

<b>A. Your financing need</b>	
Name of the product	HBL CarIjarah
Vehicle required:	<input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Imported Vehicle
Financing required	_____
Lease Tenure	_____ ( 3 to 6 years)
Rental type	<input type="checkbox"/> Fixed
<b>B. Estimated Cost of this Financing</b>	
What will be the monthly Rental payable?	_____ * = Financing Amount +Profit (APR x Term of Financing) / Term of Financing (In Months) * This is tentative value and exact amount will be communicated at the time of approval.
Application Processing Charges	*Regular charges: Rs. 7,500/- (Inclusive of): Documentation charges, verification, stamp duty, Credit Report: Actual up to Rs. 150/-, Vehicle evaluation charges: actual to be borne by customer. *as per latest SOBC. This may change from time to time, please visit website for updated SOBC
What total amount will you pay for the financing?	(Monthly Rental) _____ X (Term of Financing) _____ months=Rs. _____
<b>C. Early payments</b>	
Can you repay before the maturity?	Yes
How can you repay before the maturity?	Customer will visit the branch and request for early termination of Car Ijarah.
Will you have to pay any additional amount/charges for early termination of the financing?	In case of early termination of Ijarah facility after delivery of vehicle where customer would like to purchase vehicle, then bank may add 9% on outstanding financing amount as sales price.
<b>D. Default/late payment information</b>	
What will you have to do to acquire back your repossessed vehicle?	if customer pays off the overdue amount; vehicle will be returned to him / her, however in case if the customer is unable to pay off then Bank will opt the liquidation Process.
What penalty will you be charged for not repaying on time?	Default charges
	Vehicle Re-Possession Charges
	Rs. 1,000/- per late payment. These charges will be treated as "Charity" and credited to charity account.
	Rs. 50,000/- or actual, whichever is lower.
<b>E. Other material information</b>	
What Takaful avenues do you have?	JLI, EFU (or any other as approved by HBL from time to time)
What documents will be provided to you?	HBL Car Ijarah application, letter of understanding, Schedule of Charges (SOC), Ijarah facility Documents, Direct Debit Form.
Can you sell your vehicle to a third party during the tenor of the financing?	No
What happens in case of death of borrower (s)?	Carljarah lease agreement will continue until the legal heirs of the lessee terminates this.
Where can you get assistance and redress?	Customer can call HBL Phone Banking at 111-111-425 or contact local HBL Branch.

 \_\_\_\_\_  
 Customer's Signatures and Date

 \_\_\_\_\_  
 Authorized Banker's Signature and Date

I / We hereby acknowledge and confirm: (a) receipt of these key fact sheet governing this Car Ijarah-ProductFeatures (hereinafter referred to as the "KFS"); (b) having carefully read and understood the KFS; (c) that the KFS has been signed by me / us as acceptance of the terms and conditions governing Car Ijarah-ProductFeatures.

The Bank charges are in accordance with the Schedule of Bank Charges, as amended from time to time.