

A Loan Facility to PTET Pensioners from Ubank

CONVENTIONAL BANKING OFFERINGS:

Sr. No	Product	Limit	Approved Rates
1	Home Loan	Up to 3,000,000	1 Year Kibor - 3%
2	Commercial Vehicle Loan	Up to 3,000,000	1 Year Kibor - 3%
3	Ubank Khudmukhtar Loan	Up to 3,000,000	1 Year Kibor - 3%
4	Salary Loan/Pension	Up to 350,000	1 Year Kibor - 3%
5	Running Finance	Up to 350,000	1 Year Kibor - 3%
6	Gold Loan	Up to 1,000,000	1 Year Kibor - 3%
7	Motorbike Loan	Up to 350,000	1 Year Kibor - 3%
8	Mobile/Laptop Loan	Up to 350,000	1 Year Kibor - 3%

OTHER FACILITIES:

SR. NO	PARTICULARS	
1	Minimum Account Balance	None
2	Initial Balance Requirement	None
3	Debit Card Issuance, Replacement & Annual Fee	Free
4	Cheque Book	Free
5	Pay Orders/Demand Draft	Free
6	Over The Counter Cash Withdrawal/Deposit	Free
7	SMS	Free
8	Internet/Mobile Banking & wallet	Free
9	Online Cheque Deposit/Withdrawal	Free
10	Bank Statements & Certificates	Free
11	IBFT	Free

Product Name	Maximum Limit	Eligibility Criteria
Home Loan	Up to 3,000,000	1.Max Age at loan maturity 67-Years. 2.Salary must be above PKR 100,000/- per month. 3.Maximum Tenor 25-Years. 4.Minimumm Age 18-Years.
Commercial Vehicle Loan	Up to 3,000,000	1.Max Age at loan maturity 67-Years. 2.Salary must be above PKR 100,000/- per month. 3.Maximum Tenor 10-Years. 4.Minimumm Age 18-Years.

Pension Loan	Up to 350,000	1.Max Age at loan maturity 67-Years. 2. Minimum Salary must PKR 17,500/- & Maximum PKR 100,000/- per month. 3.Maximum Tenor 05-Years. 4.Minimumm Age 18-Years.
Running Finance	Up to 350,000	1.Max Age at loan maturity 67-Years. 2. Minimum Salary must PKR 35,000/- per month. 3.Maximum Tenor 03-Years. 4.Minimumm Age 18-Years.
Gold Loan	Up to 3,000,000	1.Max Age at loan maturity 67-Years. 2.Salary must be above PKR 100,000/- per month. 3.Maximum Tenor 03-Years. 4.Minimumm Age 18-Years.
Motorbike Loan	Up to 350,000	1.Max Age at loan maturity 67-Years. 2. Minimum Salary must PKR 17,500/- & Maximum PKR 100,000/- per month. 3.Maximum Tenor 05-Years. 4.Minimumm Age 18-Years.
Mobile/Laptop Loan	Up to 350,000	1.Max Age at loan maturity 67-Years. 2. Minimum Salary must PKR 17,500/- & Maximum PKR 100,000/- per month. 3.Maximum Tenor 03-Years. 4.Minimumm Age 18-Years.

Islamic Banking:

Pensioners / Employees

Product Name	Maximum Limit	Eligibility Criteria
Makaan Asaan - Diminishing Musharakah Financing-EMI	Up to 3,000,000	1.Max Age at loan maturity 67-Years. 2.Salary must be above PKR 100,000/- per month. 3.Maximum Tenor 03 to 25Years. 4.Minimumm Age 22-Years.
Commercial Vehicle Diminishing Musharakah Financing-EMI	Up to 3,000,000	1.Max Age at loan maturity 67-Years. 2.Salary must be above PKR 100,000/- per month. 3.Maximum Tenor 01 to 07-Years. 4.Minimumm Age 18-Years.
Enaya Murabaha Financing-EMI	Up to 350,000	1.Max Age at loan maturity 67-Years. 2. Minimum Salary must PKR 17,500/- & Maximum PKR 100,000/- per month. 3.Maximum Tenor 03months to 05-Years. 4.Minimumm Age 20-Years.

Contact Persons:

Name	Designation	Contact Number
Arif Hussain	Head Assets	0333-4184836
Irshad A. Khan	Team Lead Corporate Banking	0300-5329996
Syed Hussain Murad Shah	Area Manager Assets Karachi	0333-1500434
Muhammad Shahzad Naeem	Area Manager Assets Lahore	0330-5740362
Rafaqat Hussain	Relationship Manger-F7 ISB	0330-4923015