

Nothing like having your own!

Why rent when you can own your home? With HBL HomeLoan you get the sweetest deal, whether you are purchasing a new home, constructing one or renovating your existing one. We offer fixed and variable mark-up rates as well as a tenure ranging from 5 – 20 years.

Features:

- Buy: This option provides financing for buying a new home
- Build: This option provides financing for construction on land you already own
- Renovate: This option provides financing for renovating your home

Processing Charges	
Description	Charges
Application Processing Charges	PKR 10,000 + FED (non-refundable)
Property Evaluation Fee	PKR 3,500 for each valuation
Legal Opinion Fee	PKR 10,000

Other Charges	
Early Settlement Charges	"10% of principal settled. 5% after 50% tenure has lapsed. FED is applicable."
Partial Payment Charges	"10% of principal settled. 5% after 50% tenure has lapsed. FED is applicable."
Late Payment Charges	PKR 1,000 (for each late payment). FED is applicable.
Stamp Duty (including but not limited to Finance Documents, Transfer of Title and Mortgage Perfection)	Actual to be borne by the customer. FED is applicable.

The key fact sheet of HBL HomeLoan 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 HomeLoan (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 HomeLoan.

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