



## UBL AMEEN ISLAMIC BANKING

### Consumer Products Application Form

#### EXISTING RELATIONSHIP

##### Are You An Existing UBL Customer?

Yes  No Your Account Number: \_\_\_\_\_

UBL Drive (Car Finance)  UBL Address (Home Finance)  Other please specify \_\_\_\_\_

What would you like to apply for? (Please select)

UBL Ameen Drive  UBL Ameen Address

Thank you for choosing UBL Ameen Consumer Product.

- Please don't make any cash payment with this application.
- Please complete this form in BLOCK letters.
- Please fill in applicable sections.

#### PRODUCT DETAILS - AMEEN DRIVE

##### New Vehicle:

New Vehicle would be financed only for personal use for a minimum tenure of 1 year and a maximum of 5 years. \*Max 7 years in some cases.

##### Used Vehicle:

Used Vehicle would be financed in following cities only:

Karachi, Lahore, Faisalabad, Rawalpindi / Islamabad, Sahiwal, Gujranwala, Peshawar, Sialkot, Hyderabad and Multan for a minimum tenure of 1 year & a maximum of 5 years \*Max 7 years in some cases

##### Multiple Vehicle:

Customer can apply for two cars at a time. If the customer applies for a second car after some time, then the relationship must be current at the time of the application.

##### Maximum age of vehicle at maturity:

Vehicle's age should not exceed the maximum age and maturities stated in the grid.

Vehicle Category	Maximum age of vehicle at time of maturity	Maximum age of vehicle at time of financing
Local up to 1000cc	8	5
Local above 1000cc	12	5
Imported up to 1000cc	8	5
Imported above 1000cc	12	7

Maximum age at maturity = Age of vehicle at the time of financing + Total financing tenure.

##### Co-Applicant Cases:

Vehicle can also be registered in the name of Co-Applicant that is limited to Spouse. Legal booklet for Co-Applicant and other mandatory document would also be signed by the Co-Applicant.

##### \*Documents Required:

- 12 months bank statement
- 3 months utility bills, if any
- Copy of CNIC
- 2 recent passport size photographs
- Last 3 months' salary slips (if salaried class)

#### PRODUCT PROGRAM – AMEEN DRIVE

\*City: \_\_\_\_\_ Auto Application ID: \_\_\_\_\_

##### \*Product Type:

New Car  Used Car (Local)  Used Car (Imported)

##### \*Payment Mode:

POA (Manufacturer)  POD (Dealer)  POD (Used)

**\*Pricing Plan:** Fixed Rate  Floating Rate**\*Rate Applied:** Fixed Rate \_\_\_\_\_% %Floating Rate: KIBOR \_\_\_\_\_% + Spread \_\_\_\_\_ = Total Rate \_\_\_\_\_%**Co-Applicant Case**Yes  No  If Yes then Name \_\_\_\_\_ Relationship (Spouse Only) \_\_\_\_\_CNIC No:            **VEHICLE DETAILS**Manufacturer: \_\_\_\_\_ Model:     Manufacturing Year    

Vehicle Class / Engine Size: \_\_\_\_\_ Price / Value Rs.: \_\_\_\_\_

**\*Used Car:**

Seller Name: \_\_\_\_\_

Seller CNIC No:           

House / Flat No: \_\_\_\_\_

Street: \_\_\_\_\_

Tehsil / District / Area: \_\_\_\_\_ Nearest Landmark: \_\_\_\_\_

City: \_\_\_\_\_ Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Contact No: \_\_\_\_\_ Bank: \_\_\_\_\_

Branch: \_\_\_\_\_ Account No:           **TAKAFUL DETAILS**

Takaful Company Name: \_\_\_\_\_ Takaful Rate (%): \_\_\_\_\_

Tracker Company to be arranged by the Takaful Company.

**VEHICLE FACILITY DETAILS****Facility Type** Diminishing Musharakah:  Ijarah

Musharakah Share/Security Deposit \_\_\_\_\_ % Rs. \_\_\_\_\_

I will require Auto financing of \_\_\_\_\_ % Rs. \_\_\_\_\_

The monthly rental Rs. \_\_\_\_\_

Rupees in words \_\_\_\_\_

For the Period  1 Year  2 Years  3 Years  4 Years  5 Years  6 Years  7 YearsDelivery of Vehicle  Immediate  Booking

I agree and understand that Applicable Rate is variable in nature and it is linked with 12 Months KIBOR which shall be revisited after every 12 months subject to a Floor & Cap.

**PRODUCT DETAILS -AMEEN ADDRESS**

We at UBL Ameen always strive to ensure that we provide you variety of products which suit your needs under the principles of Shariah (RIBA Free), below are the briefs of the products available to match your needs.

**1. Ameen Home Purchase (Buy a Home),**

Home purchase facility will be offered to those customers who are intending to purchase residential property like house,

apartment and townhouse etc. through Shariah Compliant mode of financing of Diminishing Musharakah DM.

## 2. Ameen Home Equity (Renovation),

Home Equity (renovation) is the financing facility which will be offered to the customers who intend to renovate their property which is already owned by the customer, under this variant Bank will purchase certain share of the property and become joint owner through Musharakah Agreement

## 3. Ameen Build a Home (Construction),

Under this Shariah compliant facility those customers will be provided the financing facility that are intending to take financing for the construction of Home on the land which he/she already owns

## 4. Ameen Balance Transfer Facility,

Balance transfer facility is being offered to both Conventional and Islamic banking customers in the following manner:

### i. BTF from Conventional Bank

UBL Ameen will be offering to the potential customers to pay off their conventional bank liability and switch into Shariah Compliant mode of House financing with the bank.

### ii. BTF from Islamic Bank

Under this facility, the customer may replace his Islamic financing with UBL Ameen. Under this facility the bank purchases financing bank's share directly from that Islamic Bank and become joint owner of the property.

## PRODUCT PROGRAM – AMEEN ADDRESS

- Ameen Home Purchase (Buy a home)
- Ameen Home Equity (Renovation)
- Ameen Build a home (Construction)
- Ameen Balance Transfer Facility
  - From conventional Bank
  - From Islamic Bank

## PROPERTY DETAILS

Type of Property: \_\_\_\_\_

- House     Flat / Apartment     Other \_\_\_\_\_

Size of Property / Plot: \_\_\_\_\_

- Sq. Yards     Sq. Feet     Kanals     Marlas

Desired Covered Area of Property \_\_\_\_\_ Sq. Feet \_\_\_\_\_

Location of the Property: (please mention preferred areas of the respective city according to your property)

(1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_

Desired number of Bedrooms should be:     2     3     4     Other \_\_\_\_\_

Equity (Cash) available with you as your contribution towards purchase of property: Rs. \_\_\_\_\_

## FINANCING DETAILS

Desired Amount of Financing Rs. \_\_\_\_\_

Desired Tenure of Financing (in years) \_\_\_\_\_

## PROPERTY ADDRESS

(applicable if the property to be financed is already finalized)

House / Flat / Plot # \_\_\_\_\_

Street # \_\_\_\_\_ Nearest Landmarks \_\_\_\_\_

Tehsil / District / Area: \_\_\_\_\_ City: \_\_\_\_\_ Postal Code: \_\_\_\_\_



## OCCUPATIONAL DETAILS

Self Employed Business       Self Employed Professional       Salaried

Company's Name: \_\_\_\_\_

Proprietorship:       Partnership       Private Limited       Public Limited       Government

Other: \_\_\_\_\_

Profession: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Number of Years in Business / Employment: \_\_\_\_\_

Percentage Shareholding of Finance: \_\_\_\_\_  
(If the business is not a proprietorship)

Employment Status:  Permanent       Contractual (In case of Salaried individual)

Designation: \_\_\_\_\_ Department: \_\_\_\_\_

Grade/Level: \_\_\_\_\_

Business/Employer's Address: \_\_\_\_\_

Street: \_\_\_\_\_ Tehsil District/Area: \_\_\_\_\_

City: \_\_\_\_\_ Country: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Telephone No.(s) \_\_\_\_\_ Fax No.: \_\_\_\_\_

Nearest Landmark: \_\_\_\_\_

Previous Employer / Business Name: \_\_\_\_\_

Designation at previous employer: \_\_\_\_\_ Experience at Previous Employer

Telephone (Previous Employer) \_\_\_\_\_

## PROFESSION DETAILS (For Self Employed Professionals)

Name of Company: \_\_\_\_\_

Address: \_\_\_\_\_

Profession:  Architect       Chartered Accountant       Doctor       Engineer       Other \_\_\_\_\_

## INCOME DETAILS

Regular Monthly Gross Income \_\_\_\_\_ Net Take Home \_\_\_\_\_

Other Monthly Income (if any) \_\_\_\_\_

Source of Other income:  \_\_\_\_\_  Business       Rent       Commission       Bonus      Other \_\_\_\_\_

Monthly Income \_\_\_\_\_

Average Monthly Savings \_\_\_\_\_ Is your Spouse Employed?       Yes       No     

If yes what is your spouse income? \_\_\_\_\_

What is the source of your spouse income? \_\_\_\_\_











**Applied limits ( Including the application in process)**

Sr. #	Name of the Bank/DFI	Approved Limit	Nature (Clean / Secured)	Current Outstanding

Signature: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_

CNIC#:

**REFERENCES**

At least two references are required, not living with you and residing in the same city where you are living.

**REFERENCE (1)**

Name : \_\_\_\_\_

CNIC:

Relationship:  Friend  Neighbor  Colleague  
 Relative  Other please Specify

Address: \_\_\_\_\_  
\_\_\_\_\_

Residence Telephone: \_\_\_\_\_ Mobile No : \_\_\_\_\_

Email: \_\_\_\_\_ Fax : \_\_\_\_\_

Business Address: \_\_\_\_\_

**REFERENCE (2)**

Name: \_\_\_\_\_

CNIC:

Relationship:Relationship:  Friend  Neighbor  Colleague  
 Relative  Other please Specify

Address: \_\_\_\_\_  
\_\_\_\_\_

Residence Telephone: \_\_\_\_\_ Mobile No:

Email: \_\_\_\_\_ Fax: \_\_\_\_\_

Business Address: \_\_\_\_\_

## Customer's Declaration ( Consumer Products)

### A. General

By signing the declaration, I hereby represent, warrant, undertake, confirm and declare:

1. That the information provided in the Application or otherwise to the Bank from time to time is complete, true and accurate in all material aspects and that I have not withheld any information. I shall keep Bank informed of any change of facts or circumstances that may render any informations, statements, representations and/or particulars given by me/us hereunder, incorrect or untrue from time to time, I understand that my/our non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information, which may incur civil and/or criminal liability to me. I further authorize you to verify any such information from my source, whenever you deem necessary. My finance liabilities, to all sources, institutions and persons, have been fully and accurately reported in this Application Form and there are no liabilities on me other than the once stated herein. Further, I declare that I have not defaulted with any financial institution in the past neither in my personal capacity, nor as proprietor / partner / owner of any business concern.
2. I hereby authorize the Bank to disclose and share information / data / details about my accounts / facilities to / with any persons including without limitation credit bureau, financial institution, authority or company as the Bank considers appropriate from time to time, I have also authorized you to exchange and share with third parties, including but not limited to a credit bureau, agent, financial institution, regulator, company or any other person or entity, any information and/or documents pertaining to my/our account(s). Finance facilities or any other information pertaining to me/us as deemed necessary or appropriate by you from time to time.
3. By signing below, I hereby declare and undertake that as on the date of this Declaration, clean financing facility availed by me, in my own name or in the name of my family members, from other banks through Credit Cards and other forms of personal financing is neither in excess of nor it shall be in excess of any limits as required by the State Bank of Pakistan in this respect from time to time including such financing facility from you and I shall provide any further documentation or details to the Bank as and when requested by the Bank in the respect of my credit details.
4. I further authorize the Bank to open or any such account(s) that the Bank may consider appropriate in this respect and I understand and confirm that such account(s) shall be governed By Bank's applicable terms and conditions for such account(s) and shall be binding on me and I also undertake to provide any additional information as may be required by Bank for such account(s).
5. That I undertake to pay all fees and charges pertaining to the accounts and finance facilities availed by me/us as detailed in the applicable schedule of charges (amended from time to time) available at your branches and at your website and which schedule of charges I/we have familiarized myself/ourselves. I acknowledge that it is my/our responsibility to keep up to date with your latest schedule of charges which is available via your branches and website.
6. That you may standardize and maintain one set of address and contact details for me (as specified in this application) and as communicated by me/us to you from time to time and update my/our details for my bank accounts and all delivery channels.
7. That the finance facilities which may be provided to me/us shall be subject to the terms and conditions contained in the finance agreement(s), if any, which will be executed after approval of my/our application for financing by you and any other document(s) as may be notified by you to me/us.
8. I undertake to inform you in writing in case of any change in details provided by me in the application form at least fifteen (15) days prior to such change.
9. I understand that you reserve the right to reject my application at your sole discretion without assigning any reason and will not incur any liability for the same.

### B. Ameen Drive Auto Financing

1. The customer on behalf of the bank shall be responsible for selecting the vehicle to be financed / purchased as per financing agreement.
2. The customer will provide Security deposit before disbursement of vehicle in case of Ijarah as per financing agreement.
3. The customer will provide his/her share to create joint ownership before disbursement of vehicle in case of Diminishing Musharakah (DM) as per financing agreement.
4. In the event of approval of application, the Ameen Drive will be provided subject to the terms and conditions contained in the respective Ameen Drive Agreements.
5. UBL Ameen reserves the right to reject application at its discretion without assigning any reason and will not incur any liability for the same whatsoever.
6. In case the application is approved the customer will be required to pay the following upfront:
  - a) Musharakah Share/Security Deposit
  - b) Application Processing & Documentation Fee
  - c) First Year Takaful Payment in case of DM as per financing agreements
7. Bank Processing Charges are non-refundable.
8. The customer shall be responsible for the overall condition of the vehicle being financed. UBL Ameen will not be responsible for any defects detected in the vehicle after you have accepted delivery and have signed the Delivery Acceptance Form.

## Customer's Declaration ( Consumer Products)

9. The Customer will not, fully or partially, prepare the balance amount of outstanding units, without the prior written consent of UBL Ameen.
10. The processing of your application will start when all documents are approved.  
I confirm having read the above terms and conditions and hereby confirm the following:
  - a) The details provided in this application form are correct, complete and accurate and I have not withheld any information pertaining to the same.
  - b) I fully understand and agree that UBL Ameen may, subject to the requirement of Shariah principles, the prudential Regulations and/or directives issued by the competent authority/body from time to time change/alter/amend any or all the terms of the Ameen Drive facility and the applicant shall be bounded to comply with same.
  - c) There are no bankruptcy proceedings the have been instituted against me or are within my knowledge likely /pending to be instituted against me.
  - d) I undertake to inform UBL Ameen in writing in case of change in any of the details stipulated in this application form and in case of change of address. The new address will be notified in writing 15 days prior to such change; and I hereby authorize UBL Ameen and relevant third parties to exchange information for processing of my application including conduct of my account. Till such time as the entire outstanding units under UBL Ameen Drive are purchased by me and the amaunt is paid to the bank.

### C. UBL Ameen Address

1. I further authorize you to open a non-checking payment account or any such account(s) that you may consider appropriate in this respect and I understand and confirm that such account(s) shall be governed by the applicable terms and conditions for such account(s) and shall be binding on me and I also undertake to provide any additional information as may be required by you for such account(s).
2. The Applicant hereby acknowledge and confirm that UBL Ameen may from time to time contact the applicant regarding promotional activities / product / services that UBL Ameen is offering in the market.
3. The applicant hereby undertakes to furnish all documents that may be required by UBL Ameen in relation to the facility and to provide cheques of such amount as requested by UBL Ameen for the consideration and review of the applicant's applications for entering into a Musharakah with UBL Ameen.
4. The applicant also understands and undertakes to pay in advanced, all amounts comprising the applications processing charges.
5. The applicant further confirms that the external agency charges payable by the applicants constitutes payment by the applicants to the law firm, appraisal agency, Income estimation agency i.e. external Agency for the services rendered by each of the external agencies for the processing of the applicant request.
6. The applicant here by acknowledges and confirm that the application processing charges and the external agency charges are non-refundable / reimbursable in any case nor in the event of UBL Ameen decision to decline the applicant request but the assignment of the external agencies has been initiated nor these charges will not be returned / reimbursed and / or adjusted by UBL Ameen against any other amount payable by the applicant to UBL Ameen.
7. The applicant further confirms that all expenses, charges and cost incurred by the applicant for providing information and / or documents to UBL Ameen for the processing of the applicant request are the sole responsibility of the applicant and can neither be claimed from UBL Ameen nor set off by UBL Ameen against any other amount payable by the applicant to UBL Ameen as per financing agreement.
8. The applicant herby authorises UBL Ameen and the third parties appointed by UBL Ameen, to obtained all such information about the applicant from third parties, as may be required by UBL Ameen, including obtaining such information from the applicants bankers as UBL Ameen may deemed necessary and to exchange such information for the purpose of processing my / our application and for the verification of any of my / or account with any bank.
9. The applicant acknowledges the fact that the facility requested by me / us in the application will be made available to me / us at the sole discretion of UBL Ameen.
10. The applicant declared that all the information presented above is correct and complete to the best of my / our knowledge and believe.
11. Applicant authorises UBL Ameen and its duly appointed agents to contact any person or Authorities specified in the application form and to verify employment and to contact any person identified as the reference by the applicant in the application form.
12. The applicant hereby conforms the product characteristics for the facility "have been explained to the applicant and the applicant fully understands them and agrees to be bound by the specific terms and condition for the same.
13. The selection of the property shall be the responsibility of the customer.
14. All payment should be made through pay orders and cross cheques in favor of UBL Ameen only, UBL Ameen shall not be responsible or liable for payments made through cash or bearer cheques.
15. UBL Ameen reserves the right to approve / reject any applications without assigning any reason.
16. In case applicant cheque for application process is dishonoured UBL Ameen reserves the right to reject the application.
17. The processing of your application shall commence after receipt of complete documents listed as per UBL Ameen policy.

## THINGS TO REMEMBER

- 1) Please do not make any cash payment with the application. The Bank will not be responsible for cash handed out to any person in connection with the application.
- 2) Once the financing has been disbursed and the asset has been made available for use, Installment will be due on first day of every month.
- 3) If you wish to settle your financing completely according to the financing agreement, please do so before 25th of the month.
- 4) UBL Ameen reserves the right to repossess your car in case of non-payment of two or more Installments.
- 5) UBL Ameen is not responsible for the booking of car either through manufacturer or dealer. Once the purchase order has been issued, It is the customer responsibility to purchase the vehicle from dealer/manufacturer for the booking.

\_\_\_\_\_  
Applicant's Signature  
Current

\_\_\_\_\_  
Co-Applicant's Signature  
Current

\_\_\_\_\_  
Applicant's Signature  
Current

\_\_\_\_\_  
Co-Applicant's Signature  
Current

(Separate application should be filled in case of Co-applicant.)

## FOR NON-TAX PAYERS ONLY

I, Mr. / Mrs. / Ms. \_\_\_\_\_

Resident of \_\_\_\_\_

\_\_\_\_\_

have applied for financing from UBL Ameen. I am self-employed as / Salaried employee in/owner of /

partner in/shareholder in \_\_\_\_\_

\_\_\_\_\_

and hereby declare that I do not have a National Income Tax Number as I am not an Income Tax Payer.

Name: \_\_\_\_\_

\_\_\_\_\_  
Signature of the Applicant's as per CNIC

**FOR UBL AMEEN USE ONLY**

Application Source:     Branch                       Dealer                       TSF                       DSF

Branch Name & Code: \_\_\_\_\_

Dealership Name: \_\_\_\_\_

Channel Code:     Program Code                       Branch Code

SO employee No.   
(Contractual)

Name: \_\_\_\_\_

RM/BM employee No.   
(Permanent)

Name: \_\_\_\_\_

SM employee No.   
(Permanent)

Name: \_\_\_\_\_

Dealer Stamp

Branch Stamp

Note:

- 1) In addition to above, commission/service charges, recovery of courier/postage/fax charges and all other charges will also be made according to prescribed tariff (wherever applicable).
- 2) In addition to the charges above, all applicable Government levies will also be recovered.