case of opening of fresh L/C as in (1) above. (L/C commission will be calculated on the amount of liability as per Exchange Rate prevailing on the date of revalidation). (ii) Revalidation commission will be charged for one quarter, minimum as in (1) above on bill amount on acceptance by the applicant upon submission of documents against expired L/C at negotiating/opening bank's counters. | | | | YES | |
| 3 | Registration of Import Contract | | | | | | |
| | a | Contract Registration Fee | 0.20% Minimum Rs.2,000/- irrespective of import volumes | | | YES | |
| | b | Registered Contract Amendment Commission | Flat Charges Rs.1,200/- If amendment involves increase in amount then Commission will be charged @ 0.20% as mentioned above. Note: For Expired Contract Revalidation:- In addition to amendment charges, revalidation commission will be charged as per clause 3 (a) above. | | | YES | |
| | c | Service charges against retirement of import Collections received under Contracts | @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges | | | YES | |
| | d | Handling Charges of Import collections against contract (DP/DA) | Rs. 1,500/- Flat | | | YES | |

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| | Description | Charges | |
| 4 | L/C Amendment Charges | | |
| | a L/C Amendment Charges | Rs. 1,400/- Flat per transaction or commission under item (1) above, if amendment involves increase in amount and/or extension in period of shipment. Plus: Swift Charges Rs. 1,000/- Flat Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost) | YES NO |
| 5 | L/C Retirement Charges | | |
| | a Service charges against import transactions i.e. Import Bills (Sight / Usance) | @ 0.15% Minimum Rs.1,500/- | YES |
| | b If bills are to be drawn at usance under L/C | (a) Rs. 1,500/- Flat per bill to be charged at the time of retirement of bills. | YES |
| | | (b) Extra Commission @ 0.15% Minimum Rs.1,000/- per month is to be recovered/ charged for the usance import bills for any period beyond validity of L/C. (Note:- Commission will be recovered after expiry of L/C in advance on quarterly basis if usance period of a bill is beyond 179 days). (c) Import accepted bill of exchange under custody Rs. 500 per case | |
| | c Discrepancy in L/C Documents | If discrepancies are found by CTP in import L/C documents, US\$ 75/- will be claimed from negotiating bank as per standard clause being stipulated in all L/Cs. Plus correspondence charges US\$ 20/- | YES |
| d Handling charges against payment of import bills from the proceeds of FCF (Foreign Currency Financing) where L/C is established and shipping documents are received at another Bank | (i) Handling charges Rs.1,500/- | YES | |
| | (ii) Plus Swift Charges Rs.500/- | NO | |
| 6 | PAD / FPAD:- Payment Against Documents Import LC | | |
| | a Mark-up | Mark-up rate as per Credit Line in PKR is to be charged from the date of debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. In case of One Off Approval, Mark-up at Contractual rate to be applied from the debit to NOSTRO Account or PAD Lodgement whichever is earlier till the date of retirement, after adjustment of cash margin, if any. | |
| | b In addition to mark-up as per 6(a), Commission is to be charged as under: | | |
| | i If retired within 10 days from the date of lodgment | No Commission | - |
| | ii If retired within 15 days subsequent to the period at (i) above | @ 0.20% on purchase price. | YES |
| | iii If retired within next 15 days after the period mentioned at (ii) above | @ 0.25% on purchase price. | YES |
| | iv If retired after 40 days after the period mentioned at (iii) above | @ 0.35% on purchase price. | YES |
| | | Note a):- Mark-up would not be charged during the intermediary period of negotiation and retirement, if 100% Cash Margin is provided to the Bank at the time of opening of L/C. Please also note that where the importers deposit 100% Cash Margin prior to the date of negotiation, no mark-up will be charged on the Import bill during the intermediary period of negotiation and retirement, but where 100% cash margin has not been deposited, Markup as per Credit Line will be charged after adjustment of cash margin if any. If a party deposits 100% margin after the date of negotiation but before the date of lodgment of documents, Mark-up as per Credit Line will be charged from the date of negotiation till the date of deposit of 100% Cash Margin. | |
| | | Note b):- No mark up will be charged from the date of negotiation till the date of lodgment of documents received under Import L/Cs, where the payment as per reimbursement arrangement is made to the Negotiating Bank only on lodgment of the documents. | |
| | | Note c):- (i) In case of forced PAD/ Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only) Minimum Rs.2,500/-. (ii) In addition to commission at Note c(i) Mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability until date of final payment. In case of One Off Approval, in addition to commission at Note c(i) mark-up at normal commercial rate with penalty is to be applied from the date of negotiation till the date of retirement, after adjustment of cash margin, if any. | YES |
| 7 | L/C Cancellation Charges | | |
| | L/C cancellation charges | (i) Rs.2,000/- Flat (ii) Plus Swift charges Rs.500/- | YES NO |
| | | | |
| 8 | Credit Report Charges | | |
| | Credit report on Foreign Suppliers/ Buyers. | (i) Actual (ii) Plus Swift charges - Rs.500/- | NO NO |
| | | Note : In case credit report obtained from external agencies, actual Plus Swift Charges - Rs. 500/- or Courier Charges - Rs. 4,000/- (adjustable upon receipt of actual cost) to be recovered. | NO |

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| Description | | Charges | |
| 9 | FIM | | |
| | a | Handling charges on Retirement of Import Documents under Sight L/C by keeping the Consignment under Pledge (FIM):- | |
| | i | Arrangement of Facility | Nil |
| | ii | On one time Request. | @ 0.55% of Bill Amount |
| | iii | Due to Forced Clearance | @ 1.20% of Bill Amount |
| | b | Handling charges of D.A L/C Consignment cleared & kept under Pledge:- | |
| | i | Arranged at the time of opening of D.A L/C | @ 0.35% of Bill Amount |
| | ii | One time facility to customer on his request where Bank is not agreeable to deliver documents on D.A basis due to Forced PAD outstanding or any over dues in the account | @ 0.55% of Bill Amount |
| | iii | Where customer fails to accept documents on first presentation & Bank is forced to clear the Consignment & keep in Bonded warehouse | @ 1.20% of Bill Amount |
| | 10 | Import Bills Returned Unpaid | |
| | Import Bills returned unpaid. | Handling charges US \$ 100/- or equivalent in Pak Rupees. Plus Courier charges Rs. 4,000/- (adjustable upon receipt of actual cost) and any other charges from Beneficiary Bank for return of unpaid bills. | YES NO |
| | | Note: a) If documents received pertain to other banks in Pakistan or are sent to them on the instructions of the forwarding Bank. | Handling Charges US \$ 40 Plus Courier Charges of Rs. 250/- |
| | | Note: b) If forwarding Bank authorizes us to deliver documents free of cost | Handling Charges of Rs.2,000/- to be recovered from Drawee. |
| 11 | Documentary Collection | | |
| a | Service charges against retirement of import Collections received without Contracts | @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges | YES |
| b | Import documents received Directly/ Indirectly from the suppliers by the Bank without registration of contract and payment made thereagainst | Handling Charges Rs. 3,000/- per shipment. | YES |
| 12 | Open Account / Consignment | | |
| a | Service charges against Open Account/ Consignment | @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges | YES |
| b | Import documents received Directly/ Indirectly from the suppliers by the Applicant without registration of contract and payment made thereagainst | Handling Charges Rs. 3,000/- per shipment. | YES |
| 13 | Advance Payment without LC | | |
| a | Import against Advance payment to suppliers.(Without L/C). | (i) Rs. 1,500/- Flat at the time of remittance | YES |
| b | Service charges against Advance payment import | @ 0.15% Minimum Rs.1,500/- Plus Applicable Swift Charges | YES |
| 14 | Reimbursement Charges | | |
| | Reimbursement charges (Payable to reimbursing Banks) | At Actual | NO |
| 15 | Other Import Related Charges | | |
| a | Issuance of freight certificate for import on FOB basis. | Rs.1,000/- Flat | YES |
| b | Issuance of NOC for obtaining exchange rate/ loan from other bank against import bill | Rs.1,000/- Flat | YES |
| c | Expenses recovery protest / Legal charges | At Actual | NO |
| d | Extension in maturity of Usance Bills under L/C / Contract | Service charges Rs.1,500/- Flat per bill. | YES |
| e | FI Issued for transactions where remittance is not from Pakistan | Rs 1,500/- Flat Per FI | YES |
| f | Issuance of certificate regarding opening of LC for registration of contract with another Bank for booking of forward exchange cover at Importer's request | Rs.1,000/- per application flat for LC upto Rs.1 M Rs.1,500/- per application flat for LC over Rs.1 M | YES |

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| Description | Charges | | |
| 16 | Shipping Guarantees / Endorsement of Airway Bill / Railway Receipt / Truck Receipt | | |
| a | Delivery Order issued for release of AWB/RR/TR consignment in absence of original documents | Rs.2,000/- Flat | YES |
| b | Guarantees issued in favour of shipping companies in lieu of Bills of Lading | Rs.2,000/- Flat | YES |
| Part B EXPORTS | | | |
| 1 | L/C Advising | | |
| a | Advising L/C | (i) Rs. 2,000/- Flat for HBL Customers Rs. 2,500/- Flat for Non-HBL Customers (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | YES NO |
| b | Export L/C Pre-Advice. | (i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | YES NO |
| 2 | Amendment Advising. | | |
| | Amendment Advising. | (i) Rs.1,000/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | YES NO |
| 3 | Confirmation | | |
| | Confirmation/Acceptance | These charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Part 'S', Note No.7. | YES |
| 4 | Transfer of L/Cs. | | |
| | Transfer of Export L/Cs | Rs.2,000/- Flat | YES |
| 5 | Negotiation | | |
| a | Negotiation of Rupee Bills under Export LCs. | @ 0.25% Minimum Rs.1,000/- | YES |
| b | Export bill realized through FCY account. | @ 0.12% Minimum Rs.1,500/- | YES |
| c | Export Development Surcharge | Rs.80/- Flat per transaction | YES |
| d | Negotiation Charges (FCY L/C's):- | | |
| i | Clean Documents | Rs. 1,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost) | YES NO |
| ii | Discrepant Documents | Rs. 2,000/- Flat Plus Courier Charges Rs. 4,000/- (adjustable upon receipt of actual cost) | YES NO |
| | Note: - (1) In case of overdue FBP, Mark-up as per credit line to be recovered. (2) Negotiable where annual export business volume on Group Basis is above Rs.25 M, with the approval of Functional Head. If commitment of annual export business volume above Rs.25 M is not fulfilled then normal negotiation rates will be applicable and recoveries made in December. | | |
| e | Documents—Returned Unpaid | Rs. 600/- Flat per document plus charges of Correspondent Bank, if any. | YES |
| 6 | Reimbursement | | |
| | Reimbursement payment to other local banks from Non-Resident Rupee A/c. | Rs. 1,000/- Flat | YES |
| 7 | Processing of Documents under L/C restricted on other Banks | | |
| | Where documents are sent to other banks for negotiation under restricted L/C. | Rs.1,000/- Flat | YES |
| 8 | Handling of Duty Draw - Back Claims | | |
| a | Handling of Duty draw back claim | 0.25% minimum Rs.1,000/- per case to SBP. | YES |
| 9 | NOC Issuance / Documents Transferred | | |
| a | Transfer of export proceeds to other Bank. | Commission @ 0.12% Minimum Rs.1,000/- Maximum Rs.7,000/- | YES |
| b | ERF – NOC for Entitlement | Rs.1,200/- (Flat) per case | YES |
| c | Preparation of substitution case in export re-finances. | Rs.1,500 /- Flat | YES |
| 10 | Collections | | |
| a | Foreign Cheques/ Drafts/ FTCs | (i) 0.12% Minimum Rs. 200/- Maximum Rs. 1,200/- (ii) Courier Charges: Local - Within City: Rs. 150/- Flat Per Item Inland - Inter City: Rs. 250/- Flat Per Item Foreign: Rs. 4,000/- (adjustable upon receipt of actual cost) | YES NO |
| b | Foreign Documentary Bills for Collection (on which Bank does not earn any Exchange difference) | @ 0.20% Minimum Rs.1,000/- Maximum Rs.2,000/- | YES |
| c | FDBC where Bank earns exchange difference | Rs.500/- Flat Per Shipment | YES |

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| Description | | Charges | | | |
| | d | Transfer of FI to other bank or Cancellation of FI | Rs.1,200/- Flat | YES | |
| | e | Service charges against Export Documents sent on collection basis where payment cover is already received in our NOSTRO A/C. (Other than Advance Payment) | 0.13% minimum Rs. 1,500/- (i)Note:- The Bank will recover upfront Courier charges from Exporters - Rs. 4,000/- (adjustable upon receipt of actual cost) at the time of dispatch of documents or Courier charges as per Exporter's agreement with Courier Company. Exporters will have to produce copies of such agreements with Courier companies which are on Bank's panel. | YES NO | |
| | f | Export follow up-swift for payment/ acceptance | Rs. 600/- per case | NO | |
| | g | E-Commerce charges (B2C) handling | 0.12% minimum Rs.1,500/- | YES | |
| 11 | | Advance Payment Charges Handling Charges against advance payment received for export | 0.10% minimum Rs.1,000/- | YES | |
| Part C FOREIGN CURRENCY REMITTANCES | | | | | |
| A OUTWARD: | | | | | |
| 1 | a-i | Issuance of FDD from FC A/C & against PKR | @ 0.25% Minimum Rs.1,000/- | YES | |
| | | | Plus Swift charges Rs.500/- | NO | |
| | | | Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Free issuance of FDD for HBL at Work Account | | |
| | a-ii | Issuance of FFT from FC A/C & against PKR | @ 0.25% Minimum Rs.750/- | YES | |
| | | | Plus Swift charges Rs.500/- | NO | |
| | | | Note:- This commission will not be recovered where FC proceeds of Home Remittance are sent as settlement to the beneficiary's bank. - Commission Charges are to be waived for HBL at Work Account but SWIFT Charges will apply & should be deducted. | | |
| | b | Special remittances in respect of Shipping Freight, Dividend, Advertisement etc. | Service charges Rs.1,000/- per case in addition to normal remittance charges under 1(a) above. | YES | |
| | c | Local Foreign Funds Transfers (LFFT) | | | |
| | | LFFT within the same Branch or to any Branch within the same city, irrespective of amount | | Free | - |
| | | Intercity LFFT | | 0.10% Minimum - US\$ = 5/- GBP = 3/- Euro = 4/- CNY = 20/- Decimal charges will be rounded down | Depending on the currency in which transfer is being made YES |
| Note: Free Intercity LFFT for HBL at Work Account | | | | | |
| d | FFT/FDD | | | | |
| i | Cancellation Charges / Stop Payment per instrument. | Rs.500/- Plus Drawee Bank Charges if any. Plus Swift charges Rs.500/- | YES NO | | |
| e | Issuance of duplicate FDD | Normal Issuance Charges under 1(a) above. | YES | | |
| | | Plus Swift Charges - Rs.500/- for additional message. | NO | | |
| B INWARD | | | | | |
| 1 | a | Home Remittance | Nil | - | |
| | b | FCY Commercial / Home Remittances | Nil | - | |
| | c | Service charges on payment of all Inward Foreign Remittances (other than Home Remittances) to beneficiaries maintaining accounts with other Banks | Nil Note: Transaction charges will be updated as per SBP directives. | - | |
| | d | Remittances, Outward TT Through debit of accounts, Foreign Outward Drafts | Free if the deposit remains in the FC Account for 14 days, otherwise commission @ 0.25% (in FCY or Pak Rupees). Minimum Rs. 300/- Note: These Charges will be applicable only on the amount remitted / withdrawn within 14 days from the FCN amount deposited in the FC Accounts. | YES | |

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| <i>Description</i> | <i>Charges</i> | | |
| Part D | OTHER CHARGES ON FOREIGN EXCHANGE TRANSACTIONS | | |
| 1 | Correspondents' charges, if any, will be recovered | At actual | NO |
| 2 | Foreign bills sent for collection returned unpaid | Rs.500/- Flat Plus Correspondent Bank's Charges, if any Plus Swift charges Rs.500/- if applicable. | YES NO |
| 3 | Inward collections received (relating to F.C A/c) from abroad or local banks/ branches & where payment is demanded in Foreign Currency | US\$ 5/- for collection upto US\$ 1,000/- US\$ 15/- for collection above US\$ 1,000/- Plus Swift charges Rs.500/- | YES NO |
| 4 | Clean Inward Foreign Collection Cheque Return Charges (To be charged for sending back cheque to Collecting Bank through DHL). | US\$ 20/- (To be recovered from Collecting Bank) | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| 5 | Inward cheques received from local branches, up-country branches or local banks for payment in Pak. Rupees. (Convert the relevant Foreign Currency at the buying rate) | Commission @ 0.15% Minimum Rs.250/- Plus Swift charges Rs.500/- | YES NO |
| 6 | Issuance of Proceeds Realization Certificate, if transaction is older than one year | Rs.500/- Flat per certificate. | YES |
| 7 | Standing Instruction Charges in Foreign Currency A/c | US\$ 5/- per transaction plus actual remittance charges as applicable. | YES |
| 8 | Charges for Exports to Afghanistan against deposit/surrender of FCY Notes | @ 0.45% Minimum Rs.1,500/- | YES |
| 9 | Debit Authority Issuance Charges | | |
| | Currency | Current Refund Charges | |
| | SAR | 50.00 | NO |
| | CAD | 20.00 | NO |
| | EUR | 20.00 | NO |
| | DKK | 110.00 | NO |
| | USD | 20.00 | NO |
| | GBP | 15.00 | NO |
| | AED | 75.00 | NO |
| | SGD | 20.00 | NO |
| | AUD | 20.00 | NO |
| | NOK | 150.00 | NO |
| | SEK | 150.00 | NO |
| | CHF | 20.00 | NO |

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| Description | | Charges | | |
| DOMESTIC BANKING | | | | |
| Part E REMITTANCES | | | | |
| 1 | Issuance of Banker's Cheque | | | |
| a | Through A/c | | Rs. 600/- Flat | YES |
| | Note (i): Charges for issuance of Banker's Cheque for payment of fee/dues in favor of Educational Institutions, HEC/Board etc. 0.50% of fee/dues or Rs. 25/- per instrument*, whichever is less. *Charges amount should not exceed Rs.25/- inclusive of FED. Note (ii): No issuance charges on Banker's Cheque for: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) HBL Nisa Plus Current Account (c) HBL Haryali Account (d) HBL @Work Account | | | YES |
| b | For Cash Management customers, Charges (for Collection & Payments) as per specific agreement with them along with Functional Head approval. | | | YES |
| c | Cancellation of Bankers Cheque | | Rs. 600/- Flat | YES |
| | Note:- No cancellation charges on Banker's Cheque : (i) Issued in favour of Ministry of Food, Government of Pakistan, as an advance deposit against BARDANA (Jute Bags) only during wheat procurement season. (ii) Issued in favour of Government Departments as Security Deposit and refunded to the Purchaser on recommendation of the same Government Department. (iii) Issued in favour of Educational Institutions, HEC/Board etc. (iv) Following are exempted from these charges: (a) HBL Freedom A/c if the monthly average balance is PKR 40,000/- or more (b) Nisa Plus Current Account (c) HBL Haryali Account | | | |
| d | Issuance of Replacement, in case of lost Banker's Cheque | Same as Banker's Cheque issuance charges Terms & Conditions apply | | YES |
| e | Courier Delivery of Banker's Cheque | | Rs. 250/- | NO |
| 2 | Call Deposit Receipt (CDR) | | | |
| a | Issuance from Account | | Rs. 250/- | YES |
| b | Cancellation of CDR issued from Account | | Rs. 250/- | YES |
| c | Issuance of Duplicate CDR issued from account | | Rs. 250/- | YES |
| | Note: HBL Haryali Account is exempted from charges of issuance and cancellation of CDR. | | | |
| 3 | Special Pre-printed Drafts for CMD Customers | @ 0.04% - issuance charges or as per agreement by CMD with the customer. | | YES |
| 4 | Inter Branch Online Transactions / Cross Branch Offline Transfers | | | |
| | Product | Transaction | Charges | Payable By |
| a | Deposit (Cash) | (i) Within City | Free | Depositor |
| | | (ii) Inter city | Rs. 500/- Flat | |
| b | Deposit (Cash) BB C8 Accounts | (i) Within City | Free | Depositor |
| | | (ii) Inter city | Free | |
| c | Withdrawals (Cash) | (i) Within City | Free | Account Holder |
| | | (ii) Inter-city upto Rs. 500,000/- per transaction | Rs. 370- Flat | |
| | | (iii) Inter-City Over Rs. 500,000/- per transaction | 0.15% of the transaction amount | |
| d | FCY Within City Deposit / Withdrawal | Free | | |
| e | FCY Intercity Deposit / Withdrawal | 0.10% or Minimum - USD = 5/- GBP = 3/- EUR = 4/- CNY = 20/- Decimal charges will be rounded down | | YES |
| f | Cheque Deposits (HBL Cheque - For credit to HBL Account) | (i) Within city and within the Catchment area of One Clearing House | Free | NO |
| | | (ii) Inter city | Free | |
| g | Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account | Flat Rs.400/- | | Beneficiary |
| h | Local Funds Transfers (LFTs) Online Funds Transfer / Cross Branch Transfers | (i) Within city and within the Catchment area of One Clearing House | Free | Account Holder |
| | | (ii) Inter city | *NIL | |

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| Description | | | Charges | | | |
| Note : HBL Cheque to be obtained from Account Holders for all LFTs (e) above. | | | | | | |
| Note:-1 (a) Where link is down, remittance may be sent by other means without extra charges. (b) All on-line transactions should be treated as within city between following cities: (i) Islamabad & Rawalpindi (ii) Chenab Nagar (Rabwah) and Chinniot (iii) Khushab & Jauharabad | | | | | | |
| Note:-2 (a) As per HOK instructions all HBL Cheques deposited at Branch Counters which are drawn on Misys Branches must be collected through Online facility instead of NIFT. | | | | | YES | |
| (b) Collection of Non HBL Cheque Rs.300/- Flat (Plus FED) where NIFT facility is available otherwise Normal OBC Charges are to be recovered. | | | | | YES | |
| Note:-3) Cash Management as per agreement signed with the customer. | | | | | YES | |
| Note:-4) Cash Management as per Schedule of Charges where no written agreement is available. | | | | | YES | |
| Note:-5) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the Educational Institution through Cash Deposit / LFT / IBTS / Cross Branch Transaction etc. | | | | | | |
| Note:-6) Charges mentioned in Point 4 (a, c & g) above are not applicable to HBL Freedom on maintaining PKR 40,000 or above monthly average balance, HBL at Work Account Holders, HBL ReadyCash customers and HBL Haryali Accounts. | | | | | | |
| Note:-7) All charges pertaining to intercity funds transfers under this section will be exempted in case of sales of third party mutual fund transactions. | | | | | | |
| *Note: NIL - Charges will be updated against MT 103 as per SBP's directives. | | | | | | |
| 5 Inter Bank Funds Transfer (IBFT) through Branch | | | | | | |
| Inter Bank Funds Transfer (IBFT) | | Transfer Amount | | Charges | | |
| | | Rs. 1 - 25,000 | | Free | | |
| | | Rs. 25,001 and above | | Up to 0.1% or Rs. 200 | | |
| | | Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower. * Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges. | | | | YES |
| 6 3rd Party Funds Transfer using SBP's, RTGS System - MT 103 Facility | | | | | | |
| Threshold amount of 3rd Party Funds Transfer through RTGS via MT-103 is Rs. 1 Million | | | | | | |
| Funds Outflow | Transaction Time Window | Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187 | HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049 | Total Charges to be recovered from Customers (PKR) | | |
| Monday to Friday | 9:00 AM to 1:30 PM | *NIL | *NIL | *NIL | | |
| | 1:30 PM to 3:00 PM | *NIL | *NIL | *NIL | | |
| | 3:00 PM to 4:00 PM | *NIL | *NIL | *NIL | | |
| Funds In-flow | NIL | | | | | |
| *Note: NIL - Charges will be updated against MT 103 as per SBP's directives. | | | | | | |
| 7 3rd Party Funds Transfer using SBP's, RTGS System - MT 102 Facility | | | | | | |
| Threshold amount of 3rd Party Funds Transfer through RTGS via MT-102 is Rs. 100,000/- | | | | | | |
| Funds Outflow | Transaction Time Window | Charges Payable to SBP Per Transaction (PKR) G.L.Code-9903187 | *HBL Share of Charges Per Transaction (PKR) G.L.Code-9914049 | Total Charges to be recovered from Customers (PKR) | | |
| Monday to Friday | First Batch 12:00 PM | *NIL | *NIL | *NIL | | |
| | 2nd Batch 3:30 PM | *NIL | *NIL | *NIL | | |
| Funds In-flow | NIL | | | | | |
| *Note: NIL - Charges will be updated against MT 102 as per SBP's directives. | | | | | | |
| Part F BILLS | | | | | | |
| 1 Collection | | | | | | |
| a | Documentary | @ 0.40% Minimum Rs.1,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | | | YES NO | |
| b | Clean (including cheques/ dividend warrants/ drafts etc.) | @ 0.25% Minimum Rs.300/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) No charges on LBC i.e. proceeds of other banks cheques collected in cash OR routed through account maintained with local NBP branch and vice versa. | | | YES NO | |
| c | Cheques received for collection directly from other Banks | @ 0.25% Minimum Rs.500/- Maximum Rs.10,000/- (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | | | YES NO | |
| d | Charges for USS drafts / cheques presented in clearing | Rs.350/- per instrument Flat | | | YES | |
| e | Intercity clearing through NIFT | Rs. 350/- per instrument Flat | | | YES | |
| Note (1): No charges for transactions between following twin cities:- (i) Rawalpindi & Islamabad. (ii) Chenab Nagar (Rabwah) and Chinniot. (iii) Khushab & Jauharabad. | | | | | | |
| Note (2): No charges within Catchment Area of NIFT in All Regions, if clearing is handled as local clearing and not as intercity clearing. | | | | | | |
| Note (3): Following are exempted from these charges: (i) HBL Freedom A/c holder is exempted from these charges on maintaining PKR 40,000 or above monthly average balance (ii) HBL Haryali (iii) HBL ReadyCash Customers | | | | | | |

| HBL | | | FED/ST Applicable |
|--|---|---|---|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| f | Urgent collection of local cheques for Rs.500,000/- and above | Rs.500/- per collection. | YES |
| g | Returning Charges for Intercity Clearing / Collection (Documentary / Clean) | Rs. 500/- Flat | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| | | (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) Only for OBC. | NO |
| 2 | Inland Imports | | |
| a | Opening Commission | Upto Rs. 25 M Exceeding Rs. 25 M to Rs. 50 M Exceeding Rs. 50 M to Rs. 100 M Above Rs. 100 M | 0.40% per quarter 0.35% per quarter 0.30% per quarter Negotiable Per Quarter |
| | | Plus Swift Charges Rs. 500/- Flat Courier Charges Rs. 150/- (in case of within city) or Rs. 250/- (in case of intercity) | Minimum Rs. 2,500/- per LC YES NO NO |
| | | Note: Charges negotiable on case-to-case basis under approval of Functional Head. | |
| b | Amendments charges without increase in amount | Rs.1,500/- Flat | YES |
| c | Amendment involving increase in amount and / or extension in period of shipment | Rs.1,500/- per transaction or Commission as per (2a) above, in case of increase in amount or extension in validity of LC. | YES |
| d | Extension in maturity of Usance Bills | Service charges Rs. 1,000/- Flat per bill | YES |
| e | Cancellation Charges. (Cancellation with mutual consent of Bank & Customer/ Beneficiary) | Rs.1,500/- Flat | YES |
| f | Handling commission on inland import collection bills | Rs.600/- Flat per collection. | YES |
| g | Handling of discrepant documents | Rs.1,500/- Flat | YES |
| h | Service charges against retirement of Inland LC (Sight / Usance) | @ 0.15% Minimum Rs.1,500/- | YES |
| i | If bill matures after expiry of L/C | Usual charges as in (h) above plus delivery of documents against acceptance commission @0.10% per month on bill amount on realization from the date of expiry of L/C. Minimum Rs.600/-. | YES |
| j | Inland Forced PAD | (i) In case of forced PAD / Liability is created due to non payment of any bill on maturity, commission @ 0.45% is to be recovered (once only). (ii) In addition to commission at (i) above mark-up with penalty as per Credit Line will be applied from the date of maturity / creation of forced liability till date of final payment. In case of One Off Approval, in addition to commission at (i) above, mark-up at normal Commercial rate with penalty will be applied from the date of maturity / creation of forced liability till date of final payment. | YES YES |
| k | Inland PAD | Mark-up as per Credit Line plus Commission @ 0.25%. In case of One Off Approval, Mark-up at Normal commercial rate plus Commission @ 0.25% is to be recovered. | YES |
| 3 | Purchase of Bills, Cheques etc. | | |
| a | Documentary Bills other than those drawn against Letters of Credit | Same charges as for collection cited at 1(a) above. Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment. | YES YES |
| b | Clean Bills (Cheques, Drafts etc) | Same charges as for collection cited at 1(b) above. Plus Mark-up as per Credit Line from the date of purchase to the date of payment. In case of One Off Approvals, Mark-up at normal Commercial rate is to be applied from the date of purchase to the date of payment. | YES |
| | | Note:- Salary cheques issued by Controller of Military Accounts are exempted from charges cited at 1(b) and 1 (f) above and markup. However, Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) are to be recovered. | |
| i | Postage Local (within city) - Rs.30/- Inland (Inter City) 50/- per item / Courier charges Local (within city) Rs.150/- Inland (Inter-city) Rs.250/- per item are to be recovered on collection of each instrument (whether clean or documentary). | | NO NO |
| ii | Collecting Bank's Charges and Swift / Courier Charges will be extra. | | NO |
| c | Mark-up shall be applied as under on bills purchased/ negotiated. | | |
| i | If retired up to 21 st day from the date of purchase. | Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied. | |
| ii | If retired during next 210 days. | Mark-up as per Credit Line on Actual Finance. In case of One Off Approval, Mark-up at normal Commercial rate on Actual Finance is to be applied. Plus Bank's commission @ 20 paise per Rs.100/-. | YES |

| HBL | | | FED/ST Applicable |
|--|---|--|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| d | Handling Commission on Invoice Financing (Exports) | Rs. 1,500/- per case | YES |
| e | Supply Chain Finance - Commission on Local Invoice Discounting | As Approved by Business Functional Head | YES |
| 4 | Inland Exports | | |
| 4.1 | Inland LC Advising / Confirmation | | |
| a | Advising / Amendment Charges. | Rs.1,500/- Flat (ii) Plus Courier Charges Rs.150/- (in case of within city) or Rs.250/- (in case of intercity) | YES NO |
| b | To add Confirmation on LC Charges | As per Credit Risk (to be approved by FID). | YES |
| 4.2 | SIGHT BILLS | | |
| a | Negotiation / Collection Commission | Commission @ 0.55% Minimum Rs.600/- Plus Markup as per Credit Line or normal Commercial rate from date of Negotiation till realization. | YES |
| b | Collection charges (Inland L/Cs) | Rs.1,000/- Flat. | YES |
| c | Collection charges for restricted L/C (where negotiation is restricted to some other Bank and presented to us for forwarding). | Rs.1,000/- Flat. | YES |
| d | If negotiation is restricted to some other Bank. | Forwarding branch should recover Handling Charge of Rs.500/- (Flat) per bill plus actual charges of Negotiating Bank. | YES |
| 4.3 | USANCE BILLS | | |
| a | Negotiation/ Collection Charges | Commission @ 0.40% - Minimum Rs.1,000/- | YES |
| b | In case of purchase | Plus Markup as per Credit Line from date of Negotiation till maturity. | YES |
| | Note:- All other charges such as Postages / Courier / Collecting agent's charges etc, wherever applicable will be extra. | | |
| Part G | FINANCES / ADVANCES | | |
| A | PROJECT FINANCE | | |
| 1 | Project Application Fee (Non Refundable) After acceptance of sanction by the company but before disbursement of the total amount of sanction (Funded and Non Funded Both) | On case to case basis as per agreement with the party. | YES |
| 2 | Fee and Charges in respect of project financing in addition to interest/return on investment:- | | |
| a | Commitment Fee (on un-disbursed balance) | On case to case basis as per agreement with the party. | YES |
| b | Project Monitoring fee (on Funded & Non Funded both) | On case to case basis as per agreement with the party. | YES |
| c | Legal documentation fee | On case to case basis as per agreement with the party. | NO |
| d | Trustee-ship fee (to be recovered in case of consortium financing). | On case to case basis as per agreement with the party. | YES |
| e | Consortium Agent Fee | On case to case basis as per agreement with the party. | YES |
| f | Re-structuring & Re-scheduling fee of Project Finance including all types of Moratorium / Deferments. | On case to case basis as per agreement with the party. | YES |
| g | Valuation of Fixed Assets | On case to case basis as per agreement with the party. | YES |
| | Note for 1 and 2 above:- Charges to be approved by the Functional Head / Competent Authority. | | |
| B | WORKING CAPITAL LOANS/ ADVANCES/ AUTO LEASE (OTHER THAN CONSUMER FINANCE) AND COMMERCIAL LENDING | | |
| 1 | Legal documentation fee in all cases of fund based and non fund based facilities | Legal Documentation Fee will be recovered from all customers @ 0.15%. Minimum Rs.1,500/- Maximum Rs.5,000/- per proposal on the amount of documentation (i.e. principal plus mark-up) at the time of initial disbursement, enhancement, additional financing & change in securities / collateral of fund based & non-fund based facilities. However, finances against Bank Deposits / Govt. Securities (where no legal opinion is sought), shall be exempted from this fee. | NO |
| | | (a) Legal Opinion, Preparation of MODTD/Legal Mortgage, Verification genuineness along with Search of Property Document. | Actual |
| | | (b) Stamp duty on Control & Security Documents (as per Stamp Duty Act applicable in each Province) | Actual |
| | | (c) Registration Fee & Charge Search Report | Actual |
| | | Note: Legal documentation fee has to be recovered in addition to the charges under (a), (b) & (c) above. | |

| HBL | | | FED/ST Applicable |
|--|--|---|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| | Description | Charges | |
| 2 | Handling Charges for Facilities (Funds Based & Non Funds Based) Rs. 40 M upto Rs. 100 M | | |
| | a CREDIT SANCTION (New facility/Initial) | @ 0.12% minimum of Rs.40,000/- of funded facilities including usance L/Cs or As approved by Business Functional Head. | YES |
| | b Interim (any change in the facility/security) | Rs.10,000/- Flat (per amendment) For SMEs Rs.3,000/- Flat or As approved by Business Functional Head. | YES |
| | c Enhancement | @ 0.10% of the enhanced funded amount including Usance L/Cs. | YES |
| | d Facilities on Short form for One Off | Minimum Rs.2,000/- | YES |
| | e Annual Review Fee (on Renewal) | @ 0.1% to 1.0% Negotiable - subject to Exposure & Trade Business routed annually on case to case basis, with the approval of Functional Head. | YES |
| | | Note : i) Renewal for shorter periods, proportionate fee to be recovered i.e., 1/4th - 3 Months, 1/2 - 6 Months, and 3/4th - 9 Months ii) Maximum fee of 1% will be charged in the absence of specific approval for reduced rate by Functional Head. | |
| | f Front end / Arrangement fee | @ 1.50% Flat wherever applicable at Bank's discretion | YES |
| | g Penal Charges in case of overdue of FCIF, FAFB, FAPC, FIM, FATR, FCF, FCBP, IDP, ERF & IDBP | Additional charges @ 4% will be levied over & above the normal commercial markup rate agreed. For ERF (Penal Mark-up Rate will be 6MK + 4%) | YES |
| | | Note:- Exceeding Rs.100.00 M as per approved arrangements with the customers and approval of the Functional Head / Competent Authority. The negotiated charges should be mentioned in the Credit Proposal of the Customer. | YES |
| 3 | Restructuring & Rescheduling Fee on Term Loans (DF/FAF) including all types of moratorium/ deferments | @ 0.20% of rescheduled / restructured amount. (No charges upto Rs.0.5 M). | YES |
| | Negotiation (Clean) without recourse | 2% of Negotiated Value | YES |
| | | Note: Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the Customer. | |
| 4 | Application Processing Charges for Fresh, Enhancement, Reduction of all types of limits upto Rs.40(M). (Funds Based and Non Funds Based) | Fresh / Enhancement / Decrease / Renewal | |
| | Facility Amount | Charges | Minimum |
| | Up to Rs. 1 M | - | Rs. 3,000/- |
| | above Rs. 1 M to Rs. 2 M | - | Rs. 5,000/- |
| | above Rs. 2 M to Rs. 5 M | 0.15% | Rs. 7,500/- |
| | above Rs. 5 M to Rs. 10 M | 0.15% | Rs. 10,000/- |
| | above Rs. 10 M to Rs. 20 M | 0.25% | Rs. 25,000/- |
| | above Rs. 20 M to Rs.40 M | 0.20% | Rs. 40,000/- |
| | Interim Enhancement/ Changes/ One off | - | Rs. 10,000/- |
| | Temporary Extensions | - | Rs. 2,000/- |
| | | For Supply Chain Finance – As Approved by Business Functional Head | |
| | | Note:- These charges are not applicable to the following categories: - | |
| | | a) Export Refinance. | |
| | b) Finances 100% secured by deposits with our Bank. | | |
| | c) All Staff Finances. | | |
| 5 | Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB & ALS) | | |
| | Application Processing Fee | Rs. 100/- Flat | YES |
| 6 | Replacement of securities under lien with the Bank (except at the time of annual review of facilities and other than our own Bank's deposits under lien. | Rs.2,000/- Flat | YES |

| HBL | | | FED/ST Applicable |
|--|---|--|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| C | SWIFT FINANCE | | |
| a | Application Processing Fee | Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront). | YES |
| b | Annual Renewal Fee | Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront). | YES |
| c | Interim Facility Enhancement | Rs. 1,200/- Flat - Facility size upto Rs. 1,000,000/- (Non-Refundable, Payable Upfront). Rs. 3,000/- Flat - Facility size above Rs.1,000,000/- to upto Rs.5,000,000/- (Non-Refundable, Payable Upfront). Rs. 6,000/- Flat - Facility size above Rs.5,000,000/- & less than Rs.50,000,000/- (Non-Refundable, Payable Upfront). Rs. 18,000/- Flat - Facility size Rs.50,000,000/- & above. (Non-Refundable, Payable Upfront). | YES |
| | (1) All commission/other charges applicable on LG and LC facilities will be as per Schedule of Charges. | | |
| D | HBL SMALL BUSINESS FINANCE | | |
| a | Application Processing Fee | @ 0.20% of the facility amount, Minimum Rs. 12,000/- (One-time implied - Non-refundable, Payable Up-front) | YES |
| b | Annual Renewal Fee | @ 0.10% of the facility amount, Minimum Rs. 6,000/- (Non-refundable, Payable Up-front) | YES |
| c | Interim Facility Enhancement Fee | @ 0.10% of the amount of excess requested over approved limits, Minimum Rs. 6,000/- (Non-refundable, Payable Up-front) | YES |
| d | L/G Court/Custom Guarantees | 0.50% per Quarter | YES |
| e | LG (All other Types) | 0.40% per Quarter | YES |
| f | Letter of Credit | As per SOBC | YES |
| g | Shipment Guarantee | As per SOBC | YES |
| E | HBL POS FINANCE | | |
| a | Application Processing Fee | 0.10% of the facility amount, min. Rs. 10,000/- (Non-refundable, payable up-front) | YES |
| b | Annual Renewal Fee | 0.05% of the facility amount, min. Rs. 5,000/- (Non-refundable, payable up-front) | YES |
| c | Commitment Fee for utilizing atleast 60% of limit | 0.1% of the limit amount on renewal | YES |
| F | HBL SAAF FINANCE | | |
| a | Application Processing Fee | Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes) | YES |
| b | Annual Renewal and Review Charges | Rs. 6,000/- or 0.5% whichever is higher (excl. FED & Taxes) | YES |
| G | HBL ASAAAN FINANCE | | |
| a | Application Processing Fee | Rs. 10,000/- or 1% whichever is higher (excl. FED & Taxes) | |
| b | Annual Renewal and Review Charges | Rs. 6,000/- or 0.5% whichever is higher (excl. FED & Taxes) | |
| H | LEASING FINANCE (Machinery) | | |
| a | Front end Fee | @ 1.0% of the lease amount (Waiver subject to approval by Functional Head and in the light of credit rating and business relationship with the customers). | YES |
| b | Legal Documentation Fee | (i) Rs. 3,000/- Flat in each case (ii) Actual out of pocket expenses (if First and Second charge is created) | NO NO |
| c | Commitment Fee (On un- disbursed amount / balance) | @ 1/12 of 1% per month or part thereof on un-disbursed amount/balance starting 30 days after the date of approval. (Waiver subject to approval by Functional Head in the light of credit rating and business relationship with the customer). | YES |
| d | Machinery Lease for Corporate, processing Fee | @ 0.5% of amount of finance, Minimum Rs.6,000/- non-refundable. | YES |
| I | AGRICULTURE BANKING | | |
| 1 | PRODUCTION AND DEVELOPMENT | | |
| | Application Processing Charges for New to Bank/Existing Renewals/Enhancement in | | |
| a | Upto Rs.500 K | Rs. 2,500/- Flat | |
| b | Above Rs.500 K and Upto 1 M | Rs. 5,000/- Flat | |
| c | Above Rs.1 M and Upto Rs.5 M | Rs. 7,500/- Flat | |
| d | Above Rs.5 M and Upto Rs.10M | Rs. 10,500/- Flat | YES |
| e | Above Rs.10 M | 0.1% of the finance amount | |
| f | Per Tractor | Rs. 3,500/- Flat | YES |
| g | Prime Minister's Youth Business & Agriculture Loan Scheme | Rs. 100/- Flat | YES |

| HBL | | | FED/ST Applicable |
|--|--|--|---|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| 2 | AGRICULTURE BUSINESS FINANCE | | |
| | Application Processing Charges for New to Bank/Existing Renewals/Enhancement in existing exposure/ Additional Product to existing customer (Fund Based Facility only). | | |
| a | Up to Rs. 10 M | Rs. 15,000/- Flat | |
| b | Above Rs. 10 M and up to Rs. 40 M | 0.15% of the finance amount 0.05% of the finance amount (financing against EWR/ liquid securities) | |
| c | Above Rs. 40 M (New facility/ Initial) | 0.12% minimum of Rs. 40,000/- of total funded facilities | |
| d | Interim (any change in the facility/ security) | Rs. 5,000/- Flat | YES |
| e | Property Evaluation Fee | Actual Cost | |
| f | Legal Fee | Actual Cost | |
| g | Credit/Market Check & Income at Actual Estimation Fee | Actual Cost | |
| h | Insurance Premium Rate (if applicable) | Actual Cost | |
| | * All actual stamp duties, legal charges, levies along with other applicable charges will be paid by the Borrower prior to disbursement and mortgage creation. | | |
| J | OTHER CHARGES ON ADVANCES | | |
| 1 | a | For the issuance of NOC on the request of customers for creating additional / pari-passu charge/ second charge on their fixed assets for acquiring further project finances from other banks/ financial institutions | Rs.10,000/- Flat per transaction |
| | b | For the issuance of NOC on the request of Customers for creating charge on their current assets | Rs.10,000/- Flat per transaction |
| 2 | a | Redemption of charge fee to be recovered from party when Bank officers are called before Registrar for redemption of the mortgage | Rs.2,500/- Flat per property. |
| 3 | a | Registration with SECP & Lawyer's charges for both Private & Public limited companies where charge on current or fixed Assets is registered | Actual Cost - Plus Rs.1,200/- per case. |
| | b | Registration of charge at Registrar's Office for Partnership / Proprietorship firms / Individual finances exceeding Rs.0.5 (M) for mortgage at registrar of Property office | Actual Cost - Plus Rs.1,000/- per case. |
| | c | For finances below Rs.0.5 (M) Partnership / Proprietorship / Individual borrowers | Actual Cost. |
| 4 | | To mark lien on securities issued by other institutions | Rs.500/- Flat per trip |
| 5 | | Collection/Encashment of profit coupons on Govt. Savings Certificates issued by other Banks/Saving Centers under lien with us. | Rs.250/- Flat per trip |
| 6 | | For Finances against Pledge/ Hypothecation | |
| | a | Godown Rent | Actual |
| | b | Stock Inspection Charges. (Hypothecation/ Pledge) inspection frequency as per credit approval and/or as per credit policy | Rs. 4,500/- per inspection per site (exclusive of applicable Govt. / Provincial Taxes) |
| | c | In case of Muccadam (Managed Pledge) | Rs. 30,000/- per month per pledge site (exclusive of applicable Govt. / Provincial Taxes) |
| | d | Other incidental expenses (Insurance Premium, Legal charges) | Actual Cost |
| | Note:- No charges in case of occasional surprise checking of godowns carried by the Bank's Executives/ Representatives/ External and Internal Auditors. | | |

| HBL | | | | | FED/ST Applicable | |
|--|-----|--|---|--|---|---|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | | | |
| <i>Description</i> | | <i>Charges</i> | | | | |
| 7 | | For Finances against Land, Building, Plant & Machinery | | | - | |
| | a | Valuation | Schedule of Valuation charges for Industrial / Commercial / Residential / Agriculture Properties (including Land / Open Plots) | | | - |
| | | Value of Assets Rs. | Land & Building Rs. | Land, Building, Plant & Machinery Rs. | Current Assets / Commodities / Inventories etc. including vehicles Rs. | - |
| | | Up to 10 M | 6,250 | 12,500 | 6,250 | - |
| | | Above 10 to 25 M | 12,500 | 18,750 | 12,500 | - |
| | | Above 25 to 50 M | 18,750 | 31,250 | 18,750 | - |
| | | Above 50 to 100 M | 25,000 | 43,750 | 25,000 | - |
| | | Above 100 to 200 M | 31,250 | 56,250 | 31,250 | - |
| | | Above 200 M. to 500 M | 43,750 | 81,250 | 43,750 | - |
| | | Above 500 M. to 1,000 M | 62,500 | 112,500 | 62,500 | - |
| | | Above 1,000 M & above | (minimum 62.5K) @ 0.005% or Negotiable | (minimum 112.5K) @ 0.008% or Negotiable | (minimum 62.5K) @ 0.005% or Negotiable | - |
| | | Desktop Valuation | 5,000/- Per Valuation | | | - |
| | | * In case the valuation site is 50 KM or 100 KM away from Valuator Office OR RHQ Office, Rs.4,000/- & Rs.6,000/- respectively are to be paid as Travelling Expenses to the Valuator. | | | | |
| | | * Assignments where Bank is paying the charges, will be negotiated on case-to-case basis. | | | | |
| | | Note: Above mentioned charges are exclusive of applicable Govt./ Provincial Taxes. | | | | |
| Part H | | CONSUMER FINANCES | | | | |
| 1 | | HBL CarLoan | | | | |
| | 1.1 | Application Processing Fee (Inclusive of documentation charges) | Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon Approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/- | | YES | |
| | 1.2 | Early Settlement Charges | 1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement. | | YES | |
| | 1.3 | Partial Payment | 1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled. | | YES | |
| | 1.4 | Vehicle Appraisal (if applicable) | Actual | | YES | |
| | 1.5 | Re-possession Charges. | Actual or Rs.50,000/- whichever is Lower. | | YES | |
| | 1.6 | Legal Notice Fee | Actual Cost. | | YES | |
| | 1.7 | Late Payment Charges | Rs.1,500/- per late payment | | YES | |
| 2 | | HBL HomeLoan | | | | |
| | 2.1 | Processing charges | Rs.10,000/- Inclusive of: - Verification - Credit Report: Actual Upto Rs. 150/- | | YES | |
| | 2.2 | Early Termination/ Settlement Charges | 5% of Principal settled | | YES | |
| | 2.3 | Partial Payment Charges | 10% of Principal settled 5% after 50% of Tenure has passed | | YES | |
| | 2.4 | Legal Opinion | Rs. 10,000/- | | NO | |
| | 2.5 | Property Appraisal | Rs. 3,500/- per valuation | | NO | |
| | 2.6 | Property Insurance premium | Property Insurance Premium borne by the Bank | | NO | |
| | 2.7 | Late Payment Charges | Rs. 1,000/- per late payment | | YES | |
| | 2.8 | Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection) | Actual to be borne by the Customer | | NO | |

| HBL | | | | FED/ST Applicable |
|--|--|---|---|---|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | |
| Description | | Charges | | |
| 3 | Personal Loans | | | |
| 3.1 | Processing charges (inclusive of documentation charges, verification and stamp duty) | Salary Transfer : Topup : Deposit Based : Loans via Mobile App: Institutional / Corporate Segment : | Rs. 6,000/- or 1.25% of the loan amount whichever is higher As per Agreement. | YES |
| | | Note: 50% discount on personal loan processing fee for HBL Nisa Accountholders. | | |
| 3.2 | Early settlement Charges. | 7% of the outstanding loan amount | | YES |
| 3.3 | Partial Payment | 5% of Partial Payment amount Not allowed in Year 1 Partial payment amount cannot be more than 6 monthly installments. Partial payment can be done once in the complete tenure. | | |
| 3.4 | Late Payment Charges | Rs. 1,250/- per late payment | | YES |
| 4 | ReadyCash | | | |
| 4.1 | Processing Charges | Rs. 5,500 or 1.25% of the loan amount whichever is higher | | YES |
| 4.2 | Annual Renewal Fee | Rs. 5,000/- | | YES |
| 4.3 | Late Payment Charges | Rs. 1,250/- per late payment | | YES |
| 4.4 | Limit Enhancement fee | Rs. 2,500 per limit enhancement | | YES |
| 5 | HBL Credit Cards | HBL CreditCard | HBL FuelSaver | |
| a | Service Charges | Maximum 42% per annum of outstanding amount | Maximum 42% per annum of outstanding amount | NO |
| b | BTF Service Charges | 24% per annum of outstanding BTF amount. | 24% per annum of outstanding BTF amount. | NO |
| c | HBL Installment Plan (HIP) Service Charges | 24% per annum of outstanding HIP amount | 24% per annum of outstanding HIP amount | NO |
| d | Cash Advance Service Charges | 42% per annum of outstanding cash advance amount | 42% per annum of outstanding cash advance amount | NO |
| e | Annual Fee | Rs. 6,000/- for HBL Green Card Rs. 12,000/- for HBL Gold Card Rs. 20,000/- for HBL Platinum Card | | YES |
| f | Supplementary Fee | Rs. 3,000/- for HBL Green Card Rs. 6,000/- for HBL Gold Card Rs. 10,000/- for HBL Platinum Card | | YES |
| g | Monthly Fee (Basic) | | Rs. 350/- for HBL Fuel Saver Green Card Rs. 700/- for HBL Fuel Saver Gold Card | YES |
| h | Monthly Fee (Supplementary) | | Rs. 175/- for HBL Fuel Saver Green Card Rs. 350/- for HBL Fuel Saver Gold Card | YES |
| i | BTF Processing Charges | Rs.500/- or 3% of the transferred amount, whichever is higher | Rs.500/- or 3% of the transferred amount, whichever is higher | YES |
| j | Late Fee | Rs. 2,000/- per month | | YES |
| k | Voucher Retrieval Fee | Rs. 1000/- per transaction | | YES |
| l | Arbitration Charges for Disputed Transactions | US\$ 500/- or equivalent in Pak Rupee | | YES |
| m | Card Replacement Fee | Rs. 1,000/- per card | | YES |
| n | Cash Advance Issuance Fee | Rs. 1,000/- or 3% of withdrawn | | YES |
| o | Banker's Cheque Issuance Fee | Rs.500/- per cheque | | YES |
| p | Early Payment Charges for installment plan | 5% of remaining principal balance | | YES |
| q | Foreign Transaction Charges | 4% of transaction amount | | YES |
| r | Card Conversion Fee | Rs.600/- per card | | YES |
| s | Returned Cheque Charges | Rs.1,000/- per cheque | | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| t | SMS Alert Charges | Free | | YES |
| u | HBL Installment Plan Processing Charges/HIP Fees | Rs. 1,000/- per installment plan | | YES |

| HBL | | | FED/ST Applicable |
|--|--|---|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| 6 | HBL Insurance Scheme | | |
| a | Credit Shelter | 0.50% of outstanding balance | YES |
| b | Credit Shelter Plus | 0.073% of credit limit | YES |
| c | Income Continuation - Plan-A | Rs. 399/- per month | YES |
| d | Income Continuation - Plan-B | Rs. 250/- per month | YES |
| e | Total Assurance - Plan A | Rs. 300/- per month | YES |
| f | Total Assurance - Plan B | Rs. 575/- per month | YES |
| g | Triple Health Cash Plan | Minimum Rs. 175/- and maximum Rs.970/- per month (varies according to plan) | YES |
| h | HBL Wallet Plan | Rs. 199/- per month | YES |
| i | HBL Family Protect - A | Rs. 165/- per month | YES |
| j | HBL Family Protect - B | Rs. 1,650/- per year | YES |
| k | HBL LifePlus - A | Rs. 250/- per month | YES |
| l | HBL LifePlus - B | Rs. 325/- per month | YES |
| m | HBL My Health Forever | Rs. 3,000/- per year | YES |
| n | Credit Shield Plus | 0.79% of total outstanding balance | YES |
| Part I STANDING INSTRUCTIONS CHARGES | | | |
| 1 | a Standing Order/Balance Order charges will be recovered in addition to normal remittance charges | Rs. 290/- per transaction except deduction of loan installments. | YES |
| | b Amendment of Current Standing Order | Rs. 250/- Flat | YES |
| Part J SAFE CUSTODY OF ARTICLES IN SAFE DEPOSITS | | | |
| 1 | Articles in Safe Deposit- Fee for Articles in Safe Deposit (to be recovered in advance at the time of deposit or at the commencement of each quarter). | | |
| | a Boxes and Packages | Rs.5/- Flat per 100 cubic inches or any part thereof with a Minimum of Rs.400/- per quarter. | YES |
| | b Envelopes | Rs.3/- Flat per 25 square Inches or any part thereof with a Minimum of Rs.400/- per quarter. | YES |
| 2 | a Safe Deposit Lockers Fee (to be recovered in advance and at the commencement date yearly) | | |
| | Small | Rs. 6,000/- Flat per annum | YES |
| | Medium | Rs. 7,500/- Flat per annum | |
| | Large | Rs. 10,000/- Flat per annum | |
| | Extra Large | Rs. 13,500/- Flat per annum | |
| | Cubicle Locker | Rs. 40,000/- Flat per annum | |
| | Note: 50% waiver for HBL Nisa Accountholders on Safe Deposit Lockers Fee (annual fee) for the first year. For subsequent years, the annual fee will apply as per the latest SOBC. For customers with multiple NISA accounts, the 50% discount on the first year's annual locker rent will apply to each individual locker associated with every account they hold. | | |
| | b Late payment fee | 10% of the applicable annual advance locker rent with grace period of 30 days from the due date. | YES |
| | c Key Deposit (Will apply at the time of issuance of new locker). | | |
| | Note: Current Rate for the respective locker size will be applicable in case of customer status change. | | |
| | Small | Rs.3,500/- Flat | NO |
| | Medium | Rs.4,000/- Flat | |
| | Large/Extra Large | Rs.6,500/- Flat | |
| | Cubicle Locker | Rs.50,000/- Flat | |
| | d Breaking Charges | | |
| | For Small, Medium, Large & Extra Large Locker | Rs.4,000/- per Locker or actual cost whichever is more. | YES |
| | Cubicle Locker | Rs.6,000/- per Locker or actual cost whichever is more. | YES |
| | e Addition of New Locker Operator | Rs. 300/- | YES |
| | Note:- In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fee (with late payment fee) and break-opening charges should be recovered before the contents are delivered. | | |
| Part K GUARANTEES | | | |
| 1 | Guarantees issued in favour of Collector of Customs in lieu of payment of Duties/ levies. | @ 0.60% per quarter or part thereof. @ 0.40% per quarter or part thereof for Financial Institutions. @ 0.30% per quarter or part thereof (if 100% Cash Margin or Lien over Term / Saving Deposits). Minimum Rs.1,500/- to be recovered. | YES |
| 2 | Other Guarantees | (i) @ 0.45% per quarter or part thereof Minimum Rs.1,500/- (ii) If secured against 100% Cash Margin, Commission @ 0.40% per quarter or part thereof Minimum Rs.1,500/-. For SME Banking Customers: If secured against cash margin/ lien on deposit, for LGs up to Rs. 1 M; Commission @Rs. 5,000/- per Qtr. shall be charged (iii) Note:- In case the validity of guarantee is one year or more, then LG commission should be charged at prescribed applicable rate, Minimum Rs.1,500/- annually. (iv) Note: - For open-ended Guarantees, Commission to be recovered on Annual Basis as per (i) or (ii) above, as applicable or as per approval of competent authority. | YES YES YES |

| HBL | | | FED/ST Applicable | |
|--|---|---|---|-----|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | |
| Description | | Charges | | |
| 3 | a | Cross Border Back-to-Back Guarantees including Performance Bonds, Bid Bonds, Advance Payment Guarantees issued against Counter guarantees/Standby Letter of Credit (SBLC) of Foreign Banks/ Financial Institutions of Overseas Branches | (i) 0.45% per quarter or part thereof, Minimum USD 150/-. (ii) Commission on guarantees issued against Counter Guarantees / Standby L/Cs is determined based on issuing Bank/ Country & Value / Tenor of the Instrument, Minimum USD 150/- . These Charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI-GTS). Please refer Note No.7 under Part S. | YES |
| | b | Advising Charges for Guarantees or SBLCs issued by the Foreign Banks/ Financial Institutions or Overseas Branches | | YES |
| | (i) | If advised without any risk & responsibility | US \$ 75 or equivalent in other currencies | YES |
| | | Note: The similar rate will apply in the cases of advising of subsequent amendments. Claim handling charges shall not apply except communication cost as prescribed under K(4c). | | YES |
| | (ii) | If advised duly added with Confirmation | Rates as per K 4 (c) will apply | YES |
| c | Branches are advised to include the actual cost of Stamp Paper, Courier / Swift Charges etc. while claiming the amount of commission from the Correspondent Bank on whose behalf the Guarantee is being issued. | | | |
| 4 | Claim Handling on Guarantees issued on behalf of Foreign Correspondent | (i) Rs.2,000/- Flat or equivalent in FCY. (ii) Communication costs Rs.1,500/- Flat or equivalent in FCY | YES | |
| 5 | Consortium / Syndicate Guarantees | As per term sheet applicable for the entire Syndicate members. | YES | |
| a | Note: - All guarantees issued by banks (except guarantees issued under consortium/syndication) must contain specific amount and expiry date and a date by which the claims are to be lodged. Commission to be charged from the date of issue till expiry of the claim lodgement date. | | | |
| b | In case of the forced liability created on invocation of bank guarantees, (except Counter Guarantees or Standby Letter of Credits of Foreign Banks) mark up at Commercial rate / Approved Customer Lending rate, on daily product basis will be recovered from the date of invocation of the guarantee until complete adjustment of the forced loan & any other charges, if applicable. | | | |
| c | | Administrative fee for expired guarantee until original instrument is not yet returned to us. | (i) Rs.2,000/- Flat to be recovered on half yearly basis or on prorata basis if returned earlier. (ii) In case of 100% cash margin, no Administrative Fee will be recovered. This fee shall also not apply on the cases as prescribed under K (4). (iii) Administrative Fee may be waived on very exceptional basis with the approval of Functional Head. Note: Normal Commission shall be charged if claim is lodged within the validity of L/G, otherwise Administrative Fees should be charged. | YES |
| | d | Amendment | Rs.1,400/- Flat per amendment or commission at the rate specified above if amendment involves increase in amount or extension in period, whichever is higher. | YES |
| | e | The Bank reserves the right to charge different rates on the basis of volumes and security offered subject to prior approval by concerned sanctioning authority. | | |
| | f | Claiming Charges in Local Guarantee | Rs.1,500/- Flat | YES |
| | g | Assignment of Proceeds of Guarantees | Rs. 2,500/- Flat (Plus Swift charges Rs.600/- Flat or Courier Rs.150 Flat (Local within city-) or Rs. 250 Flat (Inland – Inter city) | YES |
| Part L MISCELLANEOUS CHARGES | | | | |
| 1 | Service Charges are to be applied where the monthly average balance is less than Rs. 40,000/- on all Current & Saving accounts (excluding Regular Saving Accounts) | Rs. 49.88/- Flat (including FED) to be recovered on monthly basis. | YES | |
| Following categories of Accounts are exempt from recovery of "Service Charges": | | | | |
| 1) A/cs of employees of Government/Semi-Government institutions including Armed Forces Employees/Pensioners opened for salary and pension purposes including widows/children of deceased employees eligible for family pension/ benevolent fund grant etc./ senior citizens or physically handicapped. | | | | |
| 2) Accounts of Mustehiqeen of Zakat | | | | |
| 3) Accounts of Students | | | | |
| 4) Accounts of Deceased | | | | |
| 5) Loan servicing accounts (especially opened to facilitate repayment of Consumer / Agriculture Loans) | | | | |
| 6) Accounts in Inactive and Unclaimed categories | | | | |
| 7) Accounts of School Management Committee (SMCs) duly constituted by Education Deptt, Govt. of Sindh | | | | |
| 8) Nominated accounts against all types of Term Deposits | | | | |
| 9) Regular Saving Accounts | | | | |
| 10) Special Non-Chequeing Accounts of Exporters (Account Type-CP) | | | | |
| 11) HBL @Work Accounts | | | | |
| 12) HBL Asaan Accounts | | | | |
| 13) Basic Banking Accounts | | | | |
| 2 | Service Charges on FC Savings & FC Current Accounts | Free | | |
| 3 | Service Charges on HBL @Work Account | Rs. 43/- + FED will be applicable, in case the salary is not credited to HBL @Work account for 3 months and the average balance falls below Rs. 25,000/- | YES | |

| HBL | | | | FED/ST Applicable | |
|--|--|---|---|--|---|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | | |
| Description | | Charges | | | |
| 4 | a | Transaction Charges on Value Account & Basic Banking Account | Rs. 58/- (inclusive of FED) per debit transaction to be charged if more than 2 customer initiated debit transactions are made during a calendar month except withdrawals made through ATM's and system generated debit transactions. | YES | |
| | Note: Waiver from Transaction Charges will be allowed on Accounts belonging to category of customers, who are exempted from Service Charges as per Part-L, 1. | | | | |
| | b | Transaction charges on Daily Progressive Account | Charge of Rs. 50/- per debit transaction will be levied and recovered daily and this will be in addition to normal charges (if any) applicable on the particular service (i.e. Banker's Cheques) but excluding system generated debit transaction. | YES | |
| | c | HBL Freedom Account | For the month in which the average monthly balance is below Rs. 40,000/-, cumulative transactions Charge @ Rs. 34.8/- (inclusive of FED) per transaction will be applicable in a lump sum at month end on all customer initiated Debit Transactions and it will be auto recovered by the system. | YES | |
| | d | Transaction Charges on HBL Asaan Account | Free | YES | |
| | e | FBR Collections through Branch Counter (OTC) | NIL | YES | |
| 5 | | Cheque Book Issuance Charges | To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC. | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N | |
| 6 | | Stop payment of cheque | (i) Rupee A/c (ii) F.C. A/c | Rs. 600/- Flat per day US\$ 12/- or equivalent Flat per instruction | YES YES |
| | Note:- (1) Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. (2) Stop Payment Charges are applicable on HBL at Work Account. (3) HBL Freedom Account holder is exempted from these charges on maintaining PKR 40,000 or above the monthly average balance. (4) HBL Nisa Plus Current Account holders are exempted from these charges. | | | | |
| 7 | | Charges on cheques returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheques with in-sufficient balances in account or for any other reason. "due to fault of customer" | (i) Rupee A/c | Rs. 650/- Flat per cheque | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| | | | (ii) FC A/c | US\$ 6/- or equivalent Flat per cheque | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| Note: HBL Freedom Account holder maintaining PKR 40,000 or above monthly average balance is exempted from these charges. | | | | | |
| 8 | | Over the counter cash cheque returned due to insufficient balance. For all accounts (LCY/FCY) | All types of A/cs | Rs. 250/- or the respective equivalent currency (Flat per cheque) | Isb-N Sindh-Y Punjab-Y Bal-Y KPK-Y AJK-N GB-N |
| 9 | | Photocopy of the paid cheques forwarded to Customers. | (i) Up to One year | Rs.50/- Flat Per cheque | YES |
| | | | (ii) Above one year up to five years | Rs.200/- Flat Per cheque | |
| | | | (iii) Above five years | Rs.500/- Flat Per cheque | |
| 10 | | Delivery of Cheque Book by Registered Mail/ Courier | Rs. 185/- Flat | | NO |
| Account Statement & Certificate Related Charges | | | | | |
| 11 | | Statement of Account sent on Daily basis through Swift Message MT-940 | Rs. 1,000/- Flat per month | | NO |
| 12 | | Duplicate Statements for all types of accounts, on request from customer | Free | | YES |
| 13 | | Verification of Accounts / Bank Statements of Students Applying for Foreign Education | Free | | NO |
| 14 | | Bank Certificate for the purpose of Visa etc. | Rs. 375/- Flat per certificate Note: HAW Accounts are exempted from Bank Certificate Charges. | | YES |
| 15 | | Overseas Employment Certificate | Free | | YES |

| HBL | | | FED/ST Applicable |
|--|--|---|--|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| 16 | Credit Information Report / Opinion | | |
| | Credit Information report / opinion provided locally to Banks / Other Organizations (Embassies etc) | Rs.500/- Flat | YES |
| | Note:-Plus Postage / Courier / Fax Charges will be recovered as per Part 'O' as applicable. | | |
| 17 | For any enquiry requested by customer beyond 3 years relating to transactions on his account | Rs.1,000/- Flat | YES |
| 18 | Closure of Account Charges | Free | YES |
| 19 | Handling of payments/ balances from deceased accounts against Succession Certificate | Rs. 500/- Flat | YES |
| 20 | Confirmation of balances to Auditors | Rs.500/- Flat | YES |
| Capital Market Products/ SSC/ DSC/ NIT related Charges | | | |
| 21 | a | Charges on Dividend Warrants (to be recovered from dividend declaring companies) | As per Agreement with client along with TEB Functional Head approval |
| | | Note:- i) Bank may waive charges to Customers depositing full Dividend amount in advance or Rs.50 (M) whichever is less in Dividend Account for payment of Dividend Warrants. ii) In case DWs are not printed through a Printer referred by the Bank and subsequently it is found that the DWs are rejected by NIFT while processing for payment, actual charges of NIFT applicable on Non-Standard Instruments will be recovered from the Company. | YES |
| 22 | | Share Floatation/TFCs issue charges | (i) As per Agreement with client along with TEB Functional Head approval |
| | | | (ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement) |
| 23 | | Issuance of Right Shares/IPO | (i) As per Agreement with client along with TEB Functional Head approval |
| | | | (ii) Out of pocket expenses minimum of Rs. 25,000/- (as per client agreement) |
| 24 | | Issuance of DSC/SSC/NIT on behalf of Government of Pakistan | As prescribed by Govt. |
| 25 | a | Utility Bills Commission Note: These Charges are included in the net amount of bill | Electricity |
| | | | Sui Gas |
| | | | Telephone |
| | | | Water |
| | | | CDGK Utility |
| | b | Charges on Intercity transfer of funds pertaining to Utilities Companies | As per agreement with Utility Companies. |
| Other Services to BISE / University | | | |
| 26 | Other Services to BISE / University:- | | |
| | a | Selling of admission forms / job application forms | Rs.10,000/- per Branch per Exam. Can be waived by the respective Distribution Head. |
| | b | To provide printed challans | |
| | c | Safe keeping of question papers & answer copies | |
| Note:- (i) Clarification has been conveyed vide HOK Circular: P/INST/2474 dated 17-04-2008 whereby as per SBP instructions, all branches are required not to charge Challan Collection Fees in case of B.I.S.E / University / School & other such type of Collection Accounts. (ii) No service charges shall be recovered from students depositing fee directly in the Fee Collection Account of the educational institution as per HOK Circular No. P/INST/2968 dated August 19, 2009. | | | YES YES YES |
| Salary/ Pension Disbursement related Charges | | | |
| 27 | Salary Disbursement Charges | Manual salary processing: Rs. 35/- per transaction | YES |
| 28 | Pension (Govt. Departments) | Note:- No charges from pensioners. To be recovered from employer, as per agreement. (Pensioners of KPT are exempted from levy of this charge.) | YES |
| Misc. Charges | | | |
| 29 | Handling charges for issuance of Student Exchange Remittance permit and maintenance of Record for subsequent remittances | Rs.500/- Flat per annum | YES |
| 30 | Handling Charges on Commodity Operation | Rs. 3.75 per 1000/- | YES |

| HBL | | | FED/ST Applicable | |
|--|--|--|--|-----|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | |
| Description | | Charges | | |
| 31 | CHARGES ON PAYMENT OF PRIZE MONEY AND FACE VALUE OF NATIONAL PRIZE BONDS (NPB) THROUGH DESIGNATED BRANCHES: | | | |
| | a | Collection of payment of prize money and face value of NPB through designated branches bank charges | Bank Charges Rs. 500/- per NPB claim upfront, and CIT as given below in section b | YES |
| | b | Collection of payment of prize money and face value of NPB through designated branches cash in transit (CIT) charges | CIT Actual - per NPB claim upfront. (Actual as payable to CIT company by the bank) | NO |
| 32 | SMS Alert Charges | | | |
| | | SMS Alert Charges for over-the-counter transactions | Monthly Subscription of Rs. 180/- per month | YES |
| | Following categories of Accounts are exempt from recovery of "SMS Alert Charges": | | | |
| | 1) Deceased | | | |
| | 2) Blocked | | | |
| | 3) Inactive | | | |
| | 4) Closed | | | |
| | 5) Unclaimed | | | |
| | 6) Zero Balance / Overdraft | | | |
| | 7) Staff | | | |
| | 8) HAW | | | |
| | 9) Freedom Account on maintaining PKR 40,000 or above monthly average balance | | | |
| | 10) HBL ReadyCash Customers | | | |
| | 11) HBL Small Business Finance | | | |
| | 12) HBL POS Finance | | | |
| 13) HBL SAAF Finance | | | | |
| 14) HBL ASAAN Finance | | | | |
| 33 | a | Biometric at Branches for proof of life against pension accounts | Nil | |
| | b | Biometric at Konnect agent location for proof of life against pension accounts | Nil | |
| 34 | Term Deposit Encashment Penalty for LCY and FCY Deposit | | Advantage and Advantage Plus: Applicable profit for the holding period will be paid at the lower of the booking date PLS rate or the prevailing PLS rate on the encashment date or nearest term deposit completed rate minus 1%. | YES |
| | | | FCY Term Deposits Applicable profit for the holding period will be paid at the lower of the prevailing FCY saving rate and FCY term deposit rate, irrespective of the tenor or tier. | YES |
| Part M HBL DEBIT CARD (ATM CARD) * | | | | |
| 1 | a | Card Charges | Same charges applicable on Supplementary Cards except where mentioned | |
| | b | Annual fee (Primary) | PayPak Chip - Rs. 1,700/- Visa Chip - Rs. 2,500/- MasterCard Standard - Rs. 2,500/- MasterCard Gold - Rs. 3,300/- UnionPay Chip - Rs. 2,300/- Visa Chip USD - US\$ 12/- MasterCard Titanium - Rs. 3,000/- MasterCard World - Rs. 17,000/- | YES |
| | c | Annual fee (Supplementary) | PayPak Chip - Nil Visa Chip - Rs. 550/- MasterCard Standard - Rs. 550/- MasterCard Gold - N/A UnionPay Chip - Rs. 550/- Visa Chip USD - N/A MasterCard Titanium - Rs. 900/- MasterCard World - N/A | YES |
| | d | Card Replacement fee | PayPak Chip - Rs. 500/- Visa Chip - Rs. 700/- MasterCard Standard - Rs. 700/- MasterCard Gold - Rs. 1,000/- Union Pay Chip - Rs. 700/- Visa Chip USD - US\$ 4/- MasterCard Titanium - Rs. 700/- MasterCard World - Rs. 1,700/- | YES |

| HBL | | SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | FED/ST Applicable |
|---|--|---|--|------------------------------|
| Description | | Charges | | |
| e | POS Transaction fee per transaction Local | PayPak Chip - NIL Visa Chip - NIL MasterCard Standard - NIL MasterCard Gold - NIL Union Pay Chip - NIL Visa Chip USD - 1% of Transaction Amount MasterCard Titanium - NIL MasterCard World - NIL | | YES |
| f | POS Transaction fee per transaction International | PayPak Chip - Nil Visa Chip - 4% of Transaction Amount MasterCard Standard - 4% of Transaction Amount MasterCard Gold - 4% of Transaction Amount UnionPay Chip - 4% of Transaction Amount Visa Chip USD - 4% of Transaction Amount MasterCard Titanium - 4% of Transaction Amount MasterCard World - 4% of Transaction Amount | | YES |
| g | ATMs International (Cash withdrawal) | PayPak Chip - Nil Visa Chip - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Standard - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher MasterCard Gold - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher UnionPay Chip - 4% of Transaction Amount or Rs. 300/- per transaction, whichever is higher Visa Chip USD - 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher MasterCard Titanium - 4% of Transaction amount or Rs.300/- per Transaction whichever is higher MasterCard World - 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher | | YES |
| h | ATMs International (Balance Inquiry) | PayPak Chip - Nil Visa Chip - Rs. 225/- per Transaction MasterCard Standard - Rs. 225/- per Transaction MasterCard Gold - Rs. 225/- per Transaction UnionPay Chip - Rs. 225/- per Transaction Visa Chip USD - US\$ 3/- per Transaction MasterCard Titanium - Rs. 225/- per Transaction MasterCard World - Rs. 225/- per Transaction | | YES |
| * Note: | | | | |
| (i) Issuance charges of Mastercard Standard for eBanc by HBL (Overseas Savings Account), and HBL Nisa Plus Current & Nisa Saving Account holders are waived for the first year. Second year onwards, annual fees shall apply. | | | | |
| (ii) Issuance charges of Mastercard Gold for HBL Nisa Plus Current & Nisa Saving Account are waived at the time of account opening. Second year onwards, annual fees shall apply. | | | | |
| (iii) First-year free issuance of Paypak debit card for HBL Rutba, HBL Mahana Amdan, HBL Haryali, HBL iD, all Asaan variants & Freelancer Digital Account. Second year onwards, annual fees shall apply. | | | | |
| (iv) Free debit card (Classic variant) for HBL Freedom Account. | | | | |
| (v) Free Debit Card (Master Card Standard) for HBL @Work Customers. | | | | |
| i | SMS Alert Charges | Free | | YES |
| *Note: (i) Account based propositions: As per account terms & conditions | | | | |
| 2 MERCHANT ACQUIRING (POS) | | | | |
| a | Merchant Discount Rate | Upto 2.50% of Transaction Amount | | YES |
| Part N HBL ALTERNATE DELIVERY CHANNELS (Charges are inclusive of FED) | | | | |
| 1 ATM Charges | | | | |
| 1.1 Cash Withdrawal | | | | |
| a | HBL Card on HBL ATMs | Nil | | YES |
| b | HBL Card on Other Local Bank ATMs | Rs. 23.44 per withdrawal | | YES |
| c | Other Local Bank Card on HBL ATM | Rs. 23.44 per withdrawal | | YES |
| d | Foreign issued ATM/ Debit Card on HBL ATM | Rs. 850/- per withdrawal | | YES |
| e | Cash Withdrawal Receipt Charges | Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM) | | YES |
| Pay Pak, Green Visa, Gold Visa, Visa Chip, MasterCard & Union Pay. | | | | |
| Note: No switch charges to be deducted on transactions conducted by IDPs through specific Ehsaas Kafalat Cards issued by any bank in Pakistan. | | | | |
| Free Cash Withdrawals from other Bank's ATMs for HBL at Work Account, and HBL Freedom Account on maintaining PKR 40,000 or above monthly average balance. | | | | |
| 1.2 Balance Inquiry | | | | |
| a | HBL Card on HBL ATMs | Nil | | - |
| b | HBL Card on Other Local Bank ATMs | Rs. 3.13/- per inquiry (Pay Pak, Visa, Master Card & Union Pay) | | YES |
| c | Other Local Bank Card on HBL ATM | Rs. 3.13/- per inquiry | | |
| d | Balance Inquiry Receipt Charges | Rs. 3.13/- (HBL Card on HBL ATMs, HBL Card on Local Banks ATMs and Other Local Bank Card on HBL ATM) | | YES |
| e | HBL Card on HBL ATMs Mini Statement | Rs. 5/- (Green Visa, Gold Visa, Visa Chip, Union Pay, Pay Pak) | | YES |

| HBL | | | FED/ST Applicable |
|--|---|---|--|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| 1.3 | Funds Transfer (HBL to HBL) | NIL | |
| | Funds Transfer (HBL to Other Bank) | Transfer Amount | Charges |
| | * | Rs. 1 - 25,000 | Free |
| | | Rs. 25,001 and above | Up to 0.1% or Rs. 200 |
| | Note: No Charges will be applied up to an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged up to 0.1% or Rs. 200 whichever is lower. * Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges. | | |
| 1.4 | Utility Bill Payment | Nil | |
| 1.5 | HBL-ATM Biometric Transactions | Rs. 15/- per transaction | |
| 2 | HBL Phone Banking | | |
| a | Funds Transfer Inter Branch Fund Transfer | Nil | |
| b | Statement Request | Nil | |
| c | Stop Payment of Cheque(s) | (i) Rupee A/c | Rs. 600/- Flat per day |
| | | (ii) F.C. A/c | US\$ 12/- Flat per instruction (or equivalent in other currencies) |
| | Note:- Stop payment charges are to be levied once for stop payment per day per Account, whether for one or more cheques. HBL Freedom Account on maintaining PKR 40,000/- or above monthly average balance is exempted from this charge. | | |
| d | Cheque Book request | To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC. | |
| 3 | HBL Digital Channels (Mobile App, Internet Banking, WhatsApp Banking) | | |
| a | Subscription | Nil | |
| b | Funds Transfer Inter Branch Fund Transfer | Nil | |
| c | Inter Bank Funds Transfer (IBFT) * | Transfer Amount | Charges |
| | | Rs. 1 - 25,000 | Free |
| | | Rs. 25,001 and above | Up to 0.1% or Rs. 200 |
| | Note: No Charges will be applied upto an accumulated monthly transaction limit of Rs. 25,000. Any amount exceeding Rs. 25,000/- may be charged upto 0.1% or Rs.200 whichever is lower. * HBL Freedom accounts on maintaining PKR 40,000 or above monthly average balance, and HAW accounts are exempted from IBFT Charges. | | |
| d | Utility Bill Payment * | Electricity | Nil |
| | | Sui Gas | |
| | | Telephone | |
| | | Water | |
| | * As per specific arrangement with the utility company. 'Nil' unless specifically negotiated differently with a client. | | |
| e | Education Fee Payment * | Nil *As per specific arrangement with the educational institution. Considered 'Nil' unless specifically negotiated differently with a client. | |
| f | Cheque Book request | To be recovered at the time of issuance of Cheque Book: Rs. 22/- Flat per leaf. Note: HBL Freedom Account and HBL Haryali on maintaining PKR 40,000 or above monthly average balance, HBL at Work, and Branchless Banking Account Holders are exempted from these charges. Only first Cheque Book of 10 leaves is free for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts. Subsequent cheque book for HBL Nisa, HBL Mahana Amdan, HBL Money Club, HBL Rutba, and CNY accounts will be charged as per SOBC. | |
| g | SMS Alert Charges | NIL | |
| 4 | HBL Pay Business Banking | | |
| a | Monthly Subscription * | Rs. 250/- | |
| | * Charges to be recovered per account tagged for Retail Customers | | |

| HBL | | | FED/ST Applicable |
|--|---|---|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| 5 | HBL Branchless Banking / Kconnect by HBL (Charges are inclusive of FED) | | |
| a | Utility Bill Payment | | NIL |
| b | Initial Deposit - Kconnect by HBL Mobile Account | | NIL |
| c | Cash Deposit - Kconnect by HBL Mobile Account | Deposit Amount Rs. 1 - 20,000 | 0.5% of Deposit Amount |
| | | Deposit Amount Rs. 20,000 and above | Rs. 100/- per transaction |
| d | Utility Bill Payment - Kconnect by HBL Mobile Account | | NIL |
| e | Money Transfer - Kconnect by HBL Mobile Account to Kconnect by HBL Mobile Account | | |
| i) | Money Transfer Sending | Transaction Limits: Rs. 25,000/- per day for L0 accounts and Rs. 50,000/- per day for L1 accounts | NIL |
| | | | - |
| ii) | Money Transfer Receiving | | NIL |
| iii) | Money Transfer Sending at Agent's location | | Rs. 10 per transaction |
| | Note 1: 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 - Kconnect by HBL Mobile Account to CNIC | | |
| i) | Money Transfer Sending | Transfer Amount Rs. 1 - 1,000 | Rs. 55 per transaction |
| | | Transfer Amount Rs. 1,001 - 2,500 | Rs. 110 per transaction |
| | | Transfer Amount Rs. 2,501 - 4,000 | Rs. 155 per transaction |
| | | Transfer Amount Rs. 4,001 - 6,000 | Rs. 210 per transaction |
| | | Transfer Amount Rs. 6,001 - 8,000 | Rs. 260 per transaction |
| | | Transfer Amount Rs. 8,001 - 10,000 | Rs. 310 per transaction |
| | | Transfer Amount Rs. 10,001 - 13,000 | Rs. 365 per transaction |
| | | Transfer Amount Rs. 13,001 - 15,000 | Rs. 420 per transaction |
| | | Transfer Amount Rs. 15,001 - 20,000 | Rs. 490 per transaction |
| | | Transfer Amount Rs. 20,001 - 25,000 | Rs. 550 per transaction |
| | Note: If transaction is executed at agent location additional Rs.10 will be charged. | | |
| 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 Amount Rs. 1 - 1,000 | Rs. 30 per transaction |
| | | Transfer Amount Rs. 1,001 - 2,500 | Rs. 60 per transaction |
| | | Transfer Amount Rs. 2,501 - 4,000 | Rs. 78 per transaction |
| | | Transfer Amount Rs. 4,001 - 6,000 | Rs. 96 per transaction |
| | | Transfer Amount Rs. 6,001 - 8,000 | Rs. 108 per transaction |
| | | Transfer Amount Rs. 8,001 - 10,000 | Rs. 126 per transaction |
| | | Transfer Amount Rs. 10,001 - 13,000 | Rs. 144 per transaction |
| | | Transfer Amount Rs. 13,001 - 15,000 | Rs. 156 per transaction |
| | | Transfer Amount Rs. 15,001 - 20,000 | Rs. 186 per transaction |
| | | Transfer Amount Rs. 20,001 - 25,000 | Rs. 204 per transaction |
| h | Money Transfer - Kconnect by HBL Mobile Account to HBL Core Banking Account | | |
| i) | Fund Transfer | *NIL | YES |
| | * will be updated as per SBP's directives | | |
| i | Money Transfer - Kconnect by HBL Mobile Account to Other Bank Accounts (IBFT) | | |
| i) | Inter Bank Fund Transfer (IBFT) | Transfer Amount Rs. 1 - 26,000 | Rs. 0 per transaction |
| | | Transfer Amount Rs. 26,001 - 27,000 | Rs. 1 per transaction |
| | | Transfer Amount Rs. 27,001 - 28,000 | Rs. 2 per transaction |
| | | Transfer Amount Rs. 28,001 - 29,000 | Rs. 3 per transaction |
| | | Transfer Amount Rs. 29,001 - 30,000 | Rs. 4 per transaction |
| | | Transfer Amount Rs. 30,001 - 31,000 | Rs. 5 per transaction |
| | | Transfer Amount Rs. 31,001 - 32,000 | Rs. 6 per transaction |
| | | Transfer Amount Rs. 32,001 - 33,000 | Rs. 7 per transaction |
| | | Transfer Amount Rs. 33,001 - 34,000 | Rs. 8 per transaction |
| | | Transfer Amount Rs. 34,001 - 35,000 | Rs. 9 per transaction |
| | | Transfer Amount Rs. 35,001 - 36,000 | Rs. 10 per transaction |
| | | Transfer Amount Rs. 36,001 - 37,000 | Rs. 11 per transaction |
| | | Transfer Amount Rs. 37,001 - 38,000 | Rs. 12 per transaction |
| | | Transfer Amount Rs. 38,001 - 39,000 | Rs. 13 per transaction |
| | | Transfer Amount Rs. 39,001 - 40,000 | Rs. 14 per transaction |
| | | Transfer Amount Rs. 40,001 - 41,000 | Rs. 15 per transaction |
| | | Transfer Amount Rs. 41,001 - 42,000 | Rs. 16 per transaction |
| | | Transfer Amount Rs. 42,001 - 43,000 | Rs. 17 per transaction |
| | | Transfer Amount Rs. 43,001 - 44,000 | Rs. 18 per transaction |
| | | Transfer Amount Rs. 44,001 - 45,000 | Rs. 19 per transaction |
| | | Transfer Amount Rs. 45,001 - 46,000 | Rs. 20 per transaction |
| Transfer Amount Rs. 46,001 - 47,000 | Rs. 21 per transaction | | |
| Transfer Amount Rs. 47,001 - 48,000 | Rs. 22 per transaction | | |
| Transfer Amount Rs. 48,001 - 49,001 | Rs. 23 per transaction | | |
| | | Transfer Amount Rs. 49,001 - 50,000 | Rs. 24 per transaction |

| HBL | | | | FED/ST Applicable |
|--|---|---|--------------------------------|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | |
| Description | | Charges | | |
| j | Cash Withdrawal at Agent Location - Konnect by HBL Mobile Account | | | |
| i) | Withdrawal Amount * | Transfer Amount Rs. 1 - 200 | Rs. 8 per transaction | YES |
| | | Transfer Amount Rs. 201 - 500 | Rs. 12 per transaction | YES |
| | | Transfer Amount Rs. 501 - 1,000 | Rs. 20 per transaction | YES |
| | | Transfer Amount Rs. 1,001 - 2,500 | Rs. 45 per transaction | YES |
| | | Transfer Amount Rs. 2,501 - 4,000 | Rs. 80 per transaction | YES |
| | | Transfer Amount Rs. 4,001 - 6,000 | Rs. 110 per transaction | YES |
| | | Transfer Amount Rs. 6,001 - 8,000 | Rs. 145 per transaction | YES |
| | | Transfer Amount Rs. 8,001 - 10,000 | Rs. 195 per transaction | YES |
| | | Transfer Amount Rs. 10,001 - 13,000 | Rs. 250 per transaction | YES |
| | | Transfer Amount Rs. 13,001 - 16,000 | Rs. 305 per transaction | YES |
| | | Transfer Amount Rs. 16,001 - 20,000 | Rs. 360 per transaction | YES |
| | | Transfer Amount Rs. 20,001 - 25,000 | Rs. 415 per transaction | YES |
| | | Transfer Amount Rs. 25,001 - 30,000 | Rs. 510 per transaction | YES |
| | | Transfer Amount Rs. 30,001 - 40,000 | Rs. 600 per transaction | YES |
| Transfer Amount Rs. 40,001 - 50,000 | Rs. 730 per transaction | YES | | |
| * For transactions through HRA Account fee will be 50% of the above mentioned slab. | | | | |
| k | Cash Withdrawal from ATM - Konnect by HBL Mobile Account | | | |
| i) | Withdrawal Amount * | Transfer Amount Rs. 1- 500 | Rs.12 per transaction | YES |
| | | Transfer Amount Rs. 501 -1000 | Rs.25 per transaction | YES |
| | | Transfer Amount Rs. 1,001 - 2,500 | Rs.40 per transaction | YES |
| | | Transfer Amount Rs. 2501 - 4000 | Rs.50 per transaction | YES |
| | | Transfer Amount Rs. 4,001 - 6,000 | Rs.60 per transaction | YES |
| | | Transfer Amount Rs. 6,001 - 8,000 | Rs.75 per transaction | YES |
| | | Transfer Amount Rs. 8,001 - 10,000 | Rs.90 per transaction | YES |
| | | Transfer Amount Rs. 10,001 - 13,000 | Rs.100 per transaction | YES |
| | | Transfer Amount Rs. 13,001 - 16,000 | Rs.125 per transaction | YES |
| | | Transfer Amount Rs. 16,001 - 20,000 | Rs.150 per transaction | YES |
| *Charges are applicable after the following free monthly ONUS ATM cash withdrawal limits are exhausted: | | | | |
| l | Debit Card | Free ONUS ATM Cash Withdrawal Limit/ Month | Card Annual Fee | |
| | Debit Card 900 | Rs. 30,000 | Rs. 900/- | YES |
| | Debit Card 1500 | Rs. 200,000 | Rs. 1,500/- | YES |
| | Agent Debit Card | No Limit | Rs. 900/- (for Konnect Agents) | YES |
| | HAW re-subscription | | Rs. 1,500/- | YES |
| | Card Replacement Charges | | Rs. 600/- | YES |
| m | Cash Withdrawal from Non-HBL ATMs - Konnect by HBL Mobile Account | | | |
| | Cash Withdrawal | Rs. 23.44 per transaction Flat | | YES |
| n | Cash Deposit into HBL Core Banking Account at Agent's location | | | |
| i) | Deposit Amount | Transfer Amount Rs. 1 - 1,000 | Rs. 30 per transaction | YES |
| | | Transfer Amount Rs. 1,001 - 2,500 | Rs. 30 per transaction | YES |
| | | Transfer Amount Rs. 2,501 - 4,000 | Rs. 35 per transaction | YES |
| | | Transfer Amount Rs. 4,001 - 6,000 | Rs. 48 per transaction | YES |
| | | Transfer Amount Rs. 6,001 - 8,000 | Rs. 55 per transaction | YES |
| | | Transfer Amount Rs. 8,001 - 10,000 | Rs. 65 per transaction | YES |
| | | Transfer Amount Rs. 10,001 - 13,000 | Rs. 70 per transaction | YES |
| | | Transfer Amount Rs. 13,001 - 15,000 | Rs. 120 per transaction | YES |
| | | Transfer Amount Rs. 15,001 - 20,000 | Rs. 150 per transaction | YES |
| | | Transfer Amount Rs. 20,001 - 25,000 | Rs. 180 per transaction | YES |
| | | Transfer Amount Rs. 25,001 - 30,000 | Rs. 210 per transaction | YES |
| | | Transfer Amount Rs. 30,001 - 40,000 | Rs. 240 per transaction | YES |
| | | Transfer Amount Rs. 40,001 - 50,000 | Rs. 270 per transaction | YES |
| o | Gulak (Konnect by HBL Saving Account) | | | |
| | Pre-mature Penalty Charges | Gulak 1,000 | Rs. 85 per transaction | YES |
| | | Gulak 2,500 | Rs. 120 per transaction | YES |
| | | Gulak 4,000 | Rs. 150 per transaction | YES |
| | | Gulak 7,500 | Rs. 300 per transaction | YES |
| | | Gulak 10,000 | Rs. 330 per transaction | YES |
| | | Gulak 15,000 | Rs. 400 per transaction | YES |
| | | Gulak 20,000 | Rs. 600 per transaction | YES |
| Gulak 40,000 | Rs. 1,000 per transaction | YES | | |
| p | HBL ATM biometric verification | | Rs.15 per transaction | |
| q | Pensioner Proof of Life (POL) | | Nil | |
| r | Balance Inquiry - Konnect by HBL Mobile Account | | NIL | |
| s | Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) | | NIL | |
| t | Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) | | NIL | |
| u | View Mini Statement - Konnect by HBL Mobile Account | | NIL | |
| v | Air Time Top Up - Konnect by HBLs Agent & Mobile Account | | NIL | |
| w | Mobile Account Opening | | NIL | |

| HBL | | | | FED/ST Applicable | |
|--|---|---|--|-------------------------------|--|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | | |
| Description | | Charges | | | |
| x | Average Minimum Balance required | | NIL | | |
| y | Balance Inquiry through SMS | | NIL | | |
| z | Upgrade of MW Account | | NIL | | |
| aa | Fund Transfer To RAAST ID | | NIL | | |
| ab | Corporate Clients | Pricing will be set as mutual agreement between parties | | | |
| ac | Remittance Cards | | | | |
| i | Agent Debit Card | Rs. 900 per Debit Card | | YES | |
| ii | Konnect Debit Card 1500 | Rs. 1,500 per Debit Card | | YES | |
| iii | Konnect Islamic Debit Card 1500 | Rs. 1,500 per Debit Card | | YES | |
| iv | Konnect Debit Card 900 | Rs. 900 per Debit Card | | YES | |
| v | Konnect Islamic Debit Card 900 | Rs. 900 per Debit Card | | YES | |
| vi | SCO Debit Card | Rs. 1,500 per Debit Card | | YES | |
| vii | Kissan Card for Punjab Agri | Rs. 600 per Debit Card | | YES | |
| viii | Kissan Card for KPK Agri | Rs. 600 per Debit Card | | YES | |
| ix | Bronze (1 Month) | Rs. 265 per Package | | YES | |
| x | Silver (1 Month) | Rs. 550 per Package | | YES | |
| xi | Gold | Rs. 3,780 per Package | | YES | |
| xii | Platinum | Rs. 4,725 per Package | | YES | |
| ad | Digital Credit | | | | |
| | | Duration | Charges | | |
| i | Service charges | 7 days | 3.2% of the loan amount | YES | |
| ii | | 14 days | 6.4% of the loan amount | YES | |
| iii | | 21 days | 9.6% of the loan amount | YES | |
| iv | | 28 days | 12.8% of the loan amount | YES | |
| | Service charges will be deducted one time at the time of disbursal of loan | | | | |
| v | Late Payment Charges (LPC) | 4.5% of the outstanding amount. | | YES | |
| | LPC will be levied once in life of loan at time of missing payment by due date and applied on outstanding amount. | | | | |
| 6 | Merchant Payment Solution (Ecommerce Acquiring, mPOS, Digital Invoicing, Direct Transfer) | | | | |
| | Product / Solution | Onboarding Fee | Subscription Fee (Monthly/Annual) | Merchant Discount Rate | |
| a | Ecommerce IPG | As per specific agreement with the merchant along with relevant approvals. | | YES | |
| b | mPOS | | | | |
| c | Digital Invoicing | | | | |
| d | Direct Transfer | | | | |
| 7 | Billing Portal (www.hblpay.com) | | | | |
| a | Transaction Fee | 1.7% + FED | | YES | |
| Part O | DISPATCH / COMMUNICATION CHARGES | | | | |
| 1 | Postages Ordinary | (i) Local (Within City) - Rs.30/- Flat per item. (ii) Inland (Inter City) - Rs.50/- Flat per item. | | NO | |
| 2 | Postage Registered | (i) Local (Within City) - Rs.50/- Flat per item. (ii) Inland (Inter City) - Rs.70/- Flat per item. (iii) Foreign Rs.200/- Flat per item. (iv) For Foreign Import LC Rs.1,200/- Flat per item. (v) For Inland LC Rs.200/- Flat per item. | | NO | |
| 3 | Courier | (i) Local (Within City) - Rs.150/- Flat per item or actual whichever is higher. (ii) Inland (Inter City) - Rs.250/- Flat per item or actual whichever is higher. | | NO | |
| 4 | Foreign Courier | Rs.1,500/- Flat per item or actual whichever is higher. | | NO | |
| 5 | Swift | (i) Full Text L.C / Guarantee and long messages.Rs.1,500/- Flat (ii) L.C / Guarantee amendment and miscellaneous short messages Rs.600/- Flat (iii) All other Swift Messages Rs.500/- Flat | | NO NO NO | |
| 6 | Fax | Rs.100/- Flat per message. | | NO | |
| Part P | INVESTMENT PORTFOLIO SECURITIES (IPS) | | | | |
| I | IPS Services Charges | | | | |
| i | IPS Custody Service Charges | Nil | | | |
| ii | Security Movement against IPS Accounts | Nil | | NO | |
| iii | IPS Statement | Quarterly Free On Request - Nil | | NO | |
| Part Q | INVESTMENT BANKING | | | | |
| I | a | Advisory Fee | Negotiable on case to case basis. | | YES |
| | b | Succession Fee | | | YES |
| | c | Retainer Fee | | | YES |
| | d | Arrangement Fee | | | YES |
| | e | Underwriting Fee | | | YES |
| | f | Participation Fee | | | YES |
| | g | Monitoring Fee | | | YES |
| | h | Commitment Charges | | | YES |
| | i | Trustee / Agency Fee | | | YES |
| | j | Out of Pocket Expenses | | | At actual or Negotiable on case to case basis. |

| HBL | | | FED/ST Applicable |
|--|---|--|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | | Charges | |
| Part R | BANK CHARGES FOR GOVT. BUSINESS | | |
| | IMPORTS | | |
| 1 | Cash Letter of Credit | | |
| a | Less than Rs. 250,000/- | 0.125% of the value of the L/C | YES |
| b | Rs.250,000/- and above | 0.0625% of the value of the L/C | YES |
| c | Amendment without increase in the amount. | (i) Swift Charges: Rs. 1,000/- flat (ii) Actual Confirmation Charges to be recovered, if the amendment is to add confirmation | |
| d | Amendment involving increase in the amount. | Charges as (a) or (b) above on increased amount. | YES |
| | Note:- The above concessionary rates/charges will apply only to those Letters of Credit, which cover imports by the Government routed through State Bank of Pakistan. In case L/C is received directly from the importing government agency, normal charges are to be recovered. | | |
| Part S | EXEMPTIONS | | |
| a | Where Individuals maintaining daily average balance (Quarterly basis) of Rs.0.100 M in CD Account OR Rs.0.500 M in other Profit Earning Deposits / Accounts. Note:- Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him. | | |
| b | Where Companies (Corporate / SME / Public Limited Company / Private Company / Partnership / Sole Proprietorship) and Govt. Entities, Societies, Trust etc. maintain daily average balance (Quarterly basis) of Rs.1.000 M in CD Account or Rs.10.000 M in SSB or in other Profit Earning Deposits / Accounts. Note: - Exemption in any income/commission shall require Functional Head Approval or as per any authority with limit delegated by him. | | |
| | Exemptions can only be granted for charges included under the following parts of SOBC: | | |
| 1 | Part-C - Foreign Currency Remittances | | |
| 2 | Part-D - Other Charges on Foreign Exchange Transactions | | |
| 3 | Part-E - Remittances | | |
| 4 | Part-F - Bills / Collection (Excluding Documentary) | | |
| 5 | Part-G - Finances / Advances | | |
| 6 | Part-J - Sale & Purchase of Securities, Safe Custody of Articles in Safe Deposits | | |
| 7 | Part-L - Miscellaneous Charges | | |
| 8 | Part-M - HBL Debit Card (ATM Card) | | |
| 9 | Part-N - HBL Alternate Delivery Channels (ADC) | | |
| 10 | Part-O - Dispatch / Communication Charges | | |
| | Note:- Charges recovered during the quarter in case of all exemptions allowed as per Sr.No.1-10 will be refunded in the months of April, July, October & January, for the previous quarters. | | |
| <i>Note-1:-</i> | <i>All Taxes / Excise Duty / With-holding Tax / Zakat / FED/ST etc levied by the Government are to be recovered from the customers in addition to Normal Charges, wherever applicable.</i> | | |
| <i>Note-2:-</i> | <i>The applicability of FED/ST is based on understanding of the relevant laws.</i> | | |
| <i>Note-3:-</i> | <i>The Bank manages its relationship with clients on an individual basis. The applicability of any of the charges is part of the "Total Earnings" from the customers and is dependent on the combination of products/services availed from the Bank and correspondingly the risks associated with each customer. The rates of charges for any customer will however not exceed the rates given in this schedule of charges.</i> | | |
| <i>Note-4:-</i> | <i>Specific products of the Bank can have exemptions from charges as per their features and terms & conditions.</i> | | |
| <i>Note-5:-</i> | <i>All negotiable charges / waiver of any charge should be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i> | | |
| <i>Note-6:-</i> | <i>All projected annual volumes to be approved by Functional Head or any authorized official to whom this authority is delegated with limits.</i> | | |
| <i>Note-7:-</i> | <i>All Financial Institutions (FIs) related charges will be approved on case to case basis by Financial Institutions - Global Trade Services (FI - GTS).</i> | | |

| HBL | | | FED/ST Applicable |
|--|--|--|--|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| <i>Description</i> | | <i>Charges</i> | |
| Part T | HBL PRESTIGE | | |
| | Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services: | | |
| | Prestige Eligibility Criteria (Average assets under management) | | |
| | Product | Deposits/ Assets Under Management | Eligibility Criteria Period |
| | Conventional CA | Rs. 5,000,000/- or equivalent Foreign Currency | Quarterly average balances |
| | Conventional SA | Rs. 7,000,000/- or equivalent Foreign Currency (subject to rack rate) | Quarterly average balances |
| | Term Deposit | Rs. 20,000,000/- or equivalent Foreign Currency | Quarterly average balance |
| | RDA | \$50,000/- or equivalent | Funded or invested in NPCs |
| | Mutual Funds | Rs. 15,000,000/- | Quarterly average, active holding, invested through HBL Prestige (subject to full Front End Load charge) |
| | PIBs/T-Bills | Rs. 15,000,000/- | Quarterly average, active holding |
| | Regular Premium Bancassurance | Rs. 1,000,000/- | Throughout the active life of the policy (subject to Free Look Period completion) |
| | Mortgage Loan (Consumer) | Rs. 15,000,000/- | Throughout the life of the product |
| | Account Maintenance Charges | | |
| | Retention/ Membership Fee * | Rs. 8,000/- per quarter | YES |
| | * The fee will be applicable in case of non-maintenance of the required average balance (qualification criteria mentioned above). In case, the balance is not maintained under the prestige qualifying criteria (defined above), the accounts shall be downgraded, and the membership fee will be levied every quarter (as per SOBC) to active World Elite Debit Card(s) holders and customer(s). However, they will be allowed to use World Elite Debit Card till the card(s) expiry. | | |
| 1 | Banking Services | | |
| a | HBL Internet Banking and HBL Mobile Application (Subscription, Funds Transfer, Payments, Cheque Book Requests) | Free | - |
| b | E-Statements | Free | - |
| c | Issuance of Banker's Cheque | Free | - |
| d | Cancellation of Bankers Cheque | Free | - |
| e | Issuance of Replacement, in case of lost Banker's Cheque | Free | - |
| f | Courier Delivery of Banker's Cheque | Free | - |
| g | LCY/ FCY Cash Deposit (i) Within City (ii) Inter City | Free | - |
| h | LCY/ FCY Cash Withdrawal (i) Within City (ii) Inter City | Free | - |
| i | Cheque Deposits (i) HBL Cheque – For credit to HBL Account (Within city and within the Catchment area of One Clearing House) (ii) Non-HBL Cheque deposited in local clearing and funds credited to HBL Inter-city Branch Account | Free | - |
| j | Local Funds Transfers (LFTs)/ Online Funds Transfer/ Cross Branch Transfers | Free | - |
| k | Cheque Book Issuance Charges | Free | - |
| l | Stop payment of Cheque | Free | - |
| m | Charges on Cheque returned in Inward Clearing/Collection to be recovered from Customers issuing the Cheque with in-sufficient balances in account or for any other reason. "due to fault of customer" | Free | - |
| n | Over the counter cash Cheque returned due to insufficient balance. For all accounts (LCY/FCY) | Free | - |
| o | Photocopy of the paid Cheque forwarded to Customers | Free | - |
| p | Interbank Funds Transfer (IBFT) | Free | - |

| HBL | | | FED/ST Applicable |
|--|---|---|------------------------------|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| | Description | Charges | |
| q | Statement of Account sent on Daily basis through Swift Message MT-940 | Free | - |
| r | Duplicate Statements for all types of accounts, on request from customer | Free | - |
| s | Monthly Bank Statement | Free | - |
| t | Same Day Clearing via NIFT | Free | - |
| u | Local Fund Transfers (RTGS) | Free | - |
| v | Issuance of Account/ Maintenance Certificate | Free | - |
| w | Issuance of Balance Confirmation Certificate | Free | - |
| x | For any enquiry requested by customer beyond 3 years relating to transactions on their account | Free | - |
| y | Account Closure Charges | Free | - |
| z | Handling of payments/ balances from deceased accounts against Succession Certificate | Free | - |
| aa | Confirmation of balances to Auditors | Free | - |
| ab | Issuance of WHT Certificate | Free | - |
| ac | Issuance of Proceed Realization Certificate (PRC) – HBL | Free | - |
| ad | Issuance of Zakat Deduction Certificate | Free | - |
| ae | Standing Instructions | Free | - |
| af | SMS Alert Charges | Free | - |
| ag | Issuance of FCY Demand Draft | Free | - |
| ah | Cancellation of FCY Demand Draft | Free | - |
| ai | International ATM Withdrawals through HBL ATMs* | Free | - |
| aj | Collection of Cheques (Local Currency/ Foreign Currency**) | Free | - |
| ak | Inward Telegraphic Transfers*** | Free | - |
| al | Outward Telegraphic Transfers*** | Free | - |
| am | Safe Deposit (Regular Lockers) Annual Fee | Free | - |
| * This only applies to ATM Access Fees, FX conversions are done on market rates. | | | |
| ** Excluding Cheques issued in USD. | | | |
| *** Excluding Intermediary Bank Charges where applicable. | | | |
| 2 | Debit Card | | |
| A | <i>HBL Prestige clients will receive the HBL Prestige World Elite Debit Card for PKR account with the following benefits:</i> | | |
| i | Annual Fee/ Issuance Fee | Free | |
| ii | Replacement Fee | Free | |
| iii | POS Transaction fee per transaction Local | Free | YES |
| iv | POS Transaction fee per transaction International | 4% of Transaction Amount | YES |
| v | ATMs International (Cash withdrawal) | 4% of Transaction Amount or Rs.300/- per Transaction, whichever is higher | YES |
| vi | ATMs International (Balance) | Rs. 225/- per Transaction | YES |
| B | <i>HBL Prestige clients will receive the HBL Visa Debit Card (USD) for USD account with the following benefits:</i> | | |
| i | Annual Fee/ Issuance Fee | Free | |
| ii | Replacement Fee | Free | |
| iii | POS Transaction fee per transaction Local. | 1% of Transaction Amount | YES |
| iv | POS Transaction fee per transaction International | 4% of Transaction Amount | YES |
| v | ATMs International (Cash withdrawal) | 4% of Transaction Amount or US\$ 3/- per Transaction, whichever is higher | YES |
| vi | ATMs International (Balance) | US\$ 3/- per Transaction | YES |
| 3 | Mortgages | | |
| i | Processing Fee | Free | |
| 4 | Autos | | |
| i | Processing Fees | 50% waiver on Processing Fees | YES |
| 5 | Credit Card | | |
| <i>HBL Prestige members will receive following benefits when applying for HBL Platinum CreditCard</i> | | | |
| i | Annual Fee | 50% waiver | YES |
| ii | Supplementary Fee | 50% waiver | YES |
| iii | Card Replacement Fee | 50% waiver | YES |
| iv | SMS Alert Charges | Free | |

| HBL | | | | | FED/ST Applicable | | |
|---|--|--|--|------------------------------------|--|------------------------|----|
| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | | | | | |
| Description | | | Charges | | | | |
| 6 | HBL Prestige Lockers * | | | | | | |
| | (to be recovered in advance and at the commencement date yearly) | | | | | | |
| | A Prestige Semi Digital Locker | | | | | | |
| | i | Locker Size | Annual Rent | Key Deposit Fee* | Required Balance Threshold (PKR or equivalent FCY) | For Rent | |
| | | Small | Small-sized lockers are unavailable for the Prestige semi-digital locker. | | CA: 5,000,000/- SA: 7,000,000/- TD: 20,000,000/- | YES | |
| | | Medium | Rs. 15,000/- | Rs. 35,000/- | | For Key Deposit | NO |
| | | Large | Rs. 20,000/- | Rs. 50,000/- | | | NO |
| | ii | Locker Breaking Charges | Rs. 20,000/- | | | YES | |
| | iii | Late Payment Fee | 10% of the applicable annual advance locker rent with a grace period of 30 days from the due date. | | | YES | |
| | B Prestige Automated Locker | | | | | | |
| | i | Locker Size | Annual Rent | Key Deposit Fee* | Required Balance Threshold (PKR or equivalent FCY) | For Rent | |
| | | Small | Rs. 40,000/- | Rs. 60,000/- | CA: 20,000,000/- SA: 30,000,000 /- TD: 50,000,000/- | YES | |
| | | Medium | Rs. 45,000/- | Rs. 70,000/- | | For Key Deposit | NO |
| | | Large | Rs. 50,000/- | Rs. 100,000/- | | | NO |
| | ii | Locker Breaking Charges | Rs. 50,000/- | | | YES | |
| iii | Late Payment Fee | 10% of the applicable annual advance locker rent with a grace period of 30 days from the due date. | | | YES | | |
| Important Note: | | | | | | | |
| a) For Prestige Clients, charges for Prestige Semi-Digital Lockers, Automated Lockers and Regular Lockers will be applicable as per SOBC. | | | | | | | |
| b) The Prestige Lockers (Semi-Digital and Automated) facility is available only for Prestige clients, maintaining deposit relationships (CASA and TD) as per the above-mentioned criteria. | | | | | | | |
| c) The AUM-based (Investments, Bancassurance, Mortgage, Auto financing) clients can only access the regular lockers, subject to the availability and prevailing charges. | | | | | | | |
| d) Key Deposit Fee will be applied at the time of new locker issuance and will be refunded at the time of locker surrender. | | | | | | | |
| Note: In case a locker is broken open for non-payment of fee and its content are retained with inventory in a separate locker, whenever the locker holder(s) visits the Bank for collection of the items, all outstanding fees (with late payment fee) and break-opening charges should be recovered before the contents are delivered. | | | | | | | |
| Part U HBL PREMIUM | | | | | | | |
| Individual clients (including Non-Resident Pakistanis) who maintain the below-mentioned assets under management on a relationship basis, will be eligible to avail the following free/ discounted services: | | | | | | | |
| Premium Eligibility Criteria (Average assets under management) | | | | | | | |
| | Product | Deposits/ Assets Under Management | | Eligibility Criteria Period | | | |
| | Conventional CA | Rs. 2,000,000/- or equivalent Foreign Currency to Rs. 4,999,999/- | | Quarterly average balances | | | |
| | Conventional SA | Rs. 3,000,000/- or equivalent Foreign Currency (subject to rack rate) to Rs. 6,999,999/- | | Quarterly average balances | | | |
| 1 | Banking Services | | | | | | |
| | a | First Cheque Book | Free | | - | | |
| | b | Cash Deposit (i) Within City (ii) Inter City | Free | | - | | |
| | c | Cash Withdrawal (i) Within City (ii) Inter City | Free | | - | | |
| | d | Debit Card Annual Fee/ Issuance Fee | 50% waiver on World Debit Card | | YES | | |
| | e | Lockers Issuance /Annual Rent | 50% waiver for 1st year | | YES | | |
| Important Note: | | | | | | | |
| a) For all other charges: Regular SOBC Charges apply. | | | | | | | |

| HBL | | | FED/ST Applicable |
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| SCHEDULE OF BANK CHARGES (EXCLUSIVE OF FED) EFFECTIVE FROM JULY 01, 2024 TO DECEMBER 31, 2024 | | | |
| Description | Charges | | |
| Part V | HBL ROSHAN DIGITAL ACCOUNT (RDA) | | |
| A | Individual clients (including Non-Resident & Resident Pakistani) will be eligible to avail the following free/ discounted services: | | |
| | Banking Services | RDA (Non- Resident Paksitani) | RDA (Resident Pakistani) *Equivalent to FCY |
| 1 | Instant Starter Cheque Book | Free Subsequent cheque book will be charged as per SOBC | As per SOBC |
| 2 | HBL Internet Banking and HBL Mobile Application | Free | |
| 3 | E-Statements | Free | |
| 4 | SMS Alert Charges (for over the Counter) | Free | As per SOBC |
| 5 | Debit Card Issuance Charges | Master Card Standard & Visa Chip USD: Free for First Year only (All Other Debit Card will be charged as per SOBC) | |
| B | Service Charges on RDA Resident Account | Free | |
| C | Remittance received in Non-Resident Rupee Value Account (NRVA) under 'Free Send Model' through International Money Transfer Operators/ Exchange Companies | SAR 30/- (equivalent amount in PKR) | |
| | Note: (1) For FCRDA (Resident Pakistani) and RDA (Non-Resident Pakistani & Resident Pakistani) customers, all other service charges are applicable as prescribed in relevant sections of SOBC. (2) For RDA customers, Master Standard Card & Visa Chip USD is free for the first year only. | | |
| Part W | ROSHAN APNI CAR | | |
| I | 1.1 Application Processing Fee (Inclusive of documentation charges) | Rs. 12,000/- Rs. 6,000/- (For individuals applying again after 6 months or maturity of one facility or Settlement after minimum 6 months) Recovered upon approval Inclusive of: - Documentation charges - Verification - Stamp Duty - Credit Report: Actual Upto Rs. 150/- | YES |
| | 1.2 Early Settlement Charges | 1. Termination prior to delivery of vehicle, @ 10% of outstanding amount at the time of settlement. 2. Termination after delivery of vehicle, @ 5% of outstanding amount at the time of settlement. | YES |
| | 1.3 Partial Payment | 1. Partial Payment prior to delivery of vehicle, @ 10% of amount being settled. 2. Partial Payment delivery of vehicle, @ 5% of amount being settled. | YES |
| | 1.4 Vehicle Appraisal (if applicable) | Actual | YES |
| | 1.5 Re-possession Charges | Actual or Rs.50,000/- whichever is Lower | YES |
| | 1.6 Legal Notice Fee | Actual Cost | YES |
| | 1.7 Late Payment Charges | Rs.1,500/- per late payment | YES |