

HSBC  PREMIER

---

# Schedule of Charges

July 01 to December 31<sup>st</sup> 2009

**A. General Banking Services**

1. Remittances.....	1-3
2. Internet Banking .....	4
3. Cheque Purchase/Collection.....	4
4. Standing Instruction.....	4
5. ATM Cards.....	5
6. Bank Certificates.....	5-6
7. Courier, Fax and SWIFT.....	6
8. Miscellaneous.....	7-10
9. Locker Charges.....	10
10. Online Transaction Charges.....	10
11. Premier Children.....	10

**B. Personal Financial Services**

1. HSBC Credit Card.....	11-13
2. Mortgage Charges.....	14
3. Personal Installment Loan (PIL) .....	14

**C. Credit Related Services**

1. Safe Custody.....	15
2. Sale and Purchase of Securities.....	15
3. Miscellaneous.....	16

**D. Waiver of Charges Premier Customer .....** 17**E. Waiver of Charges for Premier Children.....** 18**F. General Information .....** 18

**1. REMITTANCES****A. Outward Remittances**

<p><b>i) Telegraphic Transfer (TTs)</b></p> <p>a) TT Processing Charges (FCY)</p> <p>b) TTs effected through local correspondent Banks</p> <p>c) Amendment to Original TT</p> <p>d) Cancellation of TT</p>	<p>USD 25/- or Equivalent PKR</p> <p>@ 0.15% on the total value minimum PKR1,000/- per TT</p> <p>USD 10/- or Equivalent PKR</p> <p>USD 5/- or Equivalent PKR per TT, plus drawee/correspondent bank charges at actual cost. Telex/Communication cost shall be extra</p>
<p><b>ii) Demand Drafts (DDs)</b></p> <p>a) DD Processing Charges (FCY)</p> <p>b) LCY DDs drawn on local correspondent Bank</p> <p>c) Postage on Drafts</p> <p>Foreign Zone a) Bangladesh, Srilanka, India</p> <p>Foreign Zone b) Other Countries</p> <p>d) Cancellation of DDs</p> <p>e) Stop payment of DD (lost/misplaced/stolen)</p>	<p>USD 20/- or Equivalent PKR</p> <p>@ 0.15% on the total value minimum PKR 1,000/- per DD</p> <p>Within city PKR 50/- Out of city PKR 100/-</p> <p>PKR 1,800/-per item</p> <p>PKR 1,300/- per item</p> <p>USD 5/- or Equivalent PKR</p> <p>PKR 1,000/- or USD 20/- Per item plus drawee/correspondent Bank charges at actual. Swift cost shall be extra</p>

<p><b>iii) Cashier's Orders</b></p> <p>a) Issuance of Cashier's Order</p> <p>b) Cancellation of Cashier's Order</p> <p>c) Issuance of Cashier's Order in replacement of lost Cashier's Orders</p>	<p>PKR 300/- each</p> <p>PKR 300/- each</p> <p>PKR 1,000/- plus the cost of issuance of new Cashier's Order</p>
<p><b>iv) Foreign Exchange Permits</b></p> <p>a) Family maintenance</p> <p>b) Student /Education Permit</p> <p>c) Other approval for remittance from SBP</p>	<p>PKR 2,000/- per year</p> <p>PKR 2,000/- per year</p> <p>PKR 3,000/- per application (Remittance charges shall be in addition to the above)</p>
<p>v) Charges for collection of profit on coupons/encashment proceeds from National Savings Center/other Banks</p>	<p>PKR 500/- per transaction</p>

**B. Inward Remittances**

i) If proceeds of TT are credited to an account with HSBC	Nil
ii) If proceeds of TT are credited to an account held with a bank other than HSBC	USD 20/- or equivalent PKR
iii) If cash is paid over the counter against DD/TT.	USD 20/- or equivalent PKR
For payments made at places other than at our counter, charges to be recovered as per our tariff of Outward Remittances.	
iv) Correspondent bank charges, if any, will be recovered	At actual cost
v) Enquiry regarding non-receipt of funds where the bank has acted correctly	PKR 2,000/- or equivalent FCY

**C. Home Remittances**

If the proceeds are credited to an account with HSBC	Nil, otherwise, PKR 3/- plus cost of Demand Draft/Cashier Order/Telegraphic Transfer charges plus postages.
No charges from beneficiary. Claim for foreign/local bank charges to be submitted to SBP for reimbursement.	
<b>NOTE:</b>	
a) The collecting agent charges will be in addition to the above if the collecting Bank is other than HSBC	
b) Telex/Telephone call charges will be extra if Telex/Telephone request fate of the instrument.	
c) For any query on an item, charges will be recovered at actual cost.	

**2. INTERNET BANKING**

i) Telegraphic Transfer	(Foreign Currency): PKR 1,200/-
ii) Demand Draft (Foreign Currency):	PKR 800/-
iii) Cashier's Orders (PKR only): (Mailing within Pakistan is free of charge)	PKR 175/-

**3. CHEQUE PURCHASE/COLLECTION**

i) Purchase of Cheques/Draft	0.50% (flat) minimum PKR 1,000/- plus courier charges, plus correspondent Bank charges will be extra and charged at actual.
ii) Cheques/Demand Draft/Dividend warrant sent on collection,	0.15% (flat) minimum PKR 500/- plus courier charges, plus correspondent Bank charges will be extra and charged at actual.
iii) Cheque/ Demand Draft/ Dividend warrant/ sent on collection, returned unpaid	PKR 500/- or USD 10/- per item, plus correspondent Bank charges will be extra and charged at actual.

**4. STANDING INSTRUCTIONS (SI)**

i) SI fee will be recovered in addition to the charges on remittances	PKR 500/- per instruction PKR 1,000/- per instruction per month for corporate customers
ii) Non-execution of instruction due to insufficient funds in the account	PKR 1,000/- (flat)

**5. ATM CARDS**

i) Service charges for ETC for PKR Accounts	PKR 250/- per annum.
ii) Service charges for Global Access (Worldwide charges on the card to be recovered at actual)	PKR 500/- p.a. (issued to customers having FCA)
iii) For cash withdrawals outside Pakistan at ATMs belonging to HSBC Group, Wells Fargo Bank and Express Net in the Philippines (Group proprietary transaction)	PKR 100/- or eqv. in Foreign Currency per withdrawal
iv) For cash withdrawal at Visa/Plus ATMs	PKR 150/- or eqv. in Foreign Currency per withdrawal
v) Replacement of lost/damaged card	PKR 500/- per ETC card PKR 500/- per GAC card
vi) Charges on Switch Transactions	Financial Transaction – PKR 20.00 Non-Financial Transaction – PKR 7.00

**6. BANK CERTIFICATES**

i) Confirmation of Account Balances to the auditors	PKR 500/- per audit report
ii) Obtaining credit report on behalf of customer	Actual + swift/telex charges as applicable
iii) Certificate for encashment of Government Securities and collection of profit coupons on Government Securities	PKR 300/- per registration
iv) Any other certificate issued regarding business dealing with the Bank or for income tax purposes and financial/credit worthiness etc.	PKR 300/- per certificate

v) Issuance of PRCs Charges; if the request for PRC is received for a remittance: -Over 6 months to one year -Over one year	PKR 500/- per PRC PKR 1,000/- per PRC
vi) Issuance of multiple PRCs against single IR	PKR 50/- per additional PRC

## 7. COURIER, FAX AND SWIFT

### A. COURIER CHARGES

i) Within city	PKR 50/- flat per item
ii) Out of city	PKR 100/- per item
iii) Zone a) Bangladesh, Srilanka, India	PKR 1800/- per item
Zone b) Other Countries	PKR 1300/- per item
iv) Delivery through Messenger	PKR 100/-per item

### B. FAX CHARGES

i) Within city	PKR 50/- per sheet
ii) Out of city	PKR 100/- per sheet
iii) Foreign	PKR 500/- per sheet

### C. SWIFT CHARGES

i) Swift query/amendment in the original message/ confirmation on behalf of customer	PKR 750/- (flat)
ii) Swift charges for correspondence on matters not mentioned elsewhere in this tariff and initiated on customer request	a) International PKR 1,000/- (flat) b) Domestic PKR 500/- (flat)

**8. MISCELLANEOUS**

i) Duplicate Statement of Account	PKR 50/- per statement cycle
<b>ii) Duplicate Advice Charges</b>	
a) Up to 6 months prior to request date	PKR 100/- per advice
b) Over 6 months prior to request date	PKR 200/- per advice
iii) Collection of pension cheques and processing	PKR 200/- per item
iv) Manual calculation of Profit/Interest/Markup	PKR 2,000/- per account
<b>v) Cheques Returned</b>	
a) Cheques returned unpaid in inward/intercity clearing or over the counter, for any reason related to the HSBC customer	PKR 500/- per item
<b>vi) Same Day Clearing</b>	
a) Cheque processing charges	PKR 300/- per item
b) Cheques returned unpaid in outward clearing for any reason related to the drawer	PKR 600/- per item
c) Cheque returned unpaid in inward clearing for any reason related to the customer	PKR 600/- per item
<b>vii) Outward Clearing</b>	
a) Non-MICR encoded cheques	PKR 50/- per item
viii) Cheques deposited in intercity clearing via NIFT	PKR 100/- per cheque

ix) USD O/W Clearing cheque charges	PKR 500/- per cheque
<b>x) Cheque Books</b>	
a) Issuance of cheque book	PKR 100/- or equivalent in FCY, per 25 leaves plus government levy. No charges for corporate customers
b) Delivery of Cheque book	Within city                      PKR 100/- Out of city                      PKR 150/-
Foreign Zone a) Bangladesh, Srilanka, India	PKR 1800/-per item
Foreign Zone b) Other Countries	PKR 1300/- per item
xi) Excise Duty/Stamp Duty/Federal Provincial Government levies instituted from time to time	Applicable to all customers and staff
<b>xii) Stop Payment of Cheques</b>	
a) Stop payment of cheques drawn on HSBC	PKR 500/- or equivalent in FCY
b) Stop payment of cheque book	PKR 1,000/- or equivalent in FCY
xiii) Pre-mature encashment of Deposit (LCY and FCY). Not applicable to frozen FCA converted and retained in account with HSBC	PKR 1,200/- for LCY deposit or equivalent in FCY
xiv) Issuance of counter voucher	PKR 250/- or equivalent in FCY per withdrawal
xv) Account closure charges	PKR 500/- or USD 10/- per account
<b>Note:</b> At the time of closure of accounts, profit, if any, will be paid in Cash/Cashier's Order. Cashier's Order and courier charges will be recovered from the profit due. In case profit payable does not cover Cashier's Order and courier charges no profit will be paid.	

xvi) Processing of multiple transfers	Up to 50 transfers-PKR 3,000/- Above 50 transfers- PKR 4,000/-
xvii) Paid cheques required back by the customers	PKR 3,000/- per related year
xviii) Service charges for acting as banker to new share issue excluding Right Shares	Minimum PKR 30,000/- per new issue
xix) Customer mail retention	PKR 3,000/- payable in advance
xx) Charges to retain statements/ correspondence returned by courier service due to incomplete/incorrect address etc. provided by the account holder	PKR 300/- per month charged to customers on receipt of mail returned undelivered
xxi) Cash delivery and collection service by security company will be charged	At actual cost
xxii) Cash Handling Charges on cash deposit in all FCY accounts	@ 0.75% for cash deposit of above USD 1000/- or eqv. No charges will be levied on FCY cash deposit for the purpose of account opening
xxiii) In case FCY cash deposited for account opening is remitted within 15 days	Cash handling charges @0.75% will be applied on the account of remittance in addition to ORM Charges.
xxiv) Charges on local currency current and PLS account and foreign currency current and savings account where the monthly average balances fall below the required minimum balance. Accounts maintained by students, mustahiqueen of Zakat, Government/ Semi Government employees for Salary /Pension purpose with our bank are exempted from levy of service charges.	Monthly minimum average balance requirements

<b>Premier</b>  (Overall monthly average relationship balance in Current Account/Saving Account/MPA/Term Deposit)  Charges for not maintaining average monthly balance:	PKR 4,500,000/- USD 75,000/-* *or equivalent in FCY  PKR 50/- per month for PKR accounts, or equivalent in FCY
<b>Personal Secured Credit</b>	PKR 5,000,000

xxv) Fee for marking lien on government securities and issuance of confirmation thereof	Rs. 50/- per script
---	---------------------

## 9. Locker Charges

i) Joining Fee ii) Locker Rent per year	Flat      PKR 2,500/- Small     PKR 2,000/- Medium   PKR 3,500/- Large     PKR 4,500/-
--	---

## 10. Online Transaction Charges

0.1% on the amount being withdrawn from or deposited at a branch other than customer's home city branch	Minimum PKR 50/- per transaction
---	----------------------------------

## 11. Premier Children

i) Monthly Minimum Average Balance Requirement	PKR 10,000/- PKR 50/- per month for PKR accounts if balance goes below the monthly minimum balance requirement
--	--

**1. HSBC CREDIT CARD**

<b>HSBC Platinum/Gold/Classic Credit Cards</b>		
<b>S.No.</b>	<b>Item</b>	<b>New Tarrif</b>
1	Joining Fee Basic	Premier: N/A Platinum: Up to PKR 1,000 Gold: Up to PKR 1,000 Classic: Up to PKR 1,000
2	Annual Fee Basic	Premier: N/A Platinum: Up to PKR 5,000 Gold: Up to PKR 4,000 Classic: Up to PKR 2000
3	Joining Fee Supplementary	N/A
4	Supplementary Annual Fee	N/A
5	Card Replacement Fee	PKR 300
6	Card Renewal Fee	Premier: N/A Platinum: Up to PKR 5,000 Gold: Up to PKR 4,000 Classic: Up to PKR 2000
7	Emergency Card Replacement (VISA / MasterCard)	Up to PKR 1,000
8	Service Fee / Financial Charges for Credit Cards*	Up to 3.5% of outstanding card balance per Month
9	Late Payment Fee	PKR 800 or 10% of Minimum Amount due whichever is Higher
10	Over Limit Charges	PKR 800 or 10% of transaction amount
11	Cash Advance Charges	PKR 800 or up to 3% of cash advance transaction amount (whichever is higher plus all charges passed on by the acquiring bank)
12	Cheque / Cash Pickup Fee	Up to PKR 350 (for pickup before due date) Up to PKR 250 (for pickup after due date)
13	Cash Payment Processing Charges	Up to Rs 300 per transaction
14	Returned Cheque Penalty	Up to PKR 800 per cheque
15	Duplicate Statement Fee	Up to PKR 100 per Statement

16	Sales Voucher Copy Retrieval Charges	MasterCard Local: Up to PKR 350 per document; MasterCard Foreign: Up to PKR 900 per document. VISA Local and Foreign: Up to PKR 900 per document
17	Flexi Installment Plan (FIP) Financial Charges	Up to 2.5% per month
18	FIP Processing Charges	Up to PKR 1,000
19	FIP Prepayment Penalty/ Cancellation Fee	Up to 2% per month of outstanding principal amount
20	Credit Card Custody charges on Post dated cheques	Up to PKR 200 per cheque
21	Credit Worthiness Certificate	1 Certificate per 6 months - Free Subsequent requests - Up to PKR 150 per certificate
22	Withholding Tax	Up to 0.3% on cash withdrawals exceeding PKR 25,000 per day
23	F.E.D. (Federal Excise Duty)	Up to 10% on credit card issuance, processing and all other operational charges
24	Pay Order / Demand Draft Issuance Fee	Up to PKR 1,000 per request
25	Loan On Phone Processing Fee	Up to PKR 1,000 per request
26	Loan On Phone Service Fee/ Finance Charges	Up to 3.25% of the transaction amount from the date of the issuance of Loan on Phone
27	Loan on Phone Prepayment Penalty/ Cancellation Fee	Up to 2% per month of outstanding principal amount
28	Balance Transfer Processing Fee	Up to PKR 500 per transaction
29	Credit Card Balance Transfer Facility Service Fee/Finance Charges	Up to 2.5% of installment amount per month
30	Balance Transfer Facility Prepayment Penalty/Cancellation Fee	Up to 2% per month of outstanding principal amount
31	Card conversion charges	Up to PKR 500

32	Direct Debit Enrollment Charges	Up to PKR 300
33	Direct Debit Failure Fee	Up to PKR 500
34	Foreign Currency Transaction	Upto 5% over prevailing market rate or as per SBP directive. Third currency transactions will be first converted into US Dollars as per rate quoted under arrangement with Visa and MasterCard. Cross border transaction fee will also be charged as per Visa/M
35	Credit Card Insurance Product Charges	Repayment Protector/Credit Cover: Up to 0.7% of outstanding amount Repayment Protector Extra/Credit Cover Plus: Up to 0.90% of outstanding amount Travel Plan: Up to PKR 1000 Per Month Pocket Guard: Up to Rs 500 Per Month Family Plan: Up to PKR 1,000 Per Month Home Secure: Up to PKR 17000 Per Annum
36	Min Monthly Payment	5% of monthly outstanding amount or Rs. 500 (whichever is higher)
37	Temporary Credit Limit Enhancement Fee	PKR 800
38	SMS Alert Fee	Upto Rs. 100 per month
39	Utility Bill Payment	Up to PKR 20 per transaction
40	VISA / MasterCard Arbitration Charges for Disputed Transactions	USD 500 or equivalent

\*Subject to increase by 1% in case the Cardholder is one or more payments overdue. Original Finance Charge rates will be re-instated when all overdue payments have been made.

#### IMPORTANT

The Bank reserves the right to change the above periodically. All government excise and stamp duties, taxes and correspondent bank charges (if any) are for customer's account and will be charged in addition to our charges.

**2. Mortgage Charges**

Mortgage Charges	Legal Fee, Appraisal Fee, & Documentation Charges as per actual
------------------	---

**3. Personal Installment loan (PIL)**

<b>HSBC Personal loans</b>		
<b>S.No.</b>	<b>Item</b>	<b>New Tariff</b>
1	Mark-up rate	Up to 36% per annum - Fixed
2	Application Processing Fee (subject to the approval of loan)	Up to PKR 3000 or 1% of the loan amount, whichever is higher
3	Returned cheque	Up to PKR 800 per cheque
4	Late Payment charges	Up to 30% p.a. of the principal amount of overdue installment
5	Pre-payment charges	Up to PKR 6000 or 10% of the outstanding amount; whichever is higher
6	Credit Cover Premium	Up to 1.5% of the loan amount
7	Loan Top up fee	Up to PKR 2000 or 1% of loan amount; whichever is higher
8	Non-Utilization Charge	Up to PKR 3000 or 1% of the loan amount, whichever is higher
9	Cash Payment Charges	Up to PKR 300 per cash payment
10	Cheque Custody Charges	Up to PKR 200 per cheque

**1. SAFE CUSTODY FEE (Where Applicable)**

i) Safe Custody Fee	Charged on monthly basis up to 0.20% based on month –end market value or encashment value in case of Government Securities.
---------------------	---

**2. SALE AND PURCHASE OF SECURITIES**

*Charges are subject to adjustments based on overall business volumes*

<p>i) Sale and purchase of shares and securities</p> <p>NOTE:</p> <p>a) The above charge is in addition to brokerage</p> <p>b) Commission is not to be recovered on purchase of newly floated securities, where it is payable by the Government/Government agencies and from the subscribers to new share floatation</p> <p>c) When orders for purchase or sale of shares/securities are executed through the bank's other offices, all incidental expenses such as postage, insurance charges, etc incurred will be recovered in addition to the commission/ brokerage charges</p> <p>d) Withdrawal fee on Government Securities. Where shares and/ or securities are sold from those held in safe custody, either commission of sale of shares and securities</p> <p>e) Charges for collection of interest, return and dividend</p> <p>f) Handling charges for conversion, renewal, consolidation and/or subdivision of Government Securities</p>	<p>0.125 % on the first PKR 10,000/- of purchase price, minimum PKR 5/- per script and 0.0625 % on amounts exceeding PKR 10,000/-</p> <p>Same as in item (i) above</p> <p>0.25 % on the amount of interest/ return/ dividend collected paid, minimum PKR 25/-</p> <p>Minimum PKR 5/- per script</p>
---	---

**4. MISCELLANEOUS**

i) Manual calculation of Profit/ Interest/ Markup	PKR 500/- per calculation
ii) Fee or undertaking cross border exposure for specified countries will be levied	On a case-to-case basis
iii) Processing of FCY cheques presented for export bill advance payment	PKR 1,000/- per cheque
iv) For each applications/ revalidation made to Export Promotion Bureau on behalf of customer	PKR 1,000/-
v) New registration with Export Promotion Bureau	PKR 2,000/-
vi) Any correspondence with SBP on customer's request	PKR 500/- per request

**In the absence of any charge identified in the Corporate Banking schedule relevant charge from the Personal Financial Services Schedule of Bank Charges will apply.**

**D. WAIVER OF CHARGES PREMIER CUSTOMER**

Premier customer who maintains an average monthly balance of PKR 4,500,000/- in LCY or USD 75,000/- or equivalent in FCY or customers with a secured overdraft facility of PKR 5,000,000/- will be exempted from banking charges on the following services.

- i) Issuance of Cashier's Orders, Demand Drafts and Telegraphic Transfers
- ii) Collection of Cheques (local and foreign currency)
- iii) Standing Instructions
- iv) Cheque Book Charges
- v) Issuance of Counter Cheques
- vi) Returned Cheques
- vii) Stop Payment of Cheques drawn on HSBC
- viii) Confirmation of account balances to the Tax Authorities
- ix) Cancellation of Cashier's Orders/Demand Drafts
- x) Issuance of proceeds realization/Encashment Certificates
- xi) Retained Mail
- xii) Online Banking Charges
- xiii) Duplicate Statements
- xiv) Courier Services
- xv) Annual ATM Fee
- xvi) Fax Charges
- xvii) Cash Handling on FCY
- xviii) Cheques Returned in Outward Clearing
- xix) Bank Certificates

**NOTE:** Monthly service fee of PKR 50/- or equivalent will be charged if a Premier customer's average monthly balance is below the required minimum balance.

## **E. WAIVER OF CHARGES FOR PREMIER CHILDREN CUSTOMERS**

HSBC Premier Children Customers who maintain an average monthly balance of PKR 10,000/- will be exempt from banking charges of the following services.

**Same as HSBC Premier**

**NOTE:** Monthly service fee of PKR 50/- will be charged if the average monthly balance is below the required minimum balance.

## **F. GENERAL INFORMATION**

All Government excise duties/taxes/Zakat are for customer's accounts and will be charged in addition to the above-mentioned tariff.

HSBC reserves the right to make a charge on those, which involve unusual workloads or risks.

This tariff is valid for six months commencing 1st July 2009 up to 31st December 2009 and is applicable to all HSBC branches in Pakistan.

All paisas shall be rounded up to the next Rupee.

Expenses incurred by the bank and not covered in this tariff shall be recovered in PKR or equivalent amount in foreign currency at the actual cost.

HSBC reserves the right to make any change/amendment/ waiver in the tariff without any notification whatsoever at any point in time.

Charges may be collected in Pak Rupees or foreign currency in all categories.

### **Note :**

- 1) Charges are subject to negotiation in case of valued clients based on their business volumes with the approval of CEO/COO.**
- 2) The Management at its sole discretion may offer higher return on various deposit products on a case to case basis.**

## HSBC Branches in Pakistan

### HSBC KARACHI

- ▶ **Shaheen Complex Branch**  
Shaheen Complex, M.R. Kiyani Road,  
Karachi. Tel: (021) 111-852-852
- ▶ **Defence Branch**  
C - 38- D, Main 26th Street,  
Tauheed Commercial Street,  
Phase V, DHA, Karachi.  
Tel: (021) 5833182-84
- ▶ **Clifton Premier Branch**  
Building No. BC-1, Ground Floor,  
Al-Karam Center,  
Block 7, Clifton, Karachi.  
Tel: (021) 111-000-852
- ▶ **Shahrah-e-Faisal Branch**  
Ground Floor, Citi Tower,  
Plot No. 33-A, Block-6, P.E.C.H.S,  
Shahrah-e-Faisal, Karachi.  
Tel: (021) 4373263

### HSBC LAHORE

- ▶ **Gulberg Branch**  
Building No. 3-A, Ch. Zahoor Elahi Road,  
Gulberg-II, Lahore.  
Tel: (042) 111-852-852
- ▶ **Model Town Branch**  
Ground Floor, Central Commercial Market  
Area, Model Town, Lahore.  
Tel: (042) 5915601

### HSBC ISLAMABAD

- ▶ **F-6 Branch**  
Plot No. 6-A, F-6, Supermarket,  
Islamabad. Tel: (051) 111-852-852
- ▶ **F-11 Markaz Branch**  
Ground Floor, Lords Trade Centre,  
Plot No. 17, F-11 Markaz, Islamabad.  
Tel: (051) 2224361

### HSBC RAWALPINDI

- ▶ **Saddar Cantt Branch**  
Plot No. 366, Bank Road,  
Saddar Cantt, Rawalpindi.  
Tel: (051) 5120201-8

### HSBC FAISALABAD

- ▶ **Jail Road Branch**  
Plot No. 17-B, Khatiooni No. 634,  
Chak No. 212, R.B. Jail Road, Faisalabad.  
Tel: (041) 2409501-53

### HSBC MULTAN

- ▶ **Qaswar Gardezi Branch**  
Plot No. 12-B, S.M.  
Qaswar Gardezi Road, Multan.  
Tel: (061) 4500464

### HSBC SIALKOT

- ▶ **Cantt Branch**  
Qayyum Trade Centre,  
Aziz Shaheed Road, Sialkot, Cantt.  
Tel: (052) 4297136-46

### HSBC SALES & SERVICE CENTRE

- ▶ **The Quadrant Building**  
Plot No. 42 - C, 22nd Street,  
Phase 1, D.H.A, Karachi.  
Tel: (021) 5317044

HSBC  PREMIER  
The world's local bank

Enquiry hotline

**0800-85200**

[www.hsbc.com.pk](http://www.hsbc.com.pk)