

## Product Key Fact Statement

### UBL AMEEN ROSHAN APNI CAR

A. Your Financing Need												
<b>Customer Name</b>												
<b>Customer CNIC #</b>												
<b>Name of the product</b>	UBL Ameen Roshan Apni Car											
<b>Vehicle required:</b>	<input type="checkbox"/> New	<input type="checkbox"/> Used	<input type="checkbox"/> Imported Vehicle									
<b>Financing required</b>	_____ PKR (Max financing : 8 Million)											
<b>Term of financing</b>	_____ Years 1 to 5 years ( <b>Lien Based Financing</b> )	_____ Years 1 to 7 years ( <b>Non Lien Based Financing</b> )										
<b>Rental type</b>	<input type="checkbox"/> Floating ( <b>SBP Floor Linked</b> ) ( <b>Lien Based Financing</b> )	<input type="checkbox"/> Floating ( <b>KIBOR Linked</b> ) ( <b>Non Lien Based Financing</b> )										
<b>Tax Filer</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No											
B. Estimated Cost of Financing												
<b>Annual Percentage Rate (APR)</b> 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.	<b>SBP Floor Rate: Financing</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Relationship</th> <th rowspan="2">Application Type</th> <th>Applicable Rate (p.a)</th> <th rowspan="2">Re-pricing</th> </tr> <tr> <th>1-5 Years</th> </tr> </thead> <tbody> <tr> <td>RDA Customers</td> <td>Lien Based Financing</td> <td>SBP Floor rate (1 Year) +1%</td> <td>Re-priced Monthly or As Rate Changes</td> </tr> </tbody> </table>	Relationship	Application Type	Applicable Rate (p.a)	Re-pricing	1-5 Years	RDA Customers	Lien Based Financing	SBP Floor rate (1 Year) +1%	Re-priced Monthly or As Rate Changes	
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<b>What rental (variable)* will you be charged?</b>	<b>Amount</b>		<b>Rate</b>									
	<b>(Lien Based Financing)</b> Floating Rate: SBP Floor Rate _____% + Margin _____%= Rental Rate _____%  <b>(Non-Lien Based Financing)</b> Floating Rate: KIBOR _____% + Margin _____%= Rental Rate _____%		<b>APR calculation:</b> $\frac{\text{Rental paid for the period}}{\text{Outstanding unit price Amount}} \times \frac{360}{\text{No. of days}} \times 100$									
<b>What will be the monthly installment payable? Equal Monthly Instalment (EMI)</b>	_____ * = $\frac{\text{Financing Amount} + \text{rental (APR} \times \text{Term of Financing)}}{\text{Term of Financing (In Months)}}$		*This is tentative value and exact amount will be communicated at the time of approval through recorded telephonic line.									
<b>Application Processing Charges</b>	Rs. 6,000 + 15% FED (non-Refundable) if not specified.											
<b>Vehicle Evaluation Charges</b>	Minimum Rs. 5,000/- if not specified (for used Car Financing) or at Actual.											
<b>What other charges will you have to pay?</b>	Tracker charges & Takaful contribution											
<b>Takaful contribution</b>	As per the rate quoted by the Takaful company (subject to change from vendor).											
<b>Documents Retrieval Charges Post maturity (beyond 6 months) documentation handling charges</b>	Rs. 3,750/-											
<b>Lien removal authentication fee (shall be charged to customers upon noncompliance)</b>	Rs. 5,000/-											

of completing vehicle transfer formalities as stated on NOC)											
Change of Purchase Order After Issuance	Rs. 2,500 + 15% FED change of vehicle after issuance of purchase order in advance										
<b>C. Early Payments</b>											
Can you pay unit price payment before the maturity?	Yes										
How can you pay unit price payment before the maturity?	Visit the nearest UBL branch OR call the call Centre (111-825-888)										
Will you have to pay any higher purchase price for pre-payment/ early completion of the financing?	Yes, Customer will pay outstanding Musharakah Unit Amount and additional sales price of the outstanding Musharakah units as per the following: a) 8% of Bank's outstanding Musharakah Unit Amount in first year of financing. b) 6% of Bank's outstanding Musharakah Unit Amount in 2 <sup>nd</sup> year and subsequent year of financing.										
<b>D. Default/Late Payment Information</b>											
What will you have to do to acquire back your repossessed vehicle?	If customer pays off; vehicle will be returned to him / her, however in case if the customer is unable to pay off then collection will opt for the liquidation Proceeds.										
What if you fail to fulfill your repayment obligations?	Bank will repossess the vehicle as per the financing agreement.										
What Other Charges (Actual) you have to pay as per SOC incidental to?	<table border="1"> <thead> <tr> <th>Vehicle Re-Possession Charges</th> <th>Repossessed Vehicle Evaluation Charges</th> <th>Monthly Warehouse Charges</th> <th>Vehicle Evaluation Charges</th> <th>Auction Charges</th> </tr> </thead> <tbody> <tr> <td>Actual incurred by the bank up to a maximum of Rs. 100,000/-</td> <td>Rs. 4,000/- or at Actual</td> <td>Rs. 5,000/- per month</td> <td>Minimum Rs. 5,000/- If not specified (for used Car Financing) or at Actual.</td> <td>Rs. 5,000/-</td> </tr> </tbody> </table>	Vehicle Re-Possession Charges	Repossessed Vehicle Evaluation Charges	Monthly Warehouse Charges	Vehicle Evaluation Charges	Auction Charges	Actual incurred by the bank up to a maximum of Rs. 100,000/-	Rs. 4,000/- or at Actual	Rs. 5,000/- per month	Minimum Rs. 5,000/- If not specified (for used Car Financing) or at Actual.	Rs. 5,000/-
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Other Information related to default/Delayed Payment (Charity)	Rs. 500/- charity amount as per undertaking given by the customer in financing agreement (per Month per delayed Installment).										
What happened if a Customer is non-tax filer?	All taxes will be applicable as defined time to time on non-tax filers.										
<b>E. Other Material Information</b>											
What Takaful avenues do you have?	<ol style="list-style-type: none"> <li>EFU Company Ltd Window Takaful Operations,</li> <li>Adamjee Insurance Ltd Window Takaful Operations</li> <li>UBL Insurer Ltd Window Takaful Operations</li> <li>TPL Window Takaful Operations</li> <li>Pak Qatar General Takaful Company Ltd,</li> <li>Salaam Takaful Limited</li> </ol>										
What documents will be provided to you?	UBL Ameen Drive application, undertaking, Sign Mis-Match (SMM), Legal Documents, Auto Debit Form, O2 Photograph, NICOP (copy).										
What happens in case of death of applicant(s)?	Recovery will be made to customer's legal heirs.										
What are the guarantor's obligations?	Not applicable (No guarantor required in UBL Ameen Address Housing Finance)										
How would you book your vehicle at manufacturer's end?	Customer's responsibility is to book vehicle on his/her selected dealer/manufacturer. However, bank's staff will assist as much as possible in booking of the vehicle.										
Where you can get assistance regarding Tracker when going to UBL Ameen No-Go-Area?	<p>For vehicle's safety, UBL Ameen marked No-Go-Areas for customer convenience along with following restrictions:</p> <ol style="list-style-type: none"> <li>Unregistered car is not allowed to leave city.</li> <li>Car is not allowed to leave city if monthly installment is due.</li> </ol> <p>If customer plan to go outside the city, he/she should inform concerned tracker company and update driver details to avoid unforeseen situations. As well as customer /driver /mobile phone should be active.</p> <p>For any details /information, please call concerned tracker company or UBL – Tracker</p>										

	Management Cell at 0800-22825
<b>Can you sell your vehicle to a third party during the tenor of the financing?</b>	Not allowed.
<b>Where you can get assistance and redress?</b>	Any UBL Ameen branch / Islamic Banking Window or 111-825-888 or <a href="https://www.ubldigital.com">https://www.ubldigital.com</a>
<b>In case of non-payment or late payment, what will happen to your e-CIB reporting?</b>	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.
<b>Sunwai Link:</b>	<a href="https://sunwai.sbp.org.pk/about-">https://sunwai.sbp.org.pk/about-</a>
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.	
<b>Customer's Signatures and Date</b>	<b>Authorized Banker's Signature and Date</b>
<b>Co-Applicant Signatures and Date</b>	<b>Authorized Banker's Signature and Date</b>