

HBL CarLoan makes it easy to purchase your dream car. With up to 7 years to pay off your loan, HBL CarLoan allows you to borrow for the car you desire keeping in mind your budget.

**Features:**

- Choose any type of car - New, used, local or imported car
- Repay within a 7 year time period (5 years for used car financing)
- Receive up to 85% of financing for your preferred car
- Secured insurance at all times for peace of mind (with or without tracker option available)
- Take advantage of our 24-hour support available through HBL PhoneBanking. HBL PhoneBanking also allows you to track your repayment/loan account status and avail other value-added services

Processing Charges	
Description	Charges
Application Processing Charges	"New CarLoan Customer: PKR 7,500 + FED Repeat CarLoan Customer: PKR 3,750 + FED"
Car Evaluation Fee	At Actual to be borne by the customer
Legal Notice Fee	At Actual to be borne by the customer

Other Charges	
Early Settlement Charges	"1. Payment prior to delivery of vehicle @10% of principal amount 2. Payment after delivery of vehicle @5% of principal amount"
Late Payment Charges	PKR 1,000
Re-possession Charges	Actual or Rs.50,000/- whichever is Lower

The key fact sheet of HBL CarLoan is self-explicit and all efforts have been made to keep it simple and free of any ambiguity. However, if required, further clarification can be sought by referring queries to HBL Branches or HBL PhoneBanking at 111-111-425.

I/We hereby acknowledge and confirm: (a) receipt of this key fact sheet governing this HBL CarLoan (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 CarLoan .

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