

UBL Ameen Roshan Apni Car-RAC Lien Financing

By signing the declaration, I hereby represent, warrant, undertake, confirm and declare:

1. That the information provided in the Application or otherwise to the Bank from time to time is complete, true and accurate in all material aspects and that I have not withheld any information. I shall keep Bank informed of any change of facts or circumstances that may render any information's, statements, representations and/or particulars given by me/us hereunder, incorrect or untrue from time to time, I understand that my/our non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information, which may incur civil and/or criminal liability to me. I further authorize you to verify any such information from my source, whenever you deem necessary. My finance liabilities, to all sources, institutions and persons, have been fully and accurately reported in this Application Form and there are no liabilities on me other than the once stated herein. Further, I declare that I have not defaulted with any financial institution in the past neither in my personal capacity, nor as proprietor / partner / owner of any business concern.
2. I hereby authorize the Bank to disclose and share information / data / details about my accounts / facilities to / with any persons including without limitation credit bureau, financial institution, authority or company as the Bank considers appropriate from time to time, I have also authorized you to exchange and share with third parties, including but not limited to a credit bureau, agent, financial institution, regulator, company or any other person or entity, any information and/or documents pertaining to my/our account(s). Finance facilities or any other information pertaining to me/us as deemed necessary or appropriate by you from time to time.
3. By signing below, I hereby declare and undertake that as on the date of this Declaration, clean financing facility availed by me, in my own name or in the name of my family members, from other banks through Credit Cards and other forms of personal financing is neither in excess of nor it shall be in excess of any limits as required by the State Bank of Pakistan in this respect from time to time including such financing facility from you and I shall provide any further documentation or details to the Bank as and when requested by the Bank in the respect of my credit details.
4. I further authorize the Bank to open a non-checking account in this respect and I understand and confirm that such account(s) shall be governed by Bank's applicable terms and conditions for such account(s) and shall be binding on me and I also undertake to provide any additional information as may be required by Bank for such account(s).
5. That I undertake to pay all fees and charges pertaining to the accounts and finance facilities availed by me/us as detailed in the applicable schedule of charges (amended from time to time) available at your branches / website and which schedule of charges I/we have familiarized myself/ourselves. I acknowledge that it is my/our responsibility to keep up to date with your latest schedule of charges which is available via your branches / website.
6. That you may standardize and maintain one set of address and contact details for me (as specified in this application) and as communicated by me/us to you from time to time and update my/our details for my bank accounts and all delivery channels.
7. That the finance facilities which may be provided to me/us shall be subject to the terms and conditions contained in the finance agreement(s), if any, which will be executed after approval of my/our application for financing by you and any other document(s) as may be notified by you to me/us.

8. I undertake to inform you in writing in case of any change in details provided by me in the application form at least fifteen (15) days prior to such change.
9. I understand that you reserve the right to reject my application at your sole discretion without assigning any reason and will not incur any liability for the same.
10. In case of Lien financing, an amount equivalent to the financing amount or Islamic Naya Pakistan certificates will be marked as "lien" which shall serve as a guarantee to the subject financing facility. If the underlying obligation is not satisfied, the Bank may be able to seize the asset that is the subject of the lien.
11. I understand that in lien financing, I can avail financing up to 99% of the asset value.
12. I understand that case I fail to pay monthly instalments on time, the Bank has the right to adjust the liability from the amount marked as Lien as discussed in financing documents.
13. I acknowledge that an amount will be kept in lien equivalent to the amount recommended/suggested by Bank's legal counsel for the completion of all outstanding post-disbursement formalities (if any).
14. The applicant hereby undertakes to furnish all documents that may be whenever required by UBL Ameen in relation to the facility and to provide cheques of such amount as requested by UBL Ameen for the consideration and review of the applicant's applications for entering into a Musharakah with UBL Ameen.
15. The applicant also understands and undertakes to pay in advanced, all amounts comprising the applications processing charges.
16. The applicant further confirms that all expenses, charges and cost incurred by the applicant for providing information and / or documents to UBL Ameen for the processing of the applicant request are the sole responsibility of the applicant and can neither be claimed from UBL Ameen nor set off by UBL Ameen against any other amount payable by the applicant to UBL Ameen as per financing agreement.
17. The applicant hereby authorizes UBL Ameen and the third parties appointed by UBL Ameen, to obtain all such information about the applicant from third parties, as may be required by UBL Ameen, including obtaining such information from the applicant's bankers as UBL Ameen may deem necessary and to exchange such information for the purpose of processing my / our application and for the verification of any of my / or account with any bank.
18. The applicant acknowledges the fact that the facility requested by me / us in the application will be made available to me / us at the sole discretion of UBL Ameen.
19. The applicant declared that all the information presented above is correct and complete to the best of my / our knowledge and believe.
20. Applicant authorizes UBL Ameen and its duly appointed agents to contact any person or Authorities specified in the application form and to verify employment and to contact any person identified as the reference by the applicant in the application form.
21. The applicant hereby conforms the product characteristics for the facility "have been explained to the applicant and the applicant fully understands them and agrees to be bound by the specific terms and condition for the same as discussed in financing agreements.
22. All payment should be made through pay orders and cross cheques in favor of UBL Ameen only, UBL Ameen shall not be responsible or liable for payments made through cash or bearer cheques.
23. UBL Ameen reserves the right to approve / reject any applications without assigning any reason.
24. In case applicant cheque for application process is dishonored UBL Ameen reserves the right to reject the application.
25. The processing of your application shall commence after receipt of complete documents listed as per UBL Ameen policy.

26. The Applicant hereby acknowledge and confirm that UBL Ameen may from time to time contact the applicant regarding promotional activities / product / services that UBL Ameen is offering in the market.

UBL Ameen Roshan Apni Car-RAC Non Lien Financing

By signing the declaration, I hereby represent, warrant, undertake, confirm and declare:

1. That the information provided in the Application or otherwise to the Bank from time to time is complete, true and accurate in all material aspects and that I have not withheld any information. I shall keep Bank informed of any change of facts or circumstances that may render any information's, statements, representations and/or particulars given by me/us hereunder, incorrect or untrue from time to time, I understand that my/our non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information, which may incur civil and/or criminal liability to me. I further authorize you to verify any such information from my source, whenever you deem necessary. My finance liabilities, to all sources, institutions and persons, have been fully and accuracy reported in this Application Form and there are no liabilities on me other than the once stated herein. Further, I declare that I have not defaulted with any financial institution in the past neither in my personal capacity, nor as proprietor / partner / owner of any business concern.
2. I hereby authorize the Bank to disclose and share information / data / details about my accounts / facilities to / with any persons including without limitation credit bureau, financial institution, authority or company as the Bank considers appropriate from time to time, I have also authorized you to exchange and share with third parties, including but not limited to a credit bureau, agent, financial institution, regulator, company or any other person or entity, any information and/or documents pertaining to my/our account(s). Finance facilities or any other information pertaining to me/us as deemed necessary or appropriate by you from time to time.
3. By signing below, I hereby declare and undertake that as on the date of this Declaration, clean financing facility availed by me, in my own name or in the name of my family members, from other banks through Credit Cards and other forms of personal financing is neither in excess of nor it shall be in excess of any limits as required by the State Bank of Pakistan in this respect from time to time including such financing facility from you and I shall provide any further documentation or details to the Bank as and when requested by the Bank in the respect of my credit details.
4. I further authorize the Bank to open a non-checking account in this respect and I understand and confirm that such account(s) shall be governed by Bank's applicable terms and conditions for such account(s) and shall be binding on me and I also undertake to provide any additional information as may be required by Bank for such account(s).
5. That I undertake to pay all fees and charges pertaining to the accounts and finance facilities availed by me/us as detailed in the applicable schedule of charges (amended from time to time) available at your branches /at your website and which schedule of charges I/we have familiarized myself/ourselves. I acknowledge that it is my/our responsibility to keep up to date with your latest schedule of charges which is available via your branches / website.
6. That you may standardize and maintain one set of address and contact details for me (as specified in this application) and as communicated by me/us to you from time to time and update my/our details for my bank accounts and all delivery channels.

7. That the finance facilities which may be provided to me/us shall be subject to the terms and conditions contained in the finance agreement(s), if any, which will be executed after approval of my/our application for financing by you and any other document(s) as may be notified by you to me/us.
8. I undertake to inform you in writing in case of any change in details provided by me in the application form at least fifteen (15) days prior to such change.
9. I understand that you reserve the right to reject my application at your sole discretion without assigning any reason and will not incur any liability for the same.
10. I understand that under the chosen financing option (non-lien), I can avail financing amount up to 85% of the asset value.
11. I understand that an amount will be kept in lien equivalent to the amount recommended/suggested by Bank's legal counsel for the completion of all outstanding post-disbursement formalities (if any).
12. I understand that in case I fail to furnish monthly instalments or any related charges on time, the Bank has the right to re-possess my car to recover the outstanding finance amount.
13. I understand that in case of non-fulfilment of monthly instalments, I may be reported to the ECIB (Electronic Credit Information Bureau) and other regulating authorities as required as well as reported to the law for legal activity against non-fulfilment of obligations as stated in this document.
14. The applicant hereby undertakes to furnish all documents that may be whenever required by UBL Ameen in relation to the facility and to provide cheques of such amount as requested by UBL Ameen for the consideration and review of the applicant's applications for entering into a Musharakah with UBL Ameen.
15. The applicant also understands and undertakes to pay in advanced, all amounts comprising the applications processing charges.
16. The applicant further confirms that all expenses, charges and cost incurred by the applicant for providing information and / or documents to UBL Ameen for the processing of the applicant request are the sole responsibility of the applicant and can neither be claimed from UBL Ameen nor set off by UBL Ameen against any other amount payable by the applicant to UBL Ameen as per financing agreement.
17. The applicant hereby authorizes UBL Ameen and the third parties appointed by UBL Ameen, to obtain all such information about the applicant from third parties, as may be required by UBL Ameen, including obtaining such information from the applicant's bankers as UBL Ameen may deem necessary and to exchange such information for the purpose of processing my / our application and for the verification of any of my / or account with any bank.
18. The applicant acknowledges the fact that the facility requested by me / us in the application will be made available to me / us at the sole discretion of UBL Ameen.
19. The applicant declared that all the information presented above is correct and complete to the best of my / our knowledge and believe.
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21. The applicant hereby conforms the product characteristics for the facility "have been explained to the applicant and the applicant fully understands them and agrees to be bound by the specific terms and condition for the same as discussed in Financing agreements.
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