

A. Your financing need:			
Name of the product	HBL Roshan Apni Car		
Vehicle required	<input type="checkbox"/> Used <input checked="" type="checkbox"/> New		
Financing required	PKR _____ /-		
Term of financing	_____ months		
Mark-up type	Fixed		
B. Estimated cost of this financing:			
Mark-up rate (per annum)	x.x%		
What other charges will you have to pay?	<p>*Regular charges: PKR 12,000 + FED (Inclusive of).            *Repeat Car Loan Customer: PKR 6,000 + FED (Inclusive of). For individuals applying again after 6 months or maturity of one facility or settlement after minimum 6 months).</p> <p>Inclusive of:            - Documentation Charges            - Verification            - Stamp Duty            - Credit Report: Actual up to PKR 150/-            - Vehicle Evaluation Charges: Actual to be borne by customer</p> <p>*As per latest SOBC. This may change from time to time, please visit the website for updated SOBC.</p>		
What will be the monthly installment payable? (Equal Monthly Installment (EMI) for 1st Year only)	$PKR \text{ _____ } * = \text{Financing Amount} + \text{Profit (APR} \times \text{Term of Financing)} / \text{Term of Financing (In Months)}$		* This is tentative value and the exact amount will be communicated at the time of approval.
What will be the total monthly installment payable? (Total Monthly Payment (TMP) for 1st Year only)	$PKR \text{ _____ } * = \text{EMI} + \text{Monthly Insurance}$		
What total amount will you pay for the financing?	$(\text{Sum of Monthly Rentals with Insurance}) PKR \text{ _____ } \times (\text{Term of Financing}) \text{ _____ months} = PKR \text{ _____}$		
C. Early payments & partial payment:			
Can you repay loan/finance before the maturity?	Yes		
How can you repay loan/finance before the maturity?	The Customer will call HBL Contact Centre and request for early termination of facility.		
Will you have to pay any additional amount/charges for early retirement of the loan/finance?	1. Termination prior to delivery of vehicle @10% of outstanding amount + FED. 2. Termination after delivery of vehicle @5% of outstanding amount + FED.		
Will you have to pay any additional amount/charges for pre-payment/partial of the loan/finance?	1. Partial payment prior to delivery of vehicle @10% of amount being settled + FED. 2. Partial payment after delivery of vehicle @5% of amount being settled + FED.		
D. Default/Late payment information:			
What if you fail to fulfill your repayment obligations?	Bank may repossess the vehicle and/or file litigation against the customer. 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 will you have to do to acquire your repossessed vehicle?	If the customer pays off the outstanding amount; vehicle will be returned to him/her, however in case the customer is unable to pay off, then the bank will opt for the liquidation process		
What penalty will you be charged for not repaying on time?	Default charges	Rate applied	Manner of computing late payment charges
	Late Payment Charges (LPC) PKR 1,500/- Plus FED (Per month) Vehicle Re-Possession Charges PKR 50,000/- or Actual (whichever lower)	Fixed Charges	Fixed Charges
E. Other material information:			
What insurance avenues do you have?	The insurance is mandatory, the Bank's panel insurers are Adamjee, JGI, EFU & TPL (or any other as approved by HBL from time to time), Comprehensive insurance covered (detail mentioned on Insurance certificate).		
What happens in case of death of borrower(s)?	The obligations of the deceased will be assumed by the legal heirs and the same shall continue till the maturity of the lease.		
What are the guarantor's obligations?	N/A		
What documents will be provided to you?	HBL Roshan Apni Car application, letter of understanding, Schedule of Charges (SOBC), HBL Roshan Apni Car Facility Letter, Direct Debit Authority, Understanding of Delay in Booking & Delivery, Tax Calculation for Non-Filers, Product Info/Features & Customer Undertaking.		
Can you sell your vehicle to a third party during the tenor of the loan/finance?	Yes, you can sell your vehicle to a third party after obtaining NOC from HBL which shall only be issued after the settlement of the outstanding amount and all dues owed to the Bank.		
Treatment of vehicle price change after booking.	<p><b>Price Decrease of a New Car:</b> The loan will be adjusted partially, leading to a reduction in the EMI after funds are received by HBL from the dealership.</p> <p><b>Price Increase of a New Car:</b> In the event of a price increase by the manufacturer or due to increase in taxes by the government or any other reason, the customer undertakes to directly pay the differential amount to the dealership within 10 business days and share evidence of the same with the Bank. If the customer fails to pay the differential amount within the stipulated timeframe, the Bank shall be entitled to take any appropriate action including cancellation of the loan, as per Bank policy.</p> <p>Additionally, the customer must deposit the insurance difference amount for the entire tenure into their repayment account at the time of the vehicle's arrival at the dealership.</p>		
Where you can get assistance and redress?	Customers can call HBL Contact Centre at 111-555-425.		

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 Roshan Apni Car (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 Roshan Apni Car.

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