

## PRODUCT KEY FACT STATEMENT

### MERA PAKISTAN MERA GHAR HOUSING FINANCE SCHEME

Customer Name: \_\_\_\_\_ CNIC: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_ CNIC: \_\_\_\_\_

#### A. Your Financing Need:

Name of Product	Mera Pakistan Mera Ghar Housing Finance Scheme	
Type of the Product	<input type="checkbox"/>	Purchase
	<input type="checkbox"/>	Construction
	<input type="checkbox"/>	Land + Construction
Maximum Finance Amount	Maximum size of the Financing of a single housing unit, as under:  <input type="checkbox"/> Tier 1 (T1) - Rs 2.7 million <input type="checkbox"/> Tier 2 (T2-A) - Rs 3.15 million <input type="checkbox"/> Tier 2 (T2-B) - Rs 6.0 million <input type="checkbox"/> Tier 3 (T3) - Rs. 10 million	
Term of the Finance / Tenure	5 Years to 20 Years	Please Specify _____ Years
Type of Rental	fixed for 10 years and Floating for exceeding 10 years.	
Bank Investment Ratio (BIR) / Financing to Value Ratio	<input type="checkbox"/> Tier 1 Maximum up to 90% <input type="checkbox"/> Tier 2-A Maximum up to 90% <input type="checkbox"/> Tier 2-B Maximum up to 90% <input type="checkbox"/> Tier 3 Maximum up to 85%	

#### B. Estimated Cost of Financing:

	Tier 1 NAPHDA (Projects)	Tier 2 (T2A & T2B) (Non- NAPHDA)	Tier 3 (Non-NAPHDA)
Profit Rate	First 5 years = 3% Next 5 years = 5% For Period exceeding 10 years = Bank pricing will be applicable	First 5 years = 5% Next 5 years = 7% For Period exceeding 10 years = Bank pricing will be applicable	First 5 years = 7% Next 5 years = 9% For Period exceeding 10 years = Bank pricing will be applicable
What rental (fixed) for first 10 years will you be charged approximately?	Your Monthly Installment Amount: 1 – 5 Years Rs. _____ & 6 – 10 Years Rs. _____ This is the tentative value and exact amount will be communicated at the time of signing the Sanction letter.		
Installment Due Date	Your installment due date will be <b>01<sup>st</sup> working day</b> of every month.		



	Processing Charges	Legal Charges	Appraisal / Income Estimation Charges
What other charges will you have to pay? (These charges are subject to change a bank's discretion)	Rs. 5,000/- + FED (non-refundable)	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
Property Takaful	Complementary, contribution will be borne by the bank.		
<b>C. Early Payments:</b>			
Can you settle the finance facility (full or partial) before the maturity?	Yes, there is no restriction on early payment / unit purchase.		
How can you prepay finance before the maturity?	<ul style="list-style-type: none"> <li>• Early payment can be done through advance purchase of Bank Musharakah units.</li> <li>• The customer will have to inform the bank at least 07 working days before the installment payment date.</li> </ul>		
<b>D. Default / Late payment Information:</b>			
What if you fail to fulfill your payment obligations?	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• In case of non- payment of installment on time, Collection &amp; Recovery Department of the bank will make call(s) to the customer or may visit their residence/business place within Bank hours.</li> <li>• 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.</li> </ul>		
<b>E. Other Material Information:</b>			
What happens in case of death of customer(s)?	Recovery will be made to customer's legal heirs.		
What are the guarantor's obligations?	Not applicable (No guarantor required in Mera Pakistan Mera Ghar UBL Ameen Housing Finance Scheme.)		
What documents will be provided to you?	<ol style="list-style-type: none"> <li>1) Application Form</li> <li>2) Legal Documents</li> <li>3) Payment Schedule</li> </ol>	<ol style="list-style-type: none"> <li>4) Undertaking</li> <li>5) Signature Mismatch Form</li> <li>6) Auto Debit Form</li> </ol>	
Where you can get assistance and redress?	In case of any assistance you may call our 24/7 call center at 021-111-825-888		
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.			



\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Co-Applicant's Signature

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Authorized Banker's Signature : \_\_\_\_\_

Date: \_\_\_\_\_