

<b>A. Your financing need:</b>			
Name of the product	HBL PersonalLoan		
Finance amount	PKR _____ /-		
Term of financing	_____ months		
Mark-up type (Fixed/ Variable)	Fixed		
<b>B. Estimated cost of this financing:</b>			
Mark-up rate (per annum)	_____ %		
What other charges will you have to pay?	<b>Processing fee:</b> PKR. 6,000 or 1.25% + FED of the finance amount whichever is higher {Inclusive of documentation charges, verification & stamp duty} <b>Note:</b> As per Schedule of Bank's charges (SOBC). This may change from time to time. For updated SOBC, please visit the Bank's website		
What will be the monthly installment payable?	PKR. _____ * =Financing Amount+ Profit (APRx Terms of financing)/Terms of financing (in months) *This is tentative value and the exact value will be communicated at the time of loan approval		
What installment will you be charged?	<b>Amount (PKR)</b>		<b>Rate</b>
	PKR. _____ to be paid per month		35.99% (Rate per year)
	PKR. _____ to be paid per year		Subject to change as per Bank's SOBC
What total amount will you pay for the financing?	PKR. _____		
<b>C. Early payments:</b>			
Can you repay loan/finance before the maturity?	Yes		
How can you repay loan/finance before the maturity?	Contact HBL's 24/7 Contact Centre team at 111-111-425 or visit your nearest HBL Branch and submit written request for early termination/partial repayment.		
Will you have to pay any additional amount/charges for pre payment/early retirement of the loan/finance?	7% of outstanding principal amount + FED will be charged in case the customer wants to opt for early repayment. 5% of partial payment amount + FED will be charged in case the customer wants to opt for partial repayment.		
<b>D. Default/late payment information:</b>			
What if you fail to fulfill your repayment obligation?	If the payment is not received within due date for your Personal Loan Installment, Late Payment Charges will be applied. However, prior to cancellation, a notice to this effect shall be sent to the customer intimating the reason and demanding payment of loan within the period as mentioned in the said notice. This is to inform you that the State Bank of Pakistan (SBP) will include two years' history of negative/overdue information (including but not limited to overdue payments, late payments, write-off or reversal of mark-up etc.) in e-CIB. You are therefore, advised to ensure timely payments of your installments to avoid any adverse information being reported or reflected on your e-CIB."		
What penalty will you be charged for not repaying on time?	<b>Default charges</b>	<b>Rate applied</b>	<b>Manner of computing Late Payment Charges</b>
	Late Payment Charges (LPC)	Rs. 1,250 + FED (per month)	Fixed Charges
Can Bank exercise right of set-off?	The Bank has the right to cancel the facility and has the right to set-off any credit balance in the consumer's deposit accounts against any outstanding balance in the financing accounts.		
<b>E. Other material information:</b>			
What happens in case of death of borrower?	In case of death, the remaining amount will be covered by the insurance company on Bank's approved panel.		
What are the guarantor's obligations?	N/A		
What documents will be provided to you?	Offer Letter, Product Key Fact Statement, Terms and Conditions, Amortization Schedule, NOC (on customer's request)		
Where you can get assistance and redress?	For further assistance, please contact our 24/7 Contact Centre team at 111-111-HBL (111-111-425), Email address: customer.care@hbl.com, Head Office Address: 9th floor, Service Quality, HBL Plaza I.I. Chundrigar Road, Karachi.		

Customer's Signature and Date

Authorised Banker's Signature, Stamp and Date

I/We hereby acknowledge and confirm: (a) receipt of this Key Fact Sheet governing this HBL PersonalLoan (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 HBL PersonalLoan.

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