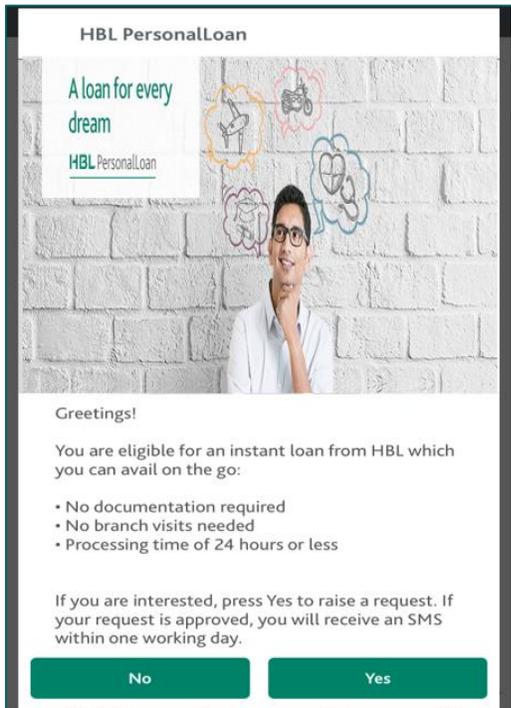
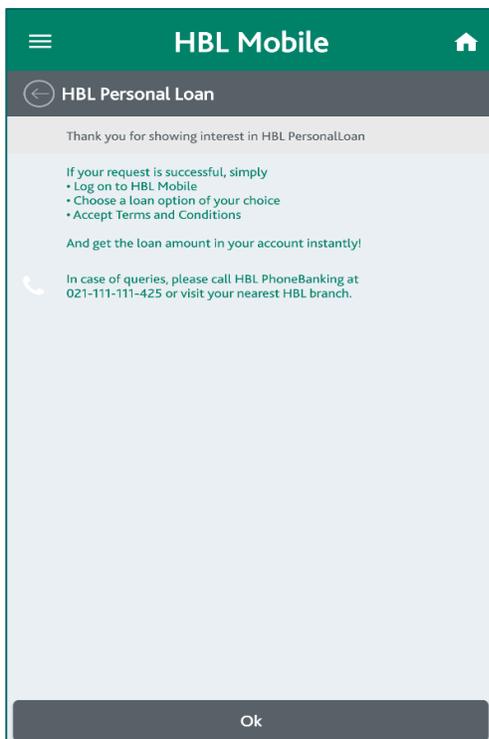


## LOAN VIA MOBILE APP – STEP BY STEP PROCESS

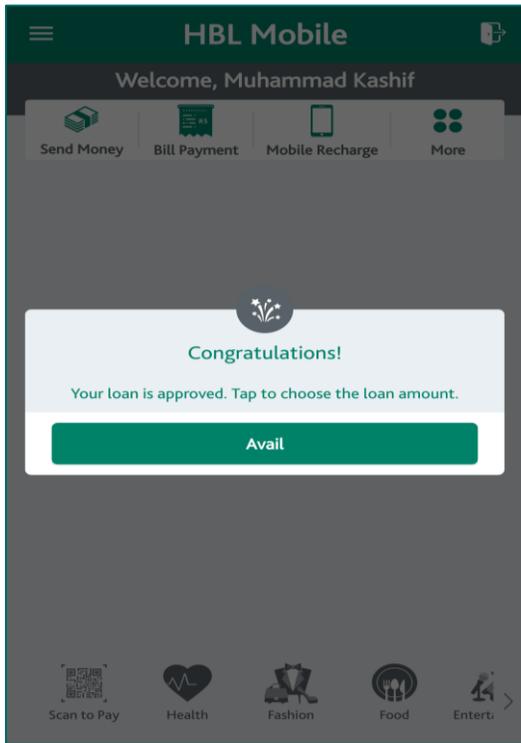
**Screen 1:** Apply for HBL PersonalLoan through the popup that is displayed as soon you log into the mobile app.



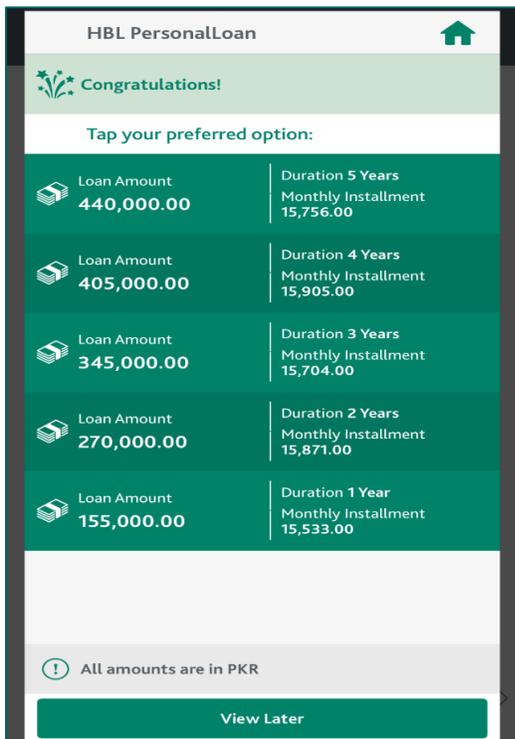
**Screen 2:** You will be confirmed that your evaluation has been initiated.



**Screen 3:** Upon completion of your evaluation you will receive an SMS confirming the completion of your evaluation, on your registered number. You will also be notified of positive completion through a pop up on HBL Mobile.



**Screen 4:** A list of customized loan options will be provided to you. Select an option of your choice.



**Screen 5:** Review and confirm the details for the loan option you have selected.

HBL PersonalLoan

HBL PersonalLoan Detail (Term Sheet)

Loan Amount (PKR)	405,000.00
Duration	4 Years
Monthly Installment (PKR)	15,905.00
Fixed Annual Markup	35.99 %
Total Repayment Amount (PKR)	763,448.00
Account Number	04317901006903
One Time Processing Fee (FED Included)	5,062

! All amounts are in PKR.  
Early payment charges, late payment charges and other charges will apply as per latest schedule of bank charges, tap on the following [Key Fact Sheet \(HBL PersonalLoan\)](#)

Confirm

**Screen 6:** Submit the following e-declaration confirming that you have not availed any finance facility in the past 90 days.

HBL PersonalLoan

E-Declaration

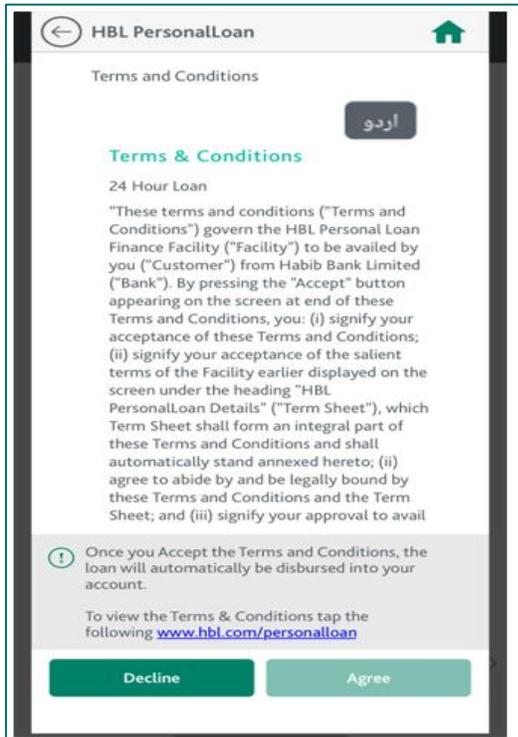


I declare that I have neither availed nor applied for any finance facility in the past 90 days.

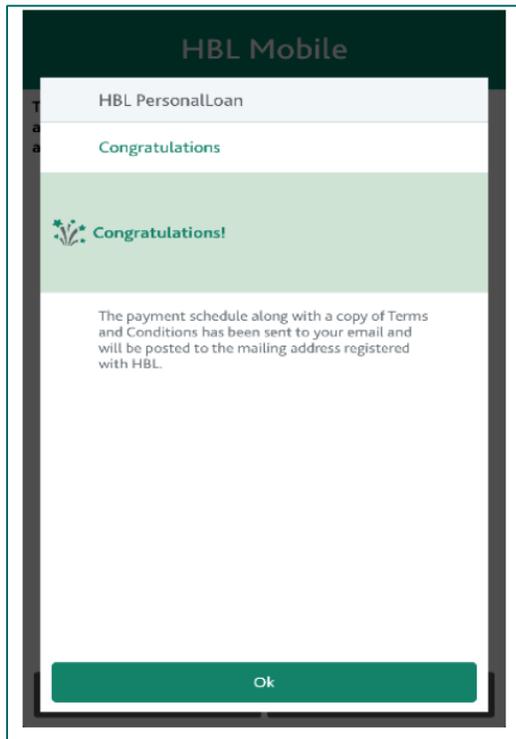
! By tapping the Submit button you will consent to provide the above declaration through electronic form.

Decline Submit

**Screen 7:** Upon acceptance of the Terms & Conditions the loan amount will be disbursed into your account instantly.



**Screen 8:** Congratulations! You can now use the loan amount to be financially independent.



**Screen 9:** If you choose to selected “No” in the first pop up the following screen will appear; upon pressing okay; you will be directed to the home screen.

