

A. Your financing need:			
Name of the product	HBL ReadyCash		
Finance Amount	PKR _____ /-		
Mark-up type (Fixed/ Variable)	Fixed		
B. Estimated cost of this financing:			
What markup will you be charged?	Amount (PKR)		Rate
	PKR _____ /-		2.75% (rate per month) 33% (rate per year)
What other charges will you have to pay?	Mark Up (PKR)		Processing fee (PKR)
	PKR _____ /-		Processing fee of PKR. 6,000 or 1.25% of the limit + FED, which ever is higher (Inclusive of documentation charges, verification & stamp duty)
	Annual fee of PKR. 5,000+FED at the end of 12 months which will show in your minimum due		
	Limit enhancement fee of PKR. 2,500+FED will be charged at the time of limit enhancement		
	Branch Banking Charges:	Cheque Book Issuance: PKR. 15 per leaf Cheque Book Stop payment: PKR 500 Cheque Book Loose cheque: PKR 0 Note: Kindly note that all other Branch Banking charges (if applicable) will be charged as per the updated Schedule of Bank's charges (SOBC). The same can be visited on HBL's website: https://www.hbl.com/resources/schedule-of-bank-charges	
MINIMUM MONTHLY PAYMENT BREAKUP: Your minimum monthly payment comprises of following: <ul style="list-style-type: none"> • 2% of your principal repayment • Monthly markup • Bank's charges - including one time processing fee, annual renewal fee, limit enhancement fee, Late payment charges (if any), and • Outstanding balance of the previous month, if any. Note: These funds need to be deposited in the Repayment Account (as mentioned in the monthly bill); in case the repayment account can not fully cover the minimum due; it will be deducted from the business account.			
C. Early payments:			
Can you repay the limit at any time?	Yes		
How can you repay the limit?	Simply deposit the desired amount in your nominated Repayment account at any time.		
Will you have to pay any additional amount/charges for pre payment/ early retirement of the loan/finance?	There are no charges for prepayment or early retirement of the facility.		
D. Default/late payment information:			
What if you fail to fulfill your repayment obligation?	If the minimum due is not received within the due date (i.e. 20th of every month) of your HBL ReadyCash monthly statement, markup will continue to be charged on the outstanding amount and late payment charges will be applicable on 21st of every month. Also, please note that in case if customer fails to pay the monthly minimum due amount for a regular period, the customer will be reported in Credit Bureau and may further lead to blocking of limit/ suspension of facility. 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 eCIB. You are therefore, advised to ensure timely payments of your minimum payment to avoid any adverse information being reported or reflected on your e-CIB.		
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) (To be charged on 21st of every month)	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.		
E. Other material information:			
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?	Welcome letter, Product Key fact Statement, Terms and Conditions, Debit Card, Cheque book (on customer's request), 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, Complaint Resolution Unit, Annexe Building, 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 ReadyCash (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 ReadyCash.

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