



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"/>	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)	Product Category		Minimum	Maximum	
	Ameen Home Purchase		1 Mn	50 Mn	
	Ameen Renovation		1 Mn	30% of appraised value*	
	Ameen Build a Home (Construction)		1 Mn	50 Mn	
	BTF (IB to IB) / (Conventional to IB)		1 Mn	50 Mn	
Term of the Finance / Tenure	Product Category		Minimum	Maximum	
	Ameen Home Purchase		3 years	20 years	
	Ameen Renovation		3 years	20 years	
	Ameen Build a Home (Construction)		3 years	20 years	
	BTF (IB to IB) / (Conventional to IB)		3 years	20 years	
Type of Rental	Floating rates				
Bank Investment Ratio (BIR) / Financing to Value Ratio	Financing to Value (market value) Requirement				
	Heads	<=20 Mn	> 20 mln	> 30 mln	
	Home Purchase	80%	75%	70%	Constructed Property
	Home Renovation	30%	30%	30%	Constructed Property (must not exceed BOQ)
	Build A Home (max)*	80%	75%	70%	Where land is available in name of customer for construction there upon (must not exceed BOQ)
	Land + Construction*	80%	75%	70%	For purchase of land and construction there upon. 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) (Conv. to IB)	Above defined LTV's for purchase shall apply. Only outstanding amount to be transferred. Lower of the two shall apply	
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B. Estimated Cost of Financing:

Profit Rate	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	

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)	Processing Charges	Cashier Cheque Charges	Legal Charges	Appraisal Charges
	Rs. 8,000 + FED (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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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”	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%

Will you have to pay any additional amount/charges for **“Partial Payment”**.

- 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?

- 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.
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E. Other material information:

<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 style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black;"> <p>1) Application Form</p> <p>2) Legal Documents</p> <p>3) Payment Schedule</p> </td> <td style="width: 50%;"> <p>4) Undertaking</p> <p>5) Signature Mismatch Form</p> <p>6) Auto Debit Form</p> </td> </tr> </table>	<p>1) Application Form</p> <p>2) Legal Documents</p> <p>3) Payment Schedule</p>	<p>4) Undertaking</p> <p>5) Signature Mismatch Form</p> <p>6) Auto Debit Form</p>
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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</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</p>	<p>Co-Applicant's Signature</p>
<p>Name: _____</p>	<p>Name: _____</p>
<p>CNIC # _____</p>	<p>CNIC # _____</p>
<p>Date: _____</p>	<p>Date: _____</p>

<p>Authorized Banker's Signature : _____</p>	<p>Date: _____</p>
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