

PRODUCT KEY FACT STATEMENT

UBL AMEEN "ADDRESS" HOUSING FINANCE

Customer Name: _____ CNIC: _____

Co-Applicant Name: _____ CNIC: _____

A. Your Financing Need:

Name of Product	UBL Ameen Address Housing Finance																																	
Type of the Product	<input type="checkbox"/>	Purchase																																
	<input type="checkbox"/>	Construction on owned Plot																																
	<input type="checkbox"/>	Land + Construction																																
	<input type="checkbox"/>	Balance Transfer Facility <input type="checkbox"/> BTF from Conventional Bank <input type="checkbox"/> BTF from Islamic Bank																																
	<input type="checkbox"/>	Renovation																																
Minimum / Maximum Finance Amount (Product Wise)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Product Category</th> <th style="width: 25%;">Minimum</th> <th style="width: 25%;">Maximum</th> </tr> </thead> <tbody> <tr> <td>Ameen Home Purchase</td> <td>1 Million</td> <td>50 Million</td> </tr> <tr> <td>Ameen Renovation</td> <td>1 Million</td> <td>30% of appraised value*</td> </tr> <tr> <td>Ameen Build a Home (Construction)</td> <td>1 Million</td> <td>50 Million</td> </tr> <tr> <td>BTF (IB to IB) / (Conventional to IB)</td> <td>1 Million</td> <td>50 Million</td> </tr> </tbody> </table>				Product Category	Minimum	Maximum	Ameen Home Purchase	1 Million	50 Million	Ameen Renovation	1 Million	30% of appraised value*	Ameen Build a Home (Construction)	1 Million	50 Million	BTF (IB to IB) / (Conventional to IB)	1 Million	50 Million															
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					Up to a maximum of 50% of the financing limit can be disbursed for the purchase of land / plot (however the amount disbursed for purchase of plot must not exceed 85% of the market value/ cost of land/ plot)
BTF (IB to IB)	Above defined LTV's for purchase shall apply. Only outstanding amount to be transferred. Lower of the two shall apply				
(Conv. to IB)					

B. Estimated Cost of Financing:

Profit Rate (Floating) KIBOR Linked Financing Annual Percentage Rate (APR) Note: (i) Customers maintaining deposit or consumer finance relationship with UBL for more than year fall under Existing Relationship while the rest under New to Bank category. (ii) KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking.	<table border="1"> <tr> <th>Segments</th> <th>Rental Rates (Pricing)</th> </tr> <tr> <td>Salaried</td> <td>1 Year KIBOR* + 3.5% = Applicable Rental Rate (Profit)</td> </tr> <tr> <td>Self Employed</td> <td>1 Year KIBOR* + 3.5% = Applicable Rental Rate (Profit)</td> </tr> <tr> <td>Businessmen/Professional</td> <td></td> </tr> </table>		Segments	Rental Rates (Pricing)	Salaried	1 Year KIBOR* + 3.5% = Applicable Rental Rate (Profit)	Self Employed	1 Year KIBOR* + 3.5% = Applicable Rental Rate (Profit)	Businessmen/Professional	
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Re-pricing: Re-priced annually based on KIBOR one Year (Ask Side) prevailing on the last working day of the month prior to anniversary.										

What Profit (Variable) will you be charged?	Amount	Rate
	Floating Rate: KIBOR _____% + Margin _____%= Rental Rate _____%	APR calculation: $\frac{\text{Profit paid for the period}}{100} \times \frac{360}{\text{No. of days}} \times \text{Outstanding Principal Amount}$

Installment Due Date: Your installment due date will be **01st working day** of every month.

What other charges will you have to pay? (These charges are subject to change a bank's discretion)	<table border="1"> <tr> <th>Processing Charges</th> <th>Cashier Cheque Charges</th> <th>Legal Charges</th> <th>Appraisal Charges</th> </tr> <tr> <td>Rs. 10,000/= + FED for Fresh Booking (Non-Refundable) Rs. 5,000/= + FED for BTF (Non-Refundable)</td> <td>As per SOC</td> <td>At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.</td> <td>At actual</td> </tr> </table>	Processing Charges	Cashier Cheque Charges	Legal Charges	Appraisal Charges	Rs. 10,000/= + FED for Fresh Booking (Non-Refundable) Rs. 5,000/= + FED for BTF (Non-Refundable)	As per SOC	At Actual, including stamp duty, charges for legal documentation, on -site inspection during construction, lawyer's fee and charge registration fee, as advised by the relevant agencies / persons.	At actual
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What will be the monthly installment payable? Rs. _____
 in case of a variable rate financing, installment amount may vary with the change in

	benchmark/reference rate as agreed at the time of contract.)												
What total amount will you pay for the finance?	Unit Price + Rental Amount = Rs. _____												
When will the existing variable Profit-up rate as per finance agreement expire?	Spread% as mentioned above will remain fixed during the deal tenure.												
When will the Profit rate as per finance agreement be renewed?	Only KIBOR will be update after 1-year repricing. Spread% (Bank Profit Rate) will remain fixed during the deal tenure.												
Property Takaful / Life Takaful	Complementary, contribution will be borne by the bank.												
C. Early payments:													
Can you settle the finance facility (full or partial) before the maturity?	Yes, there is no restriction on early payment / unit purchase. However In the event of Early purchase of Musharakah Units / full settlement, unit price will be revised with 8% in the first year, 5% in the second year and 3% in the third year onwards.												
Will you have to pay any additional amount/charges for “Early Settlement / Early Buyout Price”	<table border="1"> <thead> <tr> <th>S. No</th> <th>Year of Financing</th> <th>Early Settlement / Buy Out Price</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1st Year</td> <td>8%</td> </tr> <tr> <td>2</td> <td>2nd Year</td> <td>5%</td> </tr> <tr> <td>3</td> <td>3rd Year (Onward)</td> <td>3%</td> </tr> </tbody> </table>	S. No	Year of Financing	Early Settlement / Buy Out Price	1	1 st Year	8%	2	2 nd Year	5%	3	3 rd Year (Onward)	3%
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Will you have to pay any additional amount/charges for “Partial Payment” .	<ul style="list-style-type: none"> • Partial payment is allowed once in a year the amount should be a Minimum of Rs. 50,000/= and Maximum amount of 6 Monthly installments without any additional sale price option. • If customer decided to partially payoff any amount that is in excess of his 6 monthly installments or wants to make more than one partial payment in calendar Year then unit price will be revised with 8% in the first year, 5% in the second year and 3% in the third year onwards. • In case of partial payment both options are available for the customer either to reduce installment or to reduced tenure, subsequently customer will be provided a new payment schedule by COPs, accordingly. 												
How can you prepay finance before the maturity?	<ul style="list-style-type: none"> • Early payment can be done through advance purchase of Bank Musharakah units. • The customer will have to inform the bank at least 07 working days before the installment payment date. 												

D. Default/late payment information:

<p>What if you fail to fulfill your payment obligations?</p>	<ul style="list-style-type: none"> • In case of delay in payment of monthly installment, bank will receive certain amount from customer as charity in accordance with customer's undertaking (Iltizam Bil Tasadduq) at the time of entering into the financing transaction. • Furthermore, in case any installment is delayed for one month, the due rent of the un-purchased Musharakah unit will be accounted for in the rental calculation for the next month. • Failing to pay the overdue installment may result to report your Name, CNIC, outstanding facility and other account related information to ECIB (Electronic Credit Information Bureau) of SBP and/or any other credit bureau after 60 days past due. This may adversely affect your credibility with all financial institutions in Pakistan due to which you may face difficulty in getting any further credit facility from other Financial Institutions in future. • In case of non- payment of installment on time, Collection & Recovery Department of the bank will make call(s) to the customer or may visit their residence/business place within Bank hours. • In case of default, legal proceedings will be initiated in accordance with the applicable law/regulations in force and SBP instructions issued from time to time. 		
<p>Other Information related to default/Delayed Payment (Charity)</p>	<p>Rs. 1,000/- (per Month per delayed Installment).</p>		
<p>What penalty (default /delayed payment Charity) will you be charged for not repaying on time?</p>	<p>Your installment due date will be 01st working day of every month. Bank will be charged delayed payment charity Rs. 1,000/= after ten days.</p>		
<p>E. Other material information:</p>			
<p>What Takaful avenues do you have? For only Property coverage</p>	<p>TPL Window Takaful Operations FEU Window Takaful Operations UBL Insurer Window Takaful Operations</p>		
<p>What happens in case of death of customer(s)?</p>	<p>Recovery will be made to customer's legal heirs.</p>		
<p>What are the guarantor's obligations?</p>	<p>Not applicable (No guarantor required in UBL Ameen Address Housing Finance)</p>		
<p>What documents will be provided to you?</p>	<table border="1"> <tr> <td data-bbox="358 1446 899 1554"> <ol style="list-style-type: none"> 1) Application Form 2) Legal Documents 3) Payment Schedule </td> <td data-bbox="899 1446 1588 1554"> <ol style="list-style-type: none"> 4) Undertaking 5) Signature Mismatch Form 6) Auto Debit Form </td> </tr> </table>	<ol style="list-style-type: none"> 1) Application Form 2) Legal Documents 3) Payment Schedule 	<ol style="list-style-type: none"> 4) Undertaking 5) Signature Mismatch Form 6) Auto Debit Form
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<p>Where you can get assistance and redress?</p>	<p>In case of any assistance you may call our 24/7 call center at 021-111-825-888 https://www.ubldigital.com</p>		
<p>Sunwai Link:</p>	<p>https://sunwai.sbp.org.pk/about-</p>		
<p>In case of non-payment or late payment, what will happen to your e-CIB reporting?</p>	<p>In case of non-payment, overdue, written off loan or late payment, the eCIB report will reflect negative credit history, which may adversely affect borrower's creditworthiness for future.</p>		
<p>I / We have been thoroughly briefed the above mentioned features of the facility and understood the information mentioned in this document. I / We also acknowledge receipt of all aforementioned documents.</p>			

Applicant's Signature

Co-Applicant's Signature

Name: _____

Name: _____

CNIC # _____

CNIC # _____

Date: _____

Date: _____

Authorized Banker's Signature & Stamp : _____

Date: _____