



Schedule of Charges

January – June 2024

Description	Charges
1. Processing fee for prior approval <i>(non-refundable)</i>	
▪ For Non – Resident Pakistanis	PKR. 10,000/-
▪ For Resident Pakistanis	PKR. 5,000/-
2. One-time processing fee <i>(non-refundable)</i>	
▪ For financing up to 5 Million	PKR. 5,000/-
▪ For financing above 5 Million	PKR. 10,000/-
3. Title clearance / Legal opinion charges	As per actual
4. Income Estimation Charges <i>(To be paid to the panel of income estimation agencies)</i>	
▪ Self-employed professionals / Self-employed businessmen	As per actual
5. Property Evaluation Charges <i>(To be paid to the panel of property evaluation agencies)</i>	As per actual
6. Medical Examination for life insurance clearance	As per actual
7. Documentation Charges <i>(Includes retrieval/ deposit of all property documents and NOCs, creation of mortgage, execution of all related charge/financing documents)</i>	As per actual
8. Balloon Payment Charges (Min 10% of principal outstanding)	5% of balloon payment amount throughout the financing tenor
9. Early settlement charges	5% of principal outstanding throughout the financing tenor
10. Penalty for each missed payment	PKR. 2,500/-
11. Storage charges	PKR. 500/ month if documents not collected within 90 days after closing of account. Maximum capping of PKR. 20,000/-
12. Redemption Deed Execution Charges	PKR. 3,000/-

*Balloon Payment & Early Settlement Charges may not be applicable on certain HBFC products