



HABIB BANK
حیب بینک



HBL CreditCard

The Most Rewarding Experience

Card Holder Name:
MUHAMMAD ZEESHAN
Card No.: 490287*****4845

Payment Due Date: **Nov 05, 2025**
Current Balance: **PKR 118,622.73**
Minimum Amount Due: **PKR 6,270.00**

Customer Details

Transaction Details

Spending History

Customer Knowledge

The Schedule of Charges for HBL CreditCards has been updated. Please visit [hbl.com](#) to review the updated Schedule of Bank Charges, effective from 1st July 2025.

Statement Date

Oct 15, 2025

Total Credit Limit

PKR 300,000.00

Available Credit Limit

PKR 181,377.27

Total Cash Limit

PKR 225,000.00

Available Cash Limit

PKR 181,377.27

Total Payment Received

PKR -147,250.00



REWARDS



| Opening |
24,654



| Earned |
4,649



| Bonus |
0



| Transferred |
0



| Redeemed |
20,000



| Available |
9,303



111-111-425



[www.hbl.com](#)



HBL Mobile



HBL

Now use your
Reward Points
to pay your HBL CreditCard bill
via HBL Mobile

Pay up to PKR 150,000
using your HBL Reward Points
Offer valid till 31st October 2025



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*Terms & Conditions apply



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
		Previous Balance		138,135.26
Sep 15, 2025	Sep 16, 2025	ENVATO *71128484, ENVATO.COM USD Amount: 62.00 USD Conversion Rate: 282.06	USD 62.00	17,487.72
Sep 16, 2025	Sep 16, 2025	Foreign Transaction Fee		699.51
Sep 16, 2025	Sep 16, 2025	Advance Tax on Foreign Transaction		874.39
Sep 16, 2025	Sep 16, 2025	PRA Sales Tax on IT Services		874.39
Sep 16, 2025	Sep 16, 2025	FED on Foreign Transaction Fee		111.92
Sep 17, 2025	Sep 18, 2025	SB STORE, FAISALABAD		6,375.00
Sep 17, 2025	Sep 19, 2025	OUTFITTERS, FAISALABAD		10,471.00
Sep 19, 2025	Sep 22, 2025	TREND LAD (SMC-PVT) LIMIT, FAISALABAD		7,250.00
Sep 19, 2025	Sep 22, 2025	CANAL FILLING STATION-TOT, FAISALABAD		8,959.00
Sep 19, 2025	Sep 22, 2025	LAYERS BAKESHOP, FAISALABAD		1,701.00
Sep 23, 2025	Sep 23, 2025	APPLE.COM/BILL, ITUNES.COM USD Amount: 3.20 USD Conversion Rate: 281.95	PKR 900.00	902.24



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
Sep 23, 2025	Sep 23, 2025	Foreign Transaction Fee		36.09
Sep 23, 2025	Sep 23, 2025	PRA Sales Tax on IT Services		45.11
Sep 23, 2025	Sep 23, 2025	Advance Tax on Foreign Transaction		45.11
Sep 23, 2025	Sep 23, 2025	FED on Foreign Transaction Fee		5.77
Sep 23, 2025	Sep 23, 2025	APPLE.COM/BILL, ITUNES.COM USD Amount: 1.07 USD Conversion Rate: 281.95	PKR 300.00	301.69
Sep 23, 2025	Sep 23, 2025	Advance Tax on Foreign Transaction		15.09
Sep 23, 2025	Sep 23, 2025	Foreign Transaction Fee		12.07
Sep 23, 2025	Sep 23, 2025	PRA Sales Tax on IT Services		15.09
Sep 23, 2025	Sep 23, 2025	FED on Foreign Transaction Fee		1.93
Sep 26, 2025	Sep 29, 2025	CITY CASH & CARRY, FAISALABAD		2,871.00
Sep 28, 2025	Sep 29, 2025	APPLE.COM/BILL, ITUNES.COM USD Amount: 2.31 USD Conversion Rate: 281.85	PKR 649.00	651.07
Sep 29, 2025	Sep 29, 2025	PRA Sales Tax on IT Services		32.55



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
Sep 29, 2025	Sep 29, 2025	Advance Tax on Foreign Transaction		32.55
Sep 29, 2025	Sep 29, 2025	Foreign Transaction Fee		26.04
Sep 29, 2025	Sep 29, 2025	FED on Foreign Transaction Fee		4.17
Sep 29, 2025	Sep 30, 2025	CITY CASH & CARRY, FAISALABAD		3,116.00
Sep 29, 2025	Sep 30, 2025	CITY CASH & CARRY, FAISALABAD		150.00
Sep 29, 2025	Sep 30, 2025	CITY CASH & CARRY, FAISALABAD		221.00
Sep 29, 2025	Sep 30, 2025	APPLE.COM/BILL, ITUNES.COM USD Amount: 2.85 USD Conversion Rate: 281.78	PKR 800.00	803.07
Sep 30, 2025	Sep 30, 2025	Foreign Transaction Fee		32.12
Sep 30, 2025	Sep 30, 2025	PRA Sales Tax on IT Services		40.15
Sep 30, 2025	Sep 30, 2025	Advance Tax on Foreign Transaction		40.15
Sep 30, 2025	Sep 30, 2025	FED on Foreign Transaction Fee		5.14
Sep 30, 2025	Oct 02, 2025	SHELL, FAISALABAD		9,000.00
Oct 02, 2025	Oct 02, 2025	Amazon web services, aws.amazon.co USD Amount: 26.09 USD Conversion Rate: 281.8	USD 26.09	7,352.16



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
Oct 02, 2025	Oct 02, 2025	Foreign Transaction Fee		294.09
Oct 02, 2025	Oct 02, 2025	PRA Sales Tax on IT Services		367.61
Oct 02, 2025	Oct 02, 2025	Advance Tax on Foreign Transaction		367.61
Oct 02, 2025	Oct 02, 2025	FED on Foreign Transaction Fee		47.05
Oct 02, 2025	Oct 07, 2025	CH MOHD SHARIF FILLING, LAHORE		7,045.00
Oct 07, 2025	Oct 07, 2025	PAYMENT RECEIVED THANK YOU		-7,250.00
Oct 09, 2025	Oct 09, 2025	Pay Your Bill through Reward Points		-5,000.00
Oct 07, 2025	Oct 09, 2025	SHELL, FAISALABAD		2,440.00
Oct 08, 2025	Oct 10, 2025	WHITES CASTLE, FAISALABAD		3,750.00
Oct 13, 2025	Oct 13, 2025	Payment received through other bank		-135,000.00
Oct 10, 2025	Oct 13, 2025	FC* FREEPIK PREMIUM MO, MALAGA USD Amount: 16.37 USD Conversion Rate: 281.6	PKR 4,600.00	4,609.79
Oct 13, 2025	Oct 13, 2025	Foreign Transaction Fee		184.39



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
Oct 13, 2025	Oct 13, 2025	Advance Tax on Foreign Transaction		230.49
Oct 13, 2025	Oct 13, 2025	FED on Foreign Transaction Fee		29.50
Oct 12, 2025	Oct 14, 2025	LAYERS BAKESHOP, FAISALABAD		2,001.00
Oct 14, 2025	Oct 14, 2025	HUBSTAFF.COM, HUBSTAFF.COM USD Amount: 30.00 USD Conversion Rate: 281.6	USD 30.00	8,448.00
Oct 14, 2025	Oct 14, 2025	Advance Tax on Foreign Transaction		422.40
Oct 14, 2025	Oct 14, 2025	Foreign Transaction Fee		337.92
Oct 14, 2025	Oct 14, 2025	FED on Foreign Transaction Fee		54.07
Oct 14, 2025	Oct 14, 2025	Netflix.com, Los Gatos USD Amount: 1.60 USD Conversion Rate: 281.6	PKR 450.00	450.56
Oct 14, 2025	Oct 14, 2025	Foreign Transaction Fee		18.02
Oct 14, 2025	Oct 14, 2025	Advance Tax on Foreign Transaction		22.53
Oct 14, 2025	Oct 14, 2025	PRA Sales Tax on IT Services		22.53
Oct 14, 2025	Oct 14, 2025	FED on Foreign Transaction Fee		2.88



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Transaction Date	Posting Date	Description	Transaction Amount (FCY or Equivalent PKR)	Transaction Amount(PKR)
Oct 14, 2025	Oct 15, 2025	SHELL, FAISALABAD		9,860.00
Oct 15, 2025	Oct 15, 2025	Financial Charges		6,170.74
		490287*****4845 SUB TOTAL		19,512.53
		TOTAL		118,622.73



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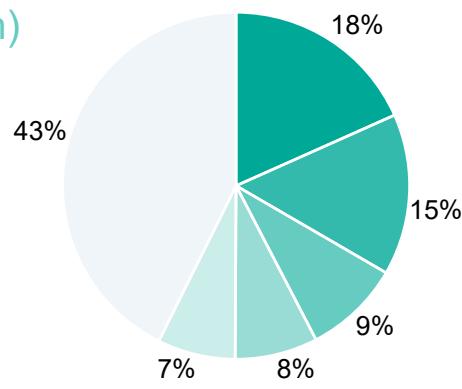
Customer Knowledge

Last 6 Months Spending in PKR



Top 5 Merchants (Current Month)

- SHELL, FAISALABAD..
- ENVATO *71128484, E..
- OUTFITTERS, FAISALA..
- CANAL FILLING STATI..
- HUBSTAFF.COM, HUBST..
- Others



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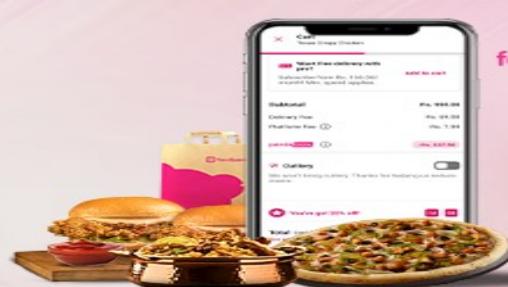
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on all Cards
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foodpanda

UNDERSTANDING YOUR STATEMENT

Please remember to examine this statement and inform us of any discrepancy within 14 days from this statement date, otherwise it will be considered as correct.

To Settle Your Account

You may settle your HBL CreditCard account by making payment through:

- (1) Cheques deposited at any of our drop box locations
 - Cheques drawn on a bank in the same city as your residence should be dropped at least 3 working days before the payment due date. In case of a different city, the cheque should be dropped at least 7 working days before the payment due date
 - Make cheques payable to HBL CreditCard, marked "A/C Payee Only" and payable in Pakistani Rupees
 - Please write your HBL CreditCard number and your full name on the back of the cheque, and always return your payment coupon (the lower portion of your statement) together with your payment
 - Returned cheque charges will have to be paid as per Schedule of Charges in case of a returned cheque
 - (2) Banker's cheque
 - (3) Cash payments at domestic HBL branches
 - (4) ATMs, HBL Mobile & InternetBanking
- You can also call 24-hour HBL Contact Centre at 111-111-425 for:
- (5) Funds transfer if you have an account at HBL
 - (6) Direct debit if you have an account at HBL (only for the minimum payment amount or full payment amount as shown in your card statement)

Payment Options

You may repay any amount between the minimum payment amount and the current balance outstanding on your statement. However, you must pay at least the minimum payment amount on or before the payment due date (3 or 7 working days, whichever is applicable, in case of cheque payment) to avoid late payment fees/Service Charges, as per Schedule of Charges. Please do not pay any amount in excess of the total current balance outstanding on your statement.

Service Charges

Service Charges, as per Schedule of Charges, will be charged on your outstanding balance.

Late Payment Fee

Late payment fee, as per Schedule of Charges, will be charged on your account if your payment is not realised by HBL on or before the payment due date.

Cash Advance Fee

Maximum Cash Advance is 75%* of the available credit limit. For every Cash Advance you take on your HBL CreditCard, Cash Advance issuance fee as per Schedule of Charges will be applied. In addition, the Cash Advance Service Charges will also be charged from the transaction date till the time full payment is posted to your HBL CreditCard account.

Other Charges

Please consult HBL CreditCard Terms and Conditions and Schedule of Charges for details of other financial charges applicable to your HBL CreditCard account.

Monthly Statement

All transactions made by you and the supplementary Cardmember(s) if any, and fee/Service Charges on your HBL CreditCard will be listed on your monthly statement. In case you have not received your monthly statement within 14 days of the statement date, please call 24-hour HBL Contact Centre at 111-111-425 for statement details and send your payment before the due date (3 or 7 working days, whichever is applicable, in case of cheque payment) to avoid late payment fee. In case you do not inform HBL of non receipt of your monthly statement within the aforementioned time period, HBL will not in any manner be liable for any loss/or damage suffered by the Cardmember by late delivery of the monthly statement.

Foreign Airline Tickets

If you use your HBL CreditCard to pay for any foreign airline tickets, the amount that you signed for on the receipts/sale slips may be different from the amount that you are subsequently billed in your statement of account. This is because any purchase of tickets of a foreign (non-Pakistani) airline is treated as a foreign currency transaction. Therefore, in accordance with the Terms and Conditions, the transactions will be subject to all applicable rules and procedures of HBL for foreign currency conversion into Pakistani Rupees, based on the exchange rate being used by HBL at the time of conversion. This may cause the receipt amount to differ from the amount billed to you.

Use Of Your Card Outside Pakistan

For all transaction(s) outside Pakistan, the conversion from foreign currency amount to US Dollar amount is billed by Visa/MasterCard International at the prevalent Visa/MasterCard exchange rate. The conversion from the US Dollar amount to the Pakistani Rupee amount is processed by the Pakistan Card Centre. The conversion rate charged is set in compliance with SBP guidelines which may include, but is not limited to the open market or the interbank currency conversion rate, as applicable. HBL also charges foreign transaction charges, as per Schedule of Charges. However, please also note that all foreign exchange conversions are made as per the agreed Cardmember's Terms and Conditions governing your HBL CreditCard.

Checking Your Statement

Please retain all sale slips to check against statement entries, including printed receipts from electronic terminals. If you make a purchase or booking by post or telephone, please keep a written record.

Disputed Transaction

In case of disputed transactions, Cardmember should send us a written request within 14 days of the current statement date (addressed to:

Customer Services Department,
9th Floor, Habib Bank Plaza,
I.I. Chundrigar Road, Karachi.

Or email us at:
customer.complaints@hbl.com

If such a request is not sent within 14 days from the statement date, the transaction would be deemed to be authentic and the Cardmember would be bound to make payment for the entire amount.

When you write to us, please provide the following information for each disputed transaction:

- {1} Transaction date

{2} Transaction description (merchant name)

{3} Transaction amount in foreign currency (if international)

{4} Pakistani Rupee amount

No disputed transaction will be entertained if it is received 14 days after the statement date on which it appears.

To Report Your Lost Or Stolen HBL Creditcard

In case of loss or theft of your HBL CreditCard in and outside Pakistan, immediately notify HBL Contact Centre any time at +9221-111-111-425. This will minimise your liability and protect you against any misuse of the lost/stolen card.

Card Replacement and Cancellation

- For replacement of a damaged card, a written request by the basic cardholder is mandatory in addition to the return of the old plastic card, cut into two halves. Ensure that the chip/magnetic stripe is damaged
- In case of card cancellation, you are requested to send the card, cut into two halves with the chip/magnetic stripe damaged, along with a written cancellation request

Contact Us

If you need any information or in case of complaints, please contact HBL Contact Centre, 24 hours a day, 7 days a week at +9221-111-111-425.

Or write to us at the following address:
Customer Services Department,
9th Floor, Habib Bank Plaza,
I.I. Chundrigar Road, Karachi.

Or email us at:
customer.complaints@hbl.com

Drop Box Facility

Enjoy the convenience of our drop box facility located at selected HBL branches. Our drop boxes offer the ease of absolutely free and secure cheque delivery. Please contact HBL Contact Centre, 24 hours a day, 7 days a week at +9221-111-111-425 to find out the location of your nearest drop box.

eCIB Reporting

The newly launched electronic Credit Information Bureau (eCIB) of State Bank of Pakistan requires all banks and financial institutions to report all loans and advances, irrespective of the loan amount, to the State Bank. Any defaults or delays in making regular payments against loans/credit cards can affect credit worthiness of the borrower and you may be unable to avail further financing from the banking system. Further, in case of consumer loans, default history will be maintained for a certain period after adjustment of default amount. For further information on eCIB, visit the following website:
www.sbp.org.pk/ecibhelpdesk

Note

The capitalised terms used herein above would have the same meaning as those contained in the Terms and Conditions governing your credit card. The above Terms and Conditions which are in addition to the Terms and Conditions governing your card can be changed any time at the sole discretion of HBL without assigning reasons and with prior notice. For further details and information, please refer to the HBL CreditCard Terms and Conditions and welcome guide.

*Or such other amount as the Bank may specify from time to time through the Schedule of Charges or through written notice to the Cardmember.

CALCULATION OF SERVICE CHARGES

Service Charges	Federal Excise Duty (FED) not applicable
Transaction Services Charges	Maximum 42% per annum of outstanding amount
Balance Transfer Facility	24% per annum of outstanding BTF amount
Cash Advance Service Charges	Maximum 42% per annum of outstanding cash advance amount

Examples of Service Charges calculation:

(Following examples are only for the purpose of understanding the mode of deduction of Service Charges and the Bank, at its own discretion, after due notice served upon the Cardmember, may vary the Service Charges as per Bank's rules)

Assumptions:

- Billing date is the 5th of every month
- Payment due date is after 21 days i.e. 26th of every month
- Minimum payment is Rs. 500/- or 5%, whichever is higher
- Service Charges considered for these examples are 3.5% per month

Example 1

	Date	Amount
Retail Transaction	November 01, 2025	Rs. 10,000/-
Payment	November 26, 2025	Rs. 10,000/-

Service Charges Billed on next statement date, i.e. December 05, 2025

Nil

Example 2

	Date	Amount
Retail Transaction	November 01, 2025	Rs. 10,000/-
Payment	November 26, 2025	Rs. 500/-

Service Charges Billed on next statement date, i.e. December 05, 2025

Rs. 10,000/-x (3.5% / 30 days) = Rs. 11.67 *25 days = Rs. 291.75/-
Rs. 9,500/-x (3.5% / 30 days) = Rs. 11.08 *10 days = Rs. 110.80/-
Rs. 402.55/-