



Ameen
إميين
Islamic Banking



Get Your Dream Home & Car With UBL Ameen

Providing Sharia Compliant Products for
things that matter the most.



UBL Ameen Islamic Banking offers consumer product such as UBL Ameen Drive Auto Financing & UBL Ameen Address Home Financing based on Shariah principles.

Who Can Apply?

- Self Employed Business / Professional
- Salaried Customers

UBL Ameen Drive-Auto Financing

Our auto financing facility helps you drive the car of your choice with the best possible financing solutions along with the most appealing features.

This auto financing facility is based on a Diminishing Musharakah, where you participate in joint ownership of the vehicle with the Bank.

Product features & benefits:

- New, used, local or imported car.
- Installment payment to start after delivery of the vehicle.
- Coverage of Takaful (Islamic Insurance) with Tracker.
- Financing on Floating rates
- Maximum financing amount up to Rs. 8 Million
- Up to 85% Bank financing
 - (a) Minimum Customer Share: 15% for New Vehicle
 - (b) Minimum Customer Share: 20% for Used Vehicle
 - (c) Minimum Customer Share: 30% for Imported Vehicle

Terms & Conditions

You can apply for Ameen Drive if your Minimum monthly income is PKR 35,000 (for salaried persons) and PKR 50,000 (for business persons) keeping in view the installment, tenure and age.

Rental Tenure:

Minimum: 1 Year
Maximum: 5 Years

Age:

- Minimum Age: 21 Years
- Maximum Age: 60 Years (Salaried) or 65 Years (Business Persons)

UBL Ameen Address-Home Financing

With UBL Ameen Islamic Banking, your dream home is just a step away. You can avail house financing to avail affordable Shariah Compliant housing facilities in Pakistan. Ameen Address is based on the concepts of Diminishing Musharakah; whereby the bank and customer enter into a Musharakah (Partnership) as joint owners of the House being financed.

Product features & benefits:

- Financing limit between PKR 1 Million to PKR 50 Million*.
- Payment tenure from 3 to 20 years
- Financing up to 80% (maximum) of property value.
- Free property Takaful
- You can avail house financing in under following variants:
 - (a) Purchase
 - (b) Renovation*
 - (c) Construction (Own Plot)
 - (d) Replacement (Balance Transfer Facility)

Terms & Conditions

You can apply for Ameen Address if your monthly income is PKR 25,000 (for salaried persons) and PKR 75,000 (for business persons) keeping in view the installment, tenure and age.

Rental Tenure:

Minimum: 03 Years
Maximum: 20 Years

Age:

- Minimum Age: 25 Years
- Maximum Age: 60 Years (Salaried) or 65 Years (Business Persons)

*for Renovation 30% of appraised value