



## Dear Customer,

This section is designed to provide you with relevant information about UBL car financing/leasing program and to enable you to understand the process and applicable charges:

1. UBL's role in the transaction is limited to providing financing/leasing for purchase of the vehicle only.
2. You shall be responsible for selecting the vehicle to be financed/leased.
3. You shall be responsible for the overall condition of the vehicle being financed/leased.  
UBL will not be responsible for any defects detected in the vehicle after you have accepted delivery and have signed the Delivery Acceptance Form.
4. UBL will only finance/lease a specified portion of the vehicle's price. Registration, Capital Value Tax and only other related expenses are entirely your responsibility.
5. You will bear all external agency fees and charges.
6. You will put in all your contribution (equity) before disbursement of the finance/lease amount by UBL.
7. You will not, fully or partially, prepay the balance amount outstanding, without the prior written consent of UBL. In case, UBL permits you to prepay any installment of, or any remaining portion of the balance amount, UBL shall have the right to receive prepayment charges from you as a condition for giving such consent. Such charge shall be determined by UBL at its sole discretion.
8. Please pay cash to any employee or representative of UBL for any charges or services or for any other purpose. All payments must be made via crossed cheques drawn in favor of UBL
9. UBL reserves the right to reject any financing/leasing application without assigning any reason
10. In case your cheque for Total Cash Outlay (TCO) described below is dishonored, UBL reserves the right to reject your application
11. You will be required to pay the following charges:
  - a) Application Processing & Documentation Fee
  - b) First Year Insurance
  - c) Equity
12. The Bank shall notify the customer regarding any change(s) in T&Cs through any of the available channels (Social Media, Statement, SMS, E-mailer, In-app notifications, etc.).

The processing of your application will start when all documents are provided.

## eCIB

The Electronic Credit Information Bureau of State Bank of Pakistan requires all banks and financial institutions to report all loans and advances, irrespective of the loan amount to the State Bank. Any defaults or delays in making regular payments against loans and other credit worthiness of the borrower and you may be unable to avail further financing from the banking system.

Please note that it is an obligation to make payments on due date and maintain a good credit risk. Failure to maintain a clean credit record may stop requests to eCIB of SBP/Private Credit Bureau(s) that can adversely affect your standing with all banks and may restrict your access to credit facilities and services.

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 loan has been disbursed, instalment will be due on the first day of every month.
3. If you wish to settle your loan completely, please do so before 25th of the month.
4. UBL reserves the right to repossess your vehicle in case of non-payment of instalments.
5. It is customer's responsibility to book vehicle after thorough manufacturer or dealer. Once the purchase order has been issued, it is the customer's responsibility to pursue dealer/manufacturer for the booking of the vehicle.