



IHBL ReadyCash

Key Fact Sheet

Effective from 01 January, 2025 to 30 June, 2025

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:								
	Amou	nt (PKR)			Rate			
What markup will you be charged? What other charges will you have to pay?				2.75%		(rate per month)		
	PKR /	-	-	33%		(rate per year)		
	Mark				recording fo			
	Mark Up (PKR)			Processing fee (PKR)				
	PKR/-			Processing fee of <u>PKR. 6,000 or 1.25% of the limit</u> FED, which ever is higher				
				(Inclusive of documentation charges, verification &				
				stamp duty)				
	Annual fee of <u>PKR. 5,000+FED</u> 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: PK			R. 15 per leaf				
	0 0	Cheque Book Stop payment: PKR 500						
		Cheque Book Lo	Cheque Book Loose cheque: PKR 0					
	Note: Kindly note that all o		that all other	ther Branch Banking charges (if applicable) will be charged				
	as per the updated Schedule			e of Bank's charges (SOBC). The same can be visited on				
		HBL's website: htt	ps://www.hb	.hbl.com/resources/schedule-of-bank-charges				
	MINIMUM MONTHLY P	AYMENT BREAKU	P:					
	Your minimum monthly payment comprises of following:							
		• 2% of your principal repayment						
	Monthly markup							
	Bank's charges - includir	ng one time process	sing fee, annu	al renewal fee, lin	nit enhancer	nent fee, Late paymer		
	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.							
	the repayment account c	an not fully cover th						
C Farly payments:	the repayment account c	an not fully cover th						
C. Early payments:		an not fully cover th						
Can you repay the limit at any time?	Yes		he minimum	due; it will be ded	lucted from t	the business account.		
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Can you repay the limit at any time? How can you repay the limit? Will you have to pay any additional amount/charges for	Yes Simply deposit the desire	d amount in your n	he minimum ominated Re	due; it will be ded payment account	lucted from t	the business account.		
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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.

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