



SCHEDULE OF CHARGES FOR PERSONAL ACCOUNTS

Effective from April 1, 2026

Contents

About our Schedule of Charges	Pg.3
Fee Information Document for Current Account (GBP)	Pg.4
Fee Information Document for Current Account (USD)	Pg.6
Fee Information Document for Current Account (Euro)	Pg.8
Fee Information Document for Savings Account (GBP)	Pg.10
Fee Information Document for Savings Account (USD)	Pg.12
Term Deposit	Pg.14
Safe Deposit Box	Pg.15

About our Schedule of Charges (also referred to as tariff or fees)

The Schedule of Charges tells you how much we charge you for the banking services we provide. It forms part of our agreement with you, when you choose to bank with HBL Bank UK. This document includes a Fee Information Document for each payment account, as well as charges related to other products and services.

These charges are current as of 1st April, 2026, but are subject to change. HBL Bank UK can change our charges as set out in our agreement(s) with you (this may include all applicable agreements for personal accounts, including the 'General terms and conditions for personal accounts', 'Debit Card terms and conditions', 'Safe Deposit Lockers terms and conditions', and/ or the 'Online and Mobile Banking terms and conditions'). If these details have changed by the time you apply for the account, we will provide you with the current Schedule of Charges for Personal Accounts.

In case you require any clarification, you may:

- Enquire in person at any of our branches
- Contact us via telephone on 0344 809 4258
- Visit our website at www.hblbankuk.com and click on "Contact Us"



Fee Information Document

Name of the account provider: HBL Bank UK Limited

Account name: Current Account (GBP)

Date: The information in this Fee Information Document is correct as of 1st April, 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Services	Fee
General Account Services	
Maintaining the account	No Fee
Payments (excluding cards)	
Direct Debit	No Fee
Standing Order	No Fee
Sending Money within the UK	<ul style="list-style-type: none"> • Internal Transfer to another HBL Bank UK Account No Fee • BACS (pounds) £1 per transaction • CHAPS (pounds) £15 per transaction • Online Banking No Fee • Cheque Payments No Fee • SWIFT (foreign currency) £20 per transaction
Sending Money outside the UK	<ul style="list-style-type: none"> • SWIFT (foreign currency) £20 per transaction • Individual to individual PKR remittance to Pakistan No Fee
Cards and cash	
Cash paid in or paid out at HBL Bank UK Branches	No Fee

Debit Card Transactions via ATM in the UK	No Fee
Debit Card Transactions via ATM outside the UK	2.0% of total transaction value (minimum £2)
Debit Card Purchase Transactions in the UK	No Fee
Debit Card Purchase Transactions – International	2.5% of total transaction value
Overdrafts and related services	
Unarranged overdrafts	Service not available
Other services	
Balance Confirmation Letter	£10
Issuance of Demand Drafts / Payment Orders / Bankers Payments	£10 per instrument
Duplicate Draft / Payment Order	£10 per instrument
Cancellation of Draft / Payment Order	£10 per instrument
Cheque Returned Unpaid (Inward / Outward)	£15 per cheque
Cheque Clean Collection payable in/outside the UK	£10 per cheque
Debit Card Courier Charge - in the UK	No Fee
Debit Card Courier Charge - outside UK	£25
Card Replacement	No Fee for first replacement card £15 per card (subsequent replacement cards)

Note: If your transaction requires a currency conversion, our prevailing rate of exchange on the day of the transaction will apply.



Fee Information Document

Name of the account provider: HBL Bank UK Limited

Account name: Current Account (USD)

Date: The information in this Fee Information Document is correct as 1st April, 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Services	Fee
General Account Services	
Maintaining the account	No Fee
Payments (excluding cards)	
Standing Order	No Fee
Sending Money within the UK	<ul style="list-style-type: none"> • Internal Transfer to another HBL Bank UK Account No Fee • SWIFT (foreign currency) \$30 per transaction
Sending Money outside the UK	<ul style="list-style-type: none"> • SWIFT (foreign currency) \$30 per transaction • Individual to individual PKR remittance to Pakistan No Fee
Cards and cash	
Cash paid in or paid out at HBL Bank UK Branches	No Fee
Debit Card Transactions via ATM outside the UK	2.0% of total transaction value (minimum \$2)
Debit Card Purchase Transactions in the UK	2.5% of total transaction value
Debit Card Purchase Transactions – International	2.5% of total transaction value

Overdrafts and related services	
Unarranged overdrafts	Service not available

Other services	
Balance Confirmation Letter	\$10
Issuance of Demand Drafts / Payment Orders / Bankers Payments	\$20 per instrument
Duplicate Draft / Payment Order	\$20 per instrument
Cancellation of Draft / Payment Order	\$20 per instrument
Cheque Clean Collection payable outside the UK	\$20 per cheque
Debit Card Courier Charge - in the UK	No Fee
Debit Card Courier Charge - outside UK	\$25
Card Replacement	No Fee for first replacement card \$15 per card (subsequent replacement cards)

Note: If your transaction requires a currency conversion, our prevailing rate of exchange on the day of the transaction will apply.



Fee Information Document

Name of the account provider: HBL Bank UK Limited

Account name: Current Account (EURO)

Date: The information in this Fee Information Document is correct as of 1st April, 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Services	Fee
General Account Services	
Maintaining the account	No Fee
Payments (excluding cards)	
Standing Order	No Fee
Sending Money within the UK	<ul style="list-style-type: none"> Internal Transfer to another HBL Bank UK Account No Fee SWIFT (foreign currency) €40 per transaction
Sending Money outside the UK	<ul style="list-style-type: none"> SWIFT (foreign currency) €40 per transaction Individual to individual PKR remittance to Pakistan No Fee
Cards and cash	
Cash paid in or paid out at HBL Bank UK Branches	No Fee
Debit Cards	Service not available
Overdrafts and related services	
Unarranged overdrafts	Service not available
Other services	
Balance Confirmation Letter	€10

Issuance of Demand Drafts / Payment Orders / Bankers Payments	€15 per instrument
Duplicate Draft / Payment Order	€15 per instrument
Cancellation of Draft / Payment Order	€15 per instrument
Cheque Clean Collection payable outside the UK	€15 per cheque

Note: If your transaction requires a currency conversion, our prevailing rate of exchange on the day of the transaction will apply.



Fee Information Document

Name of the account provider: HBL Bank UK Limited

Account name: Savings Account (GBP)

Date: The information in this Fee Information Document is correct as of 1st April, 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts..

Services	Fee
General Account Services	
Maintaining the account	No Fee
Payments (excluding cards)	
Direct Debit	No Fee
Standing Order	No Fee
Sending Money within the UK	<ul style="list-style-type: none"> Internal Transfer to another HBL Bank UK Account No Fee BACS (pounds) £1 per transaction CHAPS (pounds) £15 per transaction Online Banking No Fee SWIFT (foreign currency) £20 per transaction
Sending Money outside the UK	<ul style="list-style-type: none"> SWIFT (foreign currency) £20 per transaction Individual to individual PKR remittance to Pakistan No Fee
Cards and cash	
Cash paid in or paid out at HBL Bank UK Branches	No Fee
Debit Card Transactions	Service not available

Overdrafts and related services

Unarranged overdrafts	Service not available
Other services	
Balance Confirmation Letter	£10
Issuance of Demand Drafts / Payment Orders / Bankers Payments	£10 per instrument
Duplicate Draft / Payment Order	£10 per instrument
Cancellation of Draft / Payment Order	£10 per instrument
Cheque Returned Unpaid (Outward)	£15 per cheque
Cheque Clean Collection payable in/outside the UK	£10 per cheque

Note: If your transaction requires a currency conversion, our prevailing rate of exchange on the day of the transaction will apply.



Fee Information Document

Name of the account provider: HBL Bank UK Limited

Account name: Savings Account (USD)

Date: The information in this Fee Information Document is correct as of 1st April, 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

Services	Fee
General Account Services	
Maintaining the account	No Fee
Payments (excluding cards)	
Direct Debit	No Fee
Standing Order	No Fee
Sending Money within the UK	<ul style="list-style-type: none"> Internal Transfer to another HBL Bank UK Account No Fee SWIFT (foreign currency) \$30 per transaction
Sending Money outside the UK	<ul style="list-style-type: none"> SWIFT (foreign currency) \$30 per transaction Individual to individual PKR remittance to Pakistan No Fee
Cards and cash	
Cash paid in or paid out at HBL Bank UK Branches	No Fee
Debit Card Transactions	Service not available
Overdrafts and related services	
Unarranged overdrafts	Service not available
Other services	
Balance Confirmation Letter	\$10
Issuance of Demand Drafts / Payment Orders / Bankers Payments	\$20 per instrument

Duplicate Draft / Payment Order	\$20 per instrument
Cancellation of Draft / Payment Order	\$20 per instrument
Cheque Clean Collection payable outside the UK	\$20 per cheque

Note: If your transaction requires a currency conversion, our prevailing rate of exchange on the day of the transaction will apply.

Term Deposit Account (Fixed Term Deposit Account)

- A current or savings account is required with HBL Bank UK, to be able to transfer money into your Fixed Term Deposit.
- A choice of 1 Month, 3 Months, 6 Months, 1 Year, 2 Years and 3 Years is available.
- The interest rates available on our Term Deposits change frequently and are dependent on the currency, term and investment amount. Interest is calculated daily and applied at the end of the term. The interest rate is fixed for the term of the Account. Accounts are available in selected foreign currencies. For the latest rates please contact any of our branches, or visit www.hblbankuk.com.

Term Deposit Early Withdrawal Penalty

If you wish to break your Term Deposit before it has reached maturity you will be charged an Early Withdrawal Penalty. This charge will only be deducted from accrued interest. **We will not deduct anything from your principal deposit.** We will inform you of the amount of the Early Withdrawal Penalty before we process your request, and will provide you with the opportunity to withdraw your request.

The charge applicable is 2% of the unexpired period of the deposit, or interest accrued on the deposit, whichever is lower.

We will calculate this charge as follows:

- (a) 2% of unexpired period = Principal multiplied by 2%, multiplied by the number of days remaining in the period, divided by 365 (for USD or EUR deposits divide by 360 instead of 365)
- (b) interest accrual = Principal multiplied by agreed fixed interest rate per annum, multiplied by the number of days interest was accrued since booking the deposit, divided by 365

Early Withdrawal Penalty is the **lower of** accrued interest and the unexpired period penalty.

Example:

You book a Term Deposit of £10,000 for a twelve-month term at a rate of 3% gross per annum. You want to break the Term Deposit early after 60 days.

$$\begin{aligned}\text{Unexpired Period Penalty} &= \text{£}10,000 \times 2\% \text{ of the unexpired period of the deposit} \\ &= \text{£}10,000 \times 2\% \times (305/365) = \text{£}167.12\end{aligned}$$

$$\text{Accrued Interest} = \text{£}10,000 \times 3\% \times (60/365) = \text{£}49.32$$

As in the above example, the accrued interest calculation of £49.32 is lower than the 2% Penalty calculation of £167.12, the Early Withdrawal Penalty would be £49.32.

Should you ever consider breaking a Term Deposit, our staff will be happy to assist you in explaining how the Early Withdrawal Penalty would be calculated, to assist you to make the decision whether to break the deposit or not.

Safe Deposit Box

- A current or savings account is required with HBL Bank UK, to be able to maintain a Safe Deposit Box.

Services	Fee
Small Safe Deposit Box	£225 per annum
Medium Safe Deposit Box	£325 per annum
Large Safe Deposit Box	£500 per annum
Extra Large Safe Deposit Box	£800 per annum
Safe Deposit Box - Late Payment of Annual Fees	£15 per annum

HBL Bank UK Limited (trading as HBL Bank UK) Authorized by the Prudential Regulation Authority (PRA) and Regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA).