

A. Your need of Auto Loan					
Name of the product	UBL Drive - Auto Financing				
UBL Drive Variant & Segment					
Customer Name:					
Customer CNIC #					
Vehicle required:	(New / Used)				
Loan Amount required					
Term of Loan	(1 to 5 years)				
Mark-up type	(Fixed / Floating (KIBOR Linked))				
B. Estimated cost of this loan					
What Mark-up (fixed/variable)* will you be charged?	Markup Rate%			APR calculation:	
				$\frac{\text{Mark-up paid for the period} \times 365 \times 100}{\text{Outstanding Principal Amount} \times \text{No. of days}}$	
What will be the monthly installment payable? Equal Monthly Instalment (EMI) for 1st year only	$\frac{\text{Loan Amt} + \text{Interest (APR} \times \text{Loan Tenure)}}{\text{Term of Loan (In Months)}}$			*This is tentative value and exact amount will be communicated at the time of approval through recorded telephonic line.	
What will be the total monthly payable? Total Monthly Payment (TMP) for 1st year only	= EMI + Monthly Insurance				
Application Processing Charges	Rs 14,000/- (non-Refundable, post loan approval) + FED				
	Rs 11,500 /- for NRP Cases (non-Refundable, post loan approval) + FED				
Purchase Order (PO) Change of Vehicle	Rs 2,500 /- (change from advance booking to ready delivery or vice versa) + FED				
Vehicle Evaluation Charges	At Actual (for Used Car Financing) + FED				
4% Tax for Non-Fileers (Leasing only)	Tax amount of 4% value of Motor Vehicle charged to the non-filer customer in Auto Leasing Product only.				
Insurance Charges	Insurance rates as quoted by the insurance company.				
Documents retrieval charges post maturity (beyond 6 months) documentation handling	Rs. 3,750/-				
Lien Removal Authentication Fee (shall be charged to customers upon non compliance of	Rs. 5,000/-				
What other charges will you have to pay?	Tracker & Insurance charges				
C. Early payments					
Can you repay loan before the maturity?	Yes				
How can you repay loan before the maturity?	Visit the nearest UBL branch OR call the call Centre (021-111-825-888)				
Will you have to pay any additional amount/charges for pre-payment/ early retirement of the loan?	8% of the principal outstanding -Year 1 to 3 6% of the principal outstanding - Year 4 to 5 4% of the principal outstanding - Year 6 to 7				
D. Default/late payment information					
What will you have to do to acquire back your repossessed vehicle?	If customer pays off; vehicle will be returned to him / her, however in case if the customer is unable to pay off then collection will opt for the liquidation Proceeds.				
What penalty will you be charged for not repaying on time?	Auction Charges	Vehicle Re-Possession Charges	Warehouse Charges	Repossessed Vehicle Evaluation Charges	Default/Late charges
	Rs. 5,000/-	Actual incurred by the bank up to maximum of Rs. 100,000/-	Rs.5,000/- per month	At actual	RS.1,500/PPED per month per late installment (applicable after 10 days of installment due)
Other Information related to default/Late Payment	Late Payment Charges will be charged on every missed/late EMI from customers next due installment and will apply after 10 days of installment due (every month). These charges will be recovered in addition to the EMI amount due. If customer fails to deposits the late fee charges in addition to the EMI his / her account will be delinquent and will report to ECIB.				
Other Charges	All charges are as per Bank's SOC. In addition to the charges above, all applicable Govt. levies will also be recovered.				
E. Other material information					
What insurance avenues do you have?	UBL Insurer, TPL, Adamjee, EFU				
What are the guarantor's obligations?	Not Applicable (No guarantor required in UBL Auto Loan)				
What documents will be provided to you?	Loan application, Undertaking, Legal Document, Salary Slip, Bank Statement, 02 Photographs & copy of CNIC, etc.				
Can you sell your vehicle to a third party during the tenor of the loan?	No				
What will be the Last Payment in Residual Value	The Final Payment will be Last Installment + Residual Value Amount				
Where you can get assistance and redress?	Any UBL branch or 021-111-825-888 or www.ubldigital.com				
How would you book your vehicle at manufacturer's end?	Customer's responsibility is to book vehicle on his/her selected dealer/manufacturer. However, bank's staff will assist as much as possible in booking of the vehicle.				
Where you can get assistance regarding Tracker when going to UBL No-Go-Area?	For vehicle's safety, UBL marked No-Go-Areas for customer convenience along with following restrictions: <ul style="list-style-type: none"> • Unregistered car is not allowed to leave city • Car is not allowed to leave city if monthly installment is due If customer plan to go outside the city, he/she should inform concerned tracker company and update driver details to avoid unforeseen situations. As well as customer/driver mobile phone should be active.				
_____	_____				
Borrower's Signatures and Date	Authorized Banker's Signature and Date				