



# Schedule of Charges

July 01, 2025 to December 31, 2025

Description	Charges
<b>1. Processing fee for prior approval</b> <i>(Non-Refundable)</i>	
▪ For Non – Resident Pakistanis	PKR. 10,000/-
▪ For Resident Pakistanis	PKR. 5,000/-
<b>2. One-time processing fee</b> <i>(Non-Refundable)</i>	
▪ For financing up to PKR. 30 Million	PKR. 10,000/-
▪ For financing above PKR. 30 Million	PKR. 25,000/-
<b>3. Title clearance / Legal opinion charges</b>	As per actual
<b>4. Income Estimation Charges</b> <i>(To be paid to the panel of income estimation agencies)</i>	
▪ Self-employed professionals / Self-employed businessmen	As per actual
<b>5. Property Evaluation Charges</b> <i>(To be paid to the panel of property evaluation agencies)</i>	As per actual
<b>6. Medical Examination for life insurance clearance</b>	As per actual
<b>7. Documentation Charges</b> <i>(Includes retrieval/ deposit of all property documents and NOCs, creation of mortgage, execution of all related charge/financing documents)</i>	As per actual
<b>8. Balloon Payment Charges</b> <i>(Min 10% of principal outstanding)</i>	5% of balloon payment amount throughout the financing tenor
<b>9. Early Settlement Charges</b>	5% of principal outstanding throughout the financing tenor
<b>10. Penalty for each missed payment</b>	PKR. 2,500/-
<b>11. Storage charges</b>	PKR. 500/- per month if documents not collected within 90 days after closing of account. Maximum capping of PKR. 20,000/-
<b>12. Redemption Deed Execution Charges</b>	PKR. 3,000/-

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