

Product Key Fact Statement

A. Your financing need						
Name of Product						
Type of Product:						
Customer Name						
Customer CNIC						
Finance Amount		(Min: 1 Mn & Max: Loan: PKR: 100 Mn & BTF: PKR 75 Mn)				
Term of the Finance		Min: 1 Years & Max: 12 Years				
Mark-up type						
Loan to Value Ratio						
B. Estimated cost of this loan						
Annual Percentage Rate (APR)		Segment	Mechanism	Repricing		
KIBOR LINKED LOAN: <u>UBL Address</u>		Salaried	KIBOR One Year (Ask Side) prevailing on the last	Repriced annually. Based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the anniversary		
		Self Employed Businessmen / Self Employed Professionals	KIBOR One Year (Ask Side) prevailing on the last			
KIBOR LINKED LOAN: <u>Roshan Apna Ghar</u>		Salaried	KIBOR One Year (Ask Side) prevailing on the last	Repriced annually. Based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the anniversary		
		Self Employed Businessmen / Self Employed Professionals	KIBOR One Year (Ask Side) prevailing on the last			
FIXED RATE LOAN: <u>Low Cost Housing - Special Segment</u>		Salaried	5% Flat			
		SEB/SEP				
What Mark-up (fixed/variable)* will you be charged?		Amount		Rate		
		Monthly:		APR calculation:		
				$\frac{\text{Mark-up paid for the period}}{\text{Outstanding Principal Amount}} \times \frac{365}{\text{No. of days}}$		
What will be the monthly installment payable? Equal Monthly Instalment (EMI)					*This is tentative value and exact amount will be communicated at	
What other charges will you have to pay? (These charges are subject to change at bank's discretion) - <u>UBL Address</u>		Processing Charges	Property Insurance	Cashier Cheque Charges	Legal Charges	Appraisal Charges
		Rs.10,000 + FED (nonrefundable) Rs. 4,800/- for BTF (non refundable)	Premium to be borne by the Bank	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	At actual
What other charges will you have to pay? (These charges are subject to change at bank's discretion) - <u>Roshan Apna Ghar</u>		Processing Charges	Property Insurance	Cashier Cheque Charges	Legal Charges	Appraisal Charges
		Rs. 4,000 /- + FED (nonrefundable)	Premium to be borne by the Bank	As per SOC	At Actual, including stamp duty, charges for legal documentation, on -site inspection during	At actual
When will the existing variable mark up rate as per		As per Schedule				
When will the mark-up rate as per finance agreement		As per Schedule				
C. Early payments						
Can you repay loan before the maturity?		Yes				
Will you have to pay any additional amount/charges for pre-payment/ early retirement of the loan?		Pre - payment Charges (Full Payoff)		Partial Payoff Charges		
		5% of outstanding Principal settled		Minimum Rs. 50,000/- & Maximum of 15 % of		
D. Default/late payment information						
What if you fail to fulfill your repayment obligations?		If customer doesn't pay any installment then bank will send the case to its collection				
What penalty will you be charged for not repaying on		As per the loan document or Rs. 1,500/- + FED per installment, if not specified. (Applicable				
What penalty will you be charged for not repaying on		As per the loan document or Rs. 1,000/- + FED per installment, if not specified. (Applicable				
E. Other material information						
What insurance avenues do you have?		EFU				
What happens incase of death of borrower(s)		Recovery will be made to customer's legal heirs.				
What are the guarantor's obligations?		Not Applicable (No guarantor required in UBL Address)				
What documents will be provided to you?		UBL Address application, undertaking, Sign Mis-Match (SMM), Legal Document, Auto Debit				
Where you can get assistance and redress?		111-825-888 or www.ubldirect.com				
NOTE:		-All regular Branch Banking charges will be applied for the transaction through branches				
Borrower's Signatures and Date		Authorized Banker's Signature				