

UBL Address Financing

Terms and Conditions

1. I further authorize you to open a non-checking payment account or any such account(s) that you may consider appropriate in this respect and I understand and confirm that such account(s) shall be governed by the 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 you for such account(s).
2. The Applicant hereby acknowledges and confirms that UBL may from time to time contact the Applicant regarding promotional activities/product/services that UBL is offering in the market.
3. The applicant hereby undertakes to furnish all documents that may be required by UBL in relation to the facility and to provide cheques of such amount as requested by UBL for the consideration and review of the applicant's applications for entering into an agreement with UBL.
4. The applicant also understands and undertakes to pay in advance all amounts comprising the application processing charges.
5. The applicant further confirms that the external agency charges payable by the applicants constitute payment by the applicants to the law firm, appraisal agency, Income estimation agency i.e. external Agency for the services rendered by each of the external agencies for the processing of the applicant's request.
6. The applicant here by acknowledges and confirm that the application processing charges and the external agency charges are non-refundable / reimbursable in any case nor in the event of UBL decision to decline the applicant request but the assignment of the external agencies has been initiated nor these charges will not be returned/reimbursed and/or adjusted by UBL against any other amount payable by the applicant to UBL.
7. The applicant further confirms that all expenses, charges, and costs incurred by the applicant for providing information and/or documents to UBL for the processing of the applicant's request are the sole responsibility of the applicant and can neither be claimed from UBL nor set off by UBL against any other amount payable by the applicant to UBL as per the financing agreement.
8. The applicant hereby authorizes UBL and the third parties appointed by UBL, to obtain all such information about the applicant from third parties, as may be required by UBL, including obtaining such information from the applicant's bankers as UBL 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.
9. 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.
10. The applicant declared that all the information presented above is correct and complete to the best of my/our knowledge and belief.
11. Applicant authorizes UBL 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.
12. The applicant hereby confirms 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 conditions for the same.
13. The selection of the property shall be the responsibility of the customer.
14. All payments should be made through pay orders and cross cheques in favor of UBL only; UBL shall not be responsible or liable for payments made through cash or bearer cheques.
15. UBL reserves the right to approve/reject any applications without assigning any reason.
16. In case the applicant's cheque for the application process is dishonored, UBL reserves the right to reject the application.
17. The processing of your application shall commence after receipt of the complete documents listed as per UBL policy.
18. 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.)

I have reviewed the Terms and Conditions and received a copy of the same Terms and Conditions for my record.