BI	_					26
	EFFECTIV	SCHEDULE OF BANK CHARGES E FROM JANUARY 01, 2025 TO MARCH	31, 2025	FED/ST Applicable	Charge Code	Misys Internal Account
	Description	Charges				
L Bra	nchless Banking / Konnect by HBL (ı				
	Utility Bill Payment		NIL	-	-	-
b	Initial Deposit - Konnect by HBL Mob		NIL	-	-	-
С	Cash Deposit - Konnect by HBL	Deposit Amount Rs. 1 - 20,000	0.5% of Deposit Amount plus tax	YES		
	Mobile Account	Deposit Amount Rs. 20,000 and above	0.5% of Deposit Amount plus tax	YES		
d	Utility Bill Payment - Konnect by HBI	Mobile Account	NIL	_	-	-
e	Money Transfer - Konnect by HBL Mobile Account to Konnect 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 loc	ation	Rs. 10 per transaction	YES	-	9916269
	Note: Transaction Limits (Separate for	Sending & Receiving): Rs. 25,000/- per day for L0 account	ints and Rs. 50,000/- per day for L1 accounts.			
f	Money Transfer - Konnect by HBL	Mobile Account to CNIC				
1		Transfer Amount Rs. 1 - 1,000	Rs. 55 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 1,001 - 2,500	Rs. 110 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 2,501 - 4,000	Rs. 155 per transaction	YES	K1	9914151
1		Transfer Amount Rs. 4,001 - 6,000 Transfer Amount Rs. 6,001 - 8,000	Rs. 210 per transaction Rs. 260 per transaction	YES YES	K1 K1	9914151 9914151
i)	Money Transfer Sending	Transfer Amount Rs. 8,001 - 10,000	Rs. 310 per transaction	YES	K1	9914151
		Transfer Amount Rs. 10,001 - 13,000	Rs. 365 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13,001 - 15,000	Rs. 420 per transaction	YES	K1	9914151
		Transfer Amount Rs. 15,001 - 20,000	Rs. 490 per transaction	YES	K1	9914151
		Transfer Amount Rs. 20,001 - 25,000	Rs. 550 per transaction	YES	K1	9914151
<u> </u>		t location additional Rs.10 will be charged as Agent Fee.				
ii)	Money Transfer Receiving	ther Bank Accounts at Agent's location	NIL	-	-	-
g	Wioney Transfer - Cash Deposit to O	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9914151
		Transfer Amount Rs. 1,001 - 2,500	Rs. 60 per transaction	YES	K1	9914151
	Money Transfer - Cash Deposit to Other Bank Accounts at Agent's	Transfer Amount Rs. 2,501 - 4,000	Rs. 78 per transaction	YES	K1	9914151
		Transfer Amount Rs. 4,001 - 6,000	Rs. 96 per transaction	YES	K1	9914151
i)		Transfer Amount Rs. 6,001 - 8,000	Rs. 108 per transaction	YES	K1	9914151
1,	location	Transfer Amount Rs. 8,001 - 10,000	Rs. 126 per transaction	YES	K1	9914151
	location	Transfer Amount Rs. 10,001 - 13,000	Rs. 144 per transaction	YES	K1	9914151
		Transfer Amount Rs. 13.001 - 15.000	Rs. 156 per transaction Rs. 186 per transaction	YES	K1	9914151 9914151
		Transfer Amount Rs. 15,001 - 20,000 Transfer Amount Rs. 20,001 - 25,000	Rs. 186 per transaction Rs. 204 per transaction	YES YES	K1 K1	9914151
h	Money Transfer - Konnect by HBL	Mobile Account to HBL Core Banking Account	NS. 204 per transaction	1123	Kı))1 4 131
i)	Fund Transfer	*NIL		YES	32	9914162
	* will be updated as per SBP's directive					
i	Money Transfer - Konnect by HBL	Mobile Account to Other Bank Accounts (IBFT)	7.0			
1		Transfer Amount Rs. 1 - 26,000	Rs. 0 per transaction	YES	32	9914162
		Transfer Amount Rs. 26.001 - 27.000	Rs. 1 per transaction Rs. 2 per transaction	YES	32 32	9914162
1		Transfer Amount Rs. 27,001 - 28,000 Transfer Amount Rs. 28,001 - 29,000	Rs. 3 per transaction	YES YES	32	9914162 9914162
1		Transfer Amount Rs. 29,001 - 29,000 Transfer Amount Rs. 29,001 - 30,000	Rs. 4 per transaction	YES	32	9914162
1		Transfer Amount Rs. 30,001 - 31,000	Rs. 5 per transaction	YES	32	9914162
1		Transfer Amount Rs. 31,001 - 32,000	Rs. 6 per transaction	YES	32	9914162
1		Transfer Amount Rs. 32,001 - 33,000	Rs. 7 per transaction	YES	32	9914162
		Transfer Amount Rs. 33.001 - 34.000	Rs. 8 per transaction	YES	32	9914162
1		Transfer Amount Rs. 34,001 - 35,000	Rs. 9 per transaction	YES	32	9914162
1		Transfer Amount Rs. 35,001 - 36,000 Transfer Amount Rs. 36,001 - 37,000	Rs. 10 per transaction Rs. 11 per transaction	YES	32	9914162 9914162
i)	Inter Bank Fund Transfer (IBFT)	Transfer Amount Rs. 36,001 - 37,000 Transfer Amount Rs. 37,001 - 38,000	Rs. 12 per transaction	YES YES	32	9914162
'	Zum z ma rumsiei (ibi 1)	Transfer Amount Rs. 38,001 - 38,000 Transfer Amount Rs. 38,001 - 39,000	Rs. 13 per transaction	YES	32	9914162
1		Transfer Amount Rs. 39,001 - 40,000	Rs. 14 per transaction	YES	32	9914162
		Transfer Amount Rs. 40,001 - 41,000	Rs. 15 per transaction	YES	32	9914162
1		Transfer Amount Rs. 41.001 - 42.000	Rs. 16 per transaction	YES	32	9914162
1		Transfer Amount Rs. 42,001 - 43,000	Rs. 17 per transaction	YES	32	9914162
1		Transfer Amount Rs. 43,001 - 44,000	Rs. 18 per transaction Rs. 19 per transaction	YES	32	9914162
1		Transfer Amount Rs. 44,001 - 45,000 Transfer Amount Rs. 45,001 - 46,000	Rs. 19 per transaction Rs. 20 per transaction	YES YES	32 32	9914162 9914162
1		Transfer Amount Rs. 45,001 - 46,000 Transfer Amount Rs. 46,001 - 47,000	Rs. 21 per transaction	YES	32	9914162
		Transfer Amount Rs. 47,001 - 47,000 Transfer Amount Rs. 47,001 - 48,000	Rs. 22 per transaction	YES	32	9914162
		Transfer Amount Rs. 48,001 - 49,001	Rs. 23 per transaction	YES	32	9914162

Figure F		EFFECTIV	SCHEDULE OF BANK CHARGES E FROM JANUARY 01, 2025 TO MARC	CH 31, 2025	FED/ST Applicable	Charge Code	Misy Intern Accou
Cash Wildefavand at Ascent Location - Kenusect by BBL Mobile Account Re. 1-200 Re. 1-5 cert minaction YES 55 591		Description	Charg	res			
Transfer Arrown Rs. 201 . + 200	i		- Konnect by HBL Mobile Account				
Transfer Armount Rs. 601 - 1000			Transfer Amount Rs. 1 - 200	Rs. 15 per transaction	YES	35	9914
Tansfer Amount R. (201 - 2500 Rs. 43 per transaction YES 55 991			Transfer Amount Rs. 201 - 500	Rs. 15 per transaction	YES		9914
Tanisfer Annum R. (2.001 - 4.0000 R. (2.001 - 4			Transfer Amount Rs. 501 - 1,000		YES	35	9914
Tunisfer Annount # 1,0001 1,0000							9914
Withdrawal Amount Function	i)						9914
1							
Tausier Annual Res 1,0001 1,0000 R. 8, 280 per transaction YES 35 991							9914
Transfer Amount Rs. 13001 15000		Withdrawal Amount *					
Francisc Amount Rs. 16001 - 20000 Rs. 350 per transaction YES 35 991							
Transfer Amount Rs. 25001 - 25000 Rs. 370 per transaction YES 55 991							
Transfer Amount Rs. 25(0)1 - 300000 Rs. 550 per transaction YES 35 991							
Transfer Amount Rs. 300.01 40.000 Rs. 500 per transaction YES 35 991							
Figure For transactions through IRA Account fee will be Sylve of the above mentioned slab.							
* For transactions through HRA Account fee will be 50% of the above mentioned stab.							
Cash Withdrawal From ATM - Konnect by HBL Mobile Account		* For transactions through HPA Acco		Rs. 690 per transaction	1ES	33	9914
Vithdrawal Amount *	k				1		
Frankfor Amount R. 5 1-1000 R. 8-25 per transaction YES 35 991		Cash Williamai Holli ATWI - Koll		Rs 12 per transaction	VEC	35	9914
Withdrawal Amount *							9914
Withdrawal Amount * Transfer Amount Rs. 2501 - 4000							9914
Withdrawal Amount * Transfer Amount Rs. 4001 - 6.000							9914
Tansfer Amount Rs. 6,001 - 8,000 Rs. 75 per transaction YES 35 991		Wish January 1 A					9914
Tansfer Amount Rs. 8,001 - 1,0000		witndrawal Amount *					9914
Transfer Amount Rs. 1,000 1,5000 Rs. 1,500 per transaction YES 35 991	i)						9914
Transfer Amount Rs. 13:001 - 16:000 Rs. 125 per transaction YES 35 991	′						9914
Transfer Amount Rs. 16.001 - 20.000 Rs. 150 net transaction YES 35 991 *Charges are applicable after the free monthly ONUS ATM cash withdrawal limits are exhausted (as defined under section 'as' below). *For transactions through HRA Account few will be 50% of the above mentioned slab.					YES	35	9914
For transactions through HRA Account fee will be 50% of the above mentioned slab.			Transfer Amount Rs. 16,001 - 20,000	Rs.150 per transaction	YES	35	9914
		Cash Withdrawal Print Receipt			YES		9914
Cash Deposit into HBL Core Banking Account at Agent's location Transfer Amount Rs. 1 - 1.000 Rs. 30 per transaction YES K1 991	iii)	Balance Inquiry (HBL & Non-HBL	Rs. 3.13/- per inquiry				
Transfer Amount Rs. 1,001 - 2,500	m		ng Account at Agent's location				
Transfer Amount Rs. 2,501 - 4,000 Rs. 35 per transaction YES K1 991		•	Transfer Amount Rs. 1 - 1,000	Rs. 30 per transaction	YES	K1	9916
Processic Amount Transfer Amount Rs. 4.001 - 6.000 Rs. 48 per transaction YES K1 991			Transfer Amount Rs. 1,001 - 2,500	Rs. 30 per transaction	YES	K1	9916
Deposit Amount Deposit Amount Deposit Amount Deposit Amount Rs. 6.001 8.0000 Rs. 55 per transaction YES K1 991			Transfer Amount Rs. 2,501 - 4,000	Rs. 35 per transaction	YES	K1	9916
Deposit Amount Fransfer Amount Rs. 8,001 10,000 Rs. 65 per transaction YES K1 991 Transfer Amount Rs. 10,001 13,000 Rs. 70 per transaction YES K1 991 Transfer Amount Rs. 10,001 15,000 Rs. 120 per transaction YES K1 991 Transfer Amount Rs. 15,001 25,000 Rs. 150 per transaction YES K1 991 Transfer Amount Rs. 25,001 25,000 Rs. 180 per transaction YES K1 991 Transfer Amount Rs. 25,001 25,000 Rs. 180 per transaction YES K1 991 Transfer Amount Rs. 25,001 30,000 Rs. 240 per transaction YES K1 991 Transfer Amount Rs. 25,001 30,000 Rs. 240 per transaction YES K1 991 Transfer Amount Rs. 25,001 50,000 Rs. 240 per transaction YES K1 991 Transfer Amount Rs. 25,001 50,000 Rs. 240 per transaction YES K1 991 Transfer Amount Rs. 25,001 Transfer Amount Rs. 2			Transfer Amount Rs. 4,001 - 6,000	Rs. 48 per transaction	YES	K1	9916
Deposit Amount							9916
Transfer Amount Rs. 13.001 - 15.000		Deposit Amount					9916
Transfer Amount Rs. 15,001 - 20,000	i)						9916
Transfer Amount Rs. 20,001 - 25,000							9916
Transfer Amount Rs. 25,00 - 30,000 Rs. 210 per transaction YES K1 991							
Transfer Amount Rs. 30,001 - 40,000							
Transfer Amount Rs. 40.001 - 50.000 Rs. 270 per transaction YES K1 991			11thister 7 through 183. 25,001 50,000	Rs. 210 per transaction	ILD	111	//10
Residence of the content of the co							
Gulak (Konnect by HBL Saving Account)	r				YES	Kl	9916
Gulak (Konnect by HBL Saving Account)	IJ				VEG		
Gulak (Konnect by HBL Saving Account)							
Account) Gulak 7,500 Gulak 10,000 Gulak 10,000 Gulak 10,000 Gulak 10,000 Rs. 330 per transaction YES Gulak 10,000 Rs. 400 per transaction YES Gulak 20,000 Rs. 600 per transaction YES Gulak 40,000 Rs. 1,000 per transaction YES Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change OHBL ATM biometric verification Pensioner Proof of Life (POL) Rs. 15 per transaction NIL Transfer Out - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL NIL View Mini Statement - Konnect by HBL Mobile Account NIL							
Gulak 10,000 Rs. 330 per transaction YES Gulak 15,000 Rs. 400 per transaction YES Gulak 20,000 Rs. 600 per transaction YES Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account View Mini Statement - Konnect by HBL Mobile Account							
Gulak 15,000 Rs. 400 per transaction YES Gulak 20,000 Rs. 600 per transaction YES Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change 0 HBL ATM biometric verification Rs.15 per transaction Pensioner Proof of Life (POL) RIL Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL View Mini Statement - Konnect by HBL Mobile Account University HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL NIL View Mini Statement - Konnect by HBL Mobile Account NIL		Account)					
Gulak 20,000 Rs. 600 per transaction YES Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change o HBL ATM biometric verification Rs. 15 per transaction P Pensioner Proof of Life (POL) g Balance Inquiry - Konnect by HBL Mobile Account T 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 t View Mini Statement - Konnect by HBL Mobile Account u Air Time Top Up - Konnect by HBLs Agent & Mobile Account							
Note:							
Note: 1. Pre-mature Encashment/Penalty charges will apply if Gulak is broken before the first payout. 2. Payout rates are directly related to policy rate and subject to change OHBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL View Mini Statement - Konnect by HBL Mobile Account University of the first payout. NIL View Mini Statement - Konnect by HBL Mobile Account NIL View Mini Statement - Konnect by HBL Mobile Account NIL NIL View Mini Statement - Konnect by HBL Mobile Account NIL NIL NIL							
Pensioner Proof of Life (POL) RIL Balance Inquiry - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL t View Mini Statement - Konnect by HBL Mobile Account u Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL							
Pensioner Proof of Life (POL) RIL Balance Inquiry - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL t View Mini Statement - Konnect by HBL Mobile Account u Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL		2. Payout rates are directly related to p	olicy rate and subject to change				
q Balance Inquiry - Konnect by HBL Mobile Account Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL t View Mini Statement - Konnect by HBL Mobile Account u Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL	0		olicy rate and subject to change	Rs.15 per transaction			
Transfer Out - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL Transfer in - Konnect by HBL Mobile Account to HBL Core Banking Account (Linked) NIL View Mini Statement - Konnect by HBL Mobile Account NIL Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL		HBL ATM biometric verification	olicy rate and subject to change				
t View Mini Statement - Konnect by HBL Mobile Account NIL t View Mini Statement - Konnect by HBL Mobile Account NIL u Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL	р	HBL ATM biometric verification Pensioner Proof of Life (POL)		NIL			
u Air Time Top Up - Konnect by HBLs Agent & Mobile Account NIL	p q	HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mo	bbile Account	NIL NIL			
	p q r	HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mo Transfer Out - Konnect by HBL Mobil Transfer in - Konnect by HBL Mobile	obile Account e Account to HBL Core Banking Account (Linked) Account to HBL Core Banking Account (Linked)	NIL NIL NIL			
	p q r	HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mo Transfer Out - Konnect by HBL Mobil Transfer in - Konnect by HBL Mobile View Mini Statement - Konnect by HB	obile Account e Account to HBL Core Banking Account (Linked) Account to HBL Core Banking Account (Linked) BL Mobile Account	NIL NIL NIL NIL NIL			
	p q r	HBL ATM biometric verification Pensioner Proof of Life (POL) Balance Inquiry - Konnect by HBL Mo Transfer Out - Konnect by HBL Mobil Transfer in - Konnect by HBL Mobile View Mini Statement - Konnect by HB	obile Account e Account to HBL Core Banking Account (Linked) Account to HBL Core Banking Account (Linked) BL Mobile Account Agent & Mobile Account	NIL NIL NIL NIL NIL			

<u> 3L</u>	-						
	EFFECTIV	SCHEDULE OF BANK CHARGES E FROM JANUARY 01, 2025 TO MA	RCH 31, 2025		FED/ST Applicable	Charge Code	Misys Internal Account
	Description	Ch	arges		1		
w	Average Minimum Balance required		<u> </u>	TIL .	1		
Х	Balance Inquiry through SMS			TIL .			
v	Upgrade of MW Account		N	TIL .			
z	Account Maintenance		N	TL.			
aa	SMS Alerts for Customers		N	IL			
ab	SMS Alerts for Agents			th (inclusive of tax)			
ac	MPIN Creation			TL .			
ad	MPIN Change			TIL			
ae	App Login			IIL			
af	Postpaid Bill Payment OTC			IIL	-		
ag	Donations OTC Balance Check Via USSD			IIL IIL	-		
ah	Receive International Remittance			IL			
ai aj	Postpaid Bill Payment through M-Wa	llet		TIL			
ak	Mini statement M- Wallet/App		N	TIL .			
al	Donations through M-Wallet			TIL .			
	Internet Bill Payment OTC			IL			
an	Internet Bill Payment M-Wallet			TL .			
ao	Debit Card PIN Creation / Change			TIL	ļ		
	IBFT Incoming			IIL			
aq		case of no activity in account for 12 months)		IIL	1		
ar	In App BVS charges			IIL IIL	1		
	USSD Platform Fee/transaction*						
as	Tananastian anasasina Fac **		N.	NIL NII			
at	Transaction processing Fee ** App Platform Fee/transaction ***						
at	App Platform Fee/transaction *** * All financial/Non-financial transacti	e recovered for all IBFT Mobile Wallet transactions	N				
at	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be	e recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC.				
at au av	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa	e recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC.	IL.	ent between pa	arties involv	ed
at au av aw	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID	e recovered for all IBFT Mobile Wallet transactions	as per 1-link SOC.	IIL	ent between pa	nrties involv	ed
at au av aw	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee	as per 1-link SOC. N Pricing will Free ONUS ATM Ca	IIL	ent between pa	arties involv	ed
at au av aw	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc	IIL be set as mutual agreementsh Withdrawal Limit/ onth	ent between pa	arties involv	ed 991627
av aw ax i	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc F Rs. 20	IIIL be set as mutual agreements withdrawal Limit/onth ree 0,000/-	YES YES	1L 1L	991627 991627
av aw ax i ii	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca M F Rs. 20 Rs. 20	IIIL be set as mutual agreements sh Withdrawal Limit/ onth ree 0,000/- 0,000/-	YES YES YES	1L 1L 1L	991627 991627 991627
at au av aw ax i iii iii iv	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc F Rs. 20 Rs. 20 Rs. 20 Rs. 20	III. be set as mutual agreements withdrawal Limit/onth ree 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES	1L 1L 1L 1L	991627 991627 991627 991627
av aw aw iii iii iv v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card	s per 1-link SOC. Pricing will Free ONUS ATM Ca Mo F Rs. 20 Rs. 20 Rs. 20 Rs. 30	sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES	1L 1L 1L 1L 1L	991627 991627 991627 991627 991627
av aw ax i ii iii iv v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti pund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc F Rs. 20 Rs. 20 Rs. 20 Rs. 3 Rs. 3	IIIL be set as mutual agreements withdrawal Limit/onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES	1L 1L 1L 1L	991627 991627 991627 991627 991627
av aw aw iii iii iv v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc F Rs. 20 Rs. 20 Rs. 20 Rs. 3 Rs. 3	sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES	1L 1L 1L 1L 1L	991627 991627 991627 991627 991627
at au av aw ax i ii iii iiv v vi vii vii	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaction Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for PKK Agri HAW Debit Card	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card	s per 1-link SOC. Pricing will Free ONUS ATM Ca Mo F Rs. 20 Rs. 20 Rs. 30 Rs. 31 Rs. 20 Free Cash-in	IIIL be set as mutual agreements withdrawal Limit/onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES	1L 1L 1L 1L 1L	991627 991627 991627 991627
av aw ax i iii iiv v vi vii ay	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Agent Debit Card 1500 Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for PVR Agri HAW Debit Card Remittance Package	e recovered for all IBFT Mobile Wallet transactions citions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card	s per 1-link SOC. Pricing will Free ONUS ATM Ca MC F Rs. 20 Rs. 20 Rs. 3 Rs. 3 Rs. 3	III. be set as mutual agreem sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES	1L 1L 1L 1L 1L	991627 991627 991627 991627 991627
av aw ax i iii iiv v vi vii ay	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaction fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for FPK Agri HAW Debit Card Remittance Package Packages	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 5,00 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card	as per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc FR. 20 Rs. 20 Rs. 20 Rs. 30 Rs. 31 Rs. 20 Free Cash-in (Monthly)	III. be set as mutual agreements withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/-	YES YES YES YES YES YES YES YES YES	IL IL IL IL IL IL	991627 991627 991627 991627 991627 991430
av aw ax i iii iiv v vi vii ay iii	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaf Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month)	e recovered for all IBFT Mobile Wallet transactions actions done via App platform. Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 200 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card (Free for First Year)	s per 1-link SOC. Negricing will Free ONUS ATM Ca Me Free Rs. 20 Rs. 20 Rs. 30 Rs. 30 Rs. 30 Free Cash-in (Monthly) Rs. 25,000	III. be set as mutual agreems sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- Rs. 25,000	YES	IL IL IL IL IL IL IL IL IL	991627 991627 991627 991627 991627 991430
at au av aw ax iiiiiiiv v vi viii ay	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card 1500 Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Silver (1 Month)	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card (Free for First Year)	s per 1-link SOC. N Pricing will Free ONUS ATM Ca Mc Free Rs. 20 Rs. 20 Rs. 30 Rs. 30 Rs. 30 Rs. 30 Rs. 20 Free Cash-in (Monthly) Rs. 25,000 Rs. 200,000	III. be set as mutual agreems sh Withdrawal Limit/ onth ree 0,000/- 0,	YES	IL IL IL IL IL IL IL IL IL	991627 991627 991627 991627 991627 991627
at au av aw ax iiiiiiiv v vi viii ay	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will be *** All financial/Non-financial transa Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card 1500 Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for Punjab Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Silver (1 Month) Gold (Yearly)	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card (Free for First Year)	Name	III. be set as mutual agreem sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- Rs. 25,000 Rs. 200,000 Rs. 100,000	YES	IL	991627 991627 991627 991627 991627 991430 991627 991627 991627
at au av aw ax iiiiiiv v vi vii ay iii iii iv v v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti pund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Gold (Yearly) Platinum (Yearly)	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card	N N As per 1-link SOC. N Pricing will	III. be set as mutual agreems sh Withdrawal Limit/ onth ree 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- Res 25,000 Res 25,000 Res 200,000 Res 200,000 Res 200,000	YES	IL	99162' 99162' 99162' 99162' 99162' 99162' 99162' 99162' 99162'
at au av aw ax i iii iiv v vi vii ay iii iii iiv v vi vii vii iii iiv v v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaction from the following for the financial from	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card (Free for First Year) Fee Rs. 265 per Package Rs. 550 per Package Rs. 3,780 per Package Rs. 4,725 per Package Rs. 600/-	Name	IIIL be set as mutual agreem sh Withdrawal Limit/ onth ree ro,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- 0,000/- Rs. 25,000 Rs. 200,000 Rs. 100,000 Rs. 200,000	YES	IL	99162' 99162' 99162' 99162' 99162' 99162' 99162' 99162' 99162'
at au av aw ax iiiiiiv v vii ay iiiiiiv v vii ba	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti pund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Gold (Yearly) Platinum (Yearly) Card Replacement Charges Digital Credit	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per	N Pricing will	III. be set as mutual agreem sh Withdrawal Limit/ onth ree 0,000/- 0,0	YES	IL	99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻
av aw ax i iii iii iiv v vi iii iii iiv v v ba ba	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaction from the following for the financial from	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Deb	N Pricing will	III. be set as mutual agreement of the set as mutual agreement	YES	IL	991627 991627 991627 991627 991627 991430 991627 991627 991627
av aw ax i iii iii iiv v vii ay ba i ii iii iii	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti pund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Gold (Yearly) Platinum (Yearly) Card Replacement Charges Digital Credit	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 7,500 per Debit Card Rs. 1,500 per Debit Card Rs. 265 per Package Rs. 265 per Package Rs. 3,780 per Package Rs. 3,780 per Package Rs. 4,725 per Package Rs. 600/- Duration 7 days 14 days 21 days	N Pricing will	III. be set as mutual agreems sh Withdrawal Limit/ onth re e 0,000/- 0	YES	IL	99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻ 99162 ⁻
av aw ax i iii iii iiv v vi iii iii iiv v v ba ba	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transaf Fund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card 1500 Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Silver (1 Month) Gold (Yearly) Platinum (Yearly) Card Replacement Charges Digital Credit Service charges	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 265 per Package Rs. 3,780 per Package Rs. 3,780 per Package Rs. 600/- Duration 7 days 14 days 21 days 28 days	N Pricing will	III. be set as mutual agreement of the set as mutual agreement	YES	IL	991627 991627 991627 991627 991627 991430 991627 991627 991627
av aw ax i iii iii iv v viii ay iii iii iv v ba iiiiii iiv v	App Platform Fee/transaction *** * All financial/Non-financial transacti ** A transaction processing fee will b *** All financial/Non-financial transacti pund Transfer To RAAST ID Corporate Clients Debit Cards Debit Cards Agent Debit Card Konnect Debit Card 1500 Konnect Islamic Debit Card 1500 SCO Debit Card Kissan Card for Punjab Agri Kissan Card for KPK Agri HAW Debit Card Remittance Package Packages Bronze (1 Month) Gold (Yearly) Platinum (Yearly) Card Replacement Charges Digital Credit	Annual Fee Rs. 1,100 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 500 per Debit Card Rs. 1,500 per Package Rs. 265 per Package Rs. 3,780 per Package Rs. 3,780 per Package Rs. 4,725 per Package Rs. 600/- Duration 7 days 14 days 21 days 28 days ime at the time of disbursal of loan	N Pricing will	III. be set as mutual agreems sh Withdrawal Limit/ onth re e 0,000/- 0	YES	IL	991627 991627 991627 991627 991627 991430 991627 991627 991627