



Mandatory Documents
Ameen Mera Pakistan Mera Ghar (Low Cost Housing Finance Scheme)

To,
The Regional Sales Head,
United Bank Limited

Subject: Declaration of Signature Flow

This is to certify that I, _____ s/o, d/o, w/o _____

CNIC No _____ have signed the following UBL Ameen Diminishing Musharakah based Ameen Mera Pakistan Mera Ghar documents i.e.

- 1. Application Form
- 2. Calculation Sheet
- 3. Legal Documents
- 4. Key Fact Sheet
- 5. Direct Debit Authority Form
- 6. SBP Declaration Form
- 7. Undertaking for not being Owner Of Property
- 8. Reference Details Form

As my signature flow may mismatch from CNIC by signing the above mentioned Documents, following are the specimen of my current signatures & should be accepted:

1. Signature _____

2. Signature _____

3. Signature _____

Your's faithfully,

Customer Name: _____

SIGNATURE FLOW VALIDATED BY UBL PERMANENT STAFF (Sign, Stamp & Employee #)

Employee # _____

Name _____

Sign & Stamp _____



UNDERTAKING

I _____ S/O, D/O, W/O _____ holder of CNIC _____, undertakes that the detail of my existing exposure from the "Entire Banking Sector" as on _____ is as under:

Details of Credit Cards (Clean) limits being availed from the other banks/DFIs:

Sr #.	Name of the Bank/DFI	Approved Limit

Details of Credit Cards (Secured) limit being availed from other banks / DFIs:

Sr #.	Name of the Bank / DFI	Approved Limit

Details of Personal Loan (Clean) limits being availed from other banks / DFIs:

Sr #.	Name of the Bank	Approved Limit	Amount Outstanding On Application Date

Details of Personal Loan (Secured) limits being availed from other banks / DFIs:

Sr #.	Name of the Bank	Approved Limit	Amount Outstanding On Application Date

Details of other facilities if any (Clean & Secured) being available from other bank/DFIs:

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

Applied Limits (Including the application in process):

Sr #.	Name of the Bank/DFI	Facility under Process	Nature of Facility (Clean / Secured)

Customer's Signature: _____

Customer's Name: _____

CNIC#: _____



To,
The Manager,
United Bank Limited (Islamic Banking),
Karachi.

AUTO DEBIT AUTHORITY

I _____ holding CNIC # _____ hereby given irrevocable standing instructions to United Bank Ltd., to debit my account No. _____ branch code _____ for recovering monthly payments every month that is payable to United Bank Ltd (UBL Ameen Islamic Banking) which includes unit price amount, rental amount, Charity and other charges as mentioned in monthly payment schedule of **UBL Ameen Mera Pakistan Mera Ghar Housing Finance Scheme** addressed to me or as mentioned in the schedule of charges.

Any amount so debited from my below account as aforesaid shall neither be questioned nor challenged by me and the Bank shall not be liable for such debits on any ground whatsoever.

To enable the Bank to carry out my above irrevocable standing instruction, I hereby undertake to keep the account in funds or provide funds in case of need as and when demand.

By depositing / making the amount available in my account, I hereby offer to purchase the Musharakah Unit's in terms of undertaking to purchase Musharakah unit(s) in corresponding to payment schedule. By collecting / deducting the amount, the bank hereby accepts your offer.

Yours Truly,

Signature: _____

Dated: _____

Name: _____

CNIC #: _____



UNDERTAKING FOR NOT BEING OWNER OF PROPERTY

I, _____ S/o, W/o, D/o _____, bearing CNIC # _____ being a resident of _____ do hereby unconditionally undertake that, in consideration of United Bank Limited (the "Bank") by way of finance under the scheme of Mera Pakistan Mera Ghar in accordance to the set rules, regulation and condition set by the Naya Pakistan Housing and Development Authority ("NAPHDA") and the State Bank of Pakistan ("SBP"),

In consideration of the finance extended to me under the Bank's scheme, I hereby declare, undertake and represent as under:

1. That, the financial details provided by me are true, correct and accurate to the best of my knowledge.
2. That, I am not the owner or landlord of any property whatsoever before the financing of the Property.
3. That, in case any information comes to light with respect to a property previously owned or held under my name, I shall be liable to face punitive action as per the applicable laws of Pakistan, which includes but not limited the cancelation of the financing or withdrawal of the facility by taking over the Property by the relevant authorities under the applicable law.
4. I further declare that I will not sell / rent the housing unit before expiry of 5 years from the date of acquisition of this deal / Financing.
5. I understand that should the above mentioned statement prove false, UBL may at its sole discretion call the facility extended to me or foreclose the subsidy at any time.
6. That any claim, received by the Bank, from any society and/or builder having an interest in the said Property or any other organization, I hereby unconditionally undertake to discharge/satisfy in full, without delay, demur, protest or objection all claimed amounts and/or dues and shall upon satisfaction of the same provide evidence of payment for the Bank's record.

DEPONENT

Name: _____

Dated: _____

Place: _____

Witness 1

1. _____

Name: _____

Address: _____

CNIC # _____

Witness 2

2. _____

Name: _____

Address: _____

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:

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Relationship: Friend Neighbor Colleague
 Relative Other please Specify _____

Address : _____

Residence Telephone : _____ Mobile No : _____

Email: _____ Fax : _____

Business Address : _____

REFERENCE (2)

Name : _____

CNIC:

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Relationship: Friend Neighbor Colleague
 Relative Other please Specify _____

Address : _____

Residence Telephone : _____ Mobile No : _____

Email: _____ Fax : _____

Business Address : _____

Customer Signature: _____

RSH CALL MEMO

1. Basic Information

Product:			
Customer Name:			
Branch Manager:			
District Manager:			
City:		Application ID:	
Desired Financing Amount:		Desired Tenor (months):	

2. Customer Profile and Assets / Investments

Accommodation Ownership:			
Living in this house since:		Living in this city since:	
No. of Earning Members		Marital Status	
No. of Children:		No. Of Other Dependents:	
Where do your children study?			
Spouse's Occupation: (what and where?)			
Club Membership:			
Properties Owned: (size, location etc.)			
Vehicles Owned: (make & model)			
Deposit Accounts:			
Other Assets or Investments			

3. Education

Graduate Degree:			
Post Graduate Education:			
Other Relevant Information: (other qualification etc)			

4. Employment Details

Name of Company:		Duration of Business:	
Designation:		Total Length Of Employment:	
Grade/ Level:		Employment Status:	
Gross Salary:			

Net (Take Home) Salary:	
Other Relevant Information:	
5. Employment	
Compensation: (salary, bonus, option)	
Previous work experience:	
Reason for leaving previous employer:	
Other Relevant Information:	
6. End Use of Home Equity	
End Use:	
Vendor/Dealer/ Education Institution:	
Contact Person & Contact	
Documentary Proof Available	
7. Financing Related	
When & how would you like the financing to be disbursed?	
<ul style="list-style-type: none"> • Check understanding with respect to: • Approval process • Application fees (non-refundable) • Profit rate • Step-up payment plans 	
8. RM Remarks & Recommendations	
Market Segment:	
Character:	
Capacity / Cash Flows:	
General:	

Regional Sales Head:

Date:



LETTER OF UNDERSTANDING – AMEEN MERA PAKISTAN MERA GHAR

Dear Sir,

This is to confirm that I / we (the “Customer”) fully understand all the features of Low Cost Housing Finance Scheme under Mera Pakistan Mera Ghar finance facility and the necessity of observance and compliance of following minimum facility features before approval of my / our request along with the detailed ones which are to be duly signed by me/us on receipt;

- I. I / We understand that the basic mechanism of UBL Ameen Mera Pakistan Mera Ghar Housing Finance (the “Facility”) is that, UBL Ameen Islamic Banking (“UBL Ameen”) and its Customer will participate in the joint ownership of an asset / property. The share of the UBL Ameen will be further divided into a number of units and the Customer shall undertake to purchase the units / shares of UBL Ameen periodically. UBL Ameen will issue a unit sale receipt (debit advice) when Customer purchases the said unit(s), thus increasing Customer’s share, in the property, until all the units of the UBL Ameen are purchased by the Customer making him the sole owner of the asset. Simultaneously, UBL Ameen will rent out its share (units) in the Musharakah property to the Customer in consideration of which the Customer shall pay an agreed rental amount to the UBL Ameen against usufruct of UBL Ameen share. This structure of Diminishing Musharakah (“DM”) is based on Shirkat-ul-Milk standard approved by the State Bank of Pakistan (the “State Bank”).
- II. I / We understand that the Facility is only available to Pakistani nationals and I / We do hereby declare that I am / we are Pakistani national(s) and undertake to maintain this status, in addition to dual nationality (if any) at least until full and final settlement of the Facility, availed from UBL Ameen, to their satisfaction. If at any given point in time during the tenure of the Facility, I am / we are required by the law of the host country (foreign government) to surrender my / our Pakistani nationality, I / we shall immediately inform UBL Ameen in writing and arrange full settlement of the Facility within the time allotted to me/us by UBL Ameen.
- III. I / We understand that the Facility is only available to the first time home owner and hereby declare that I/we am/are first time home owner and that have not nor do I have any property, house, flat or building presently held under my name at the time of application which may disqualify me/us from obtaining the said Facility.
- IV. I / We understand that one individual can avail a single subsidized Facility only and once availed I/we shall no longer be eligible for any additional and/or fresh Facilities.
- V. I / We understand that, I/we can purchase Musharakah units within the agreed tenure. There is no restriction on early purchase of Musharakah units except for construction on owned plot and for construction on plot financed by UBL Ameen.
- VI. Satisfactory verification of my / our personal information / data provided to UBL Ameen in the application and other documents provided in this regard. Any change to my/our personal information and/or data shall be immediately communicated to UBL Ameen in writing.
- VII. That I/we understand that the Facility is extended with the condition that I/we shall maintain a clean lending record and ensure that any CIB report(s) availed from the State Bank and/or Data Check report(s) reflect the same.



- VIII. I/We understand that the Facility is subject to the UBL Ameen carrying out a satisfactory valuation(s) of the said property.
- IX. Legal opinion(s) on the title of the documents of the property, from the UBL approved lawyer(s) to the affect that a valid and subsisting charge can be created on the property in question and completion of all mortgage formalities as per lawyer's advice.
- X. I / We have provided correct and accurate information to UBL Ameen on the application form and all the accompanying formats as well as information required specifically under SBP Prudential Regulations including, but not restricted to, detail of all consumer loans / facilities like credit cards, personal loans, auto finance, existing mortgage finance, etc. being availed by me / us or any of my / our dependents. I / We further undertake to provide the requisite documentary proofs in support of my / our disclosure to UBL Ameen's full satisfaction. If willful misstatement or intentional mistake is subsequently detected by UBL Ameen in my / our disclosure, UBL Ameen shall have full right and discretion to recall the facility before disbursement or after disbursement in line of the documents executed at the time of disbursement.
- XI. I / We fully understand that this Facility is based on fixed and floating (variable) rates,

	Tier 1	Tier 2 (T2A & T2B)	Tier 3
	NAPHDA (Projects)	(Non- NAPHDA)	(Non-NAPHDA)
Profit Rate	First 5 years = 3%	First 5 years = 5%	First 5 years = 7%
	Next 5 years = 5%	Next 5 years = 7%	Next 5 years = 9%
	For Period exceeding 10 years	For Period exceeding 10 years	For Period exceeding 10 years
	= Bank pricing will be applicable	= Bank pricing will be applicable	= Bank pricing will be applicable

- XII. The processing charges are payable with the application and are non-refundable. Further, all documentation charges and legal expenses with reference to Facility documentation to be borne by the Customer with the right of reimbursement (on demand) to the extent of the Customer's share.
- XIII. That all terms and conditions existing for the Facility are subject to change with mutual consent, with respect to any / or all of the clauses included in the monthly payment agreement executed or to be executed between UBL Ameen and myself / us consequent to approval of my / our application and the facility offer letter offered to me/us in this respect and duly accepted by me / us in the event of change in State Bank and/or government regulations.
- XIV. I / We confirm that I / we have reasonable resources to afford and inject sufficient equity into this transaction and in this regard undertake to submit copy of the agreement to sell of actual purchase price before disbursement of the Facility. I / We also understand that debt to equity ratio of financing will be approved on lesser of the evaluated price through UBL approved valuation(s) and the actual sale / purchase price as reflected in the agreement to sell.
- XV. I / We undertake to advise UBL Ameen instantly of all or any event which will have an adverse effect on either my/our regular inflow of income or on the property being mortgaged.



- XVI. I / We understand that my / our application for the Facility does not bind UBL Ameen in any way and would never hold UBL Ameen or any of its officers liable for any failed deal and the loss suffered thereof.
- XVII. For Purchase Cases – I / We will not insist, at any time, on making the payment under financing in the name of a person(s) other than the actual seller of the property.
- XVIII. For Construction cases – a Bill of Quantity (BOQ) as per the Bank’s approved format shall be provided by me / us, the same shall be prepared and signed by a registered architect / engineer / contractor and will be approved / granted subject to verification by UBL Ameen approved valuator. In case of lower estimate of verified construction cost, UBL Ameen can reduce the amount of the Facility in proportion.
- XIX. I / We understand that I / we can avail this Facility jointly only with my spouse, parents, siblings, children (or if otherwise approved by UBL Ameen) and in this regard subject property would be registered only in my / our names and I / We would not insist on adding any other person to the title of the property during the tenor of the Facility.
- XX. Execution by me / us of UBL Ameen all standard charges and security documents including but not limited to Musharakah Finance Agreement and Memorandum of Deposit of Title Deeds.

I / We hereby confirm that I / We have read discussed with relationship officer and understood all the above stipulations and am / are agreed to be bound by them.

Name: _____

Signature: _____

Date: _____

CNIC No: _____

(Co-Applicant)

Name: _____

Signature: _____

Date: _____

CNIC No: _____

WITNESS (By Respective Relationship Officer).

Name: _____

Signature: _____

Date: _____

CNIC No: _____