



Schedule of Charges

January 01, 2026 to June 30, 2026

Description	Charges
1. Processing Fee for Prior Approval (Non-Refundable) <ul style="list-style-type: none">▪ For Non-Resident Pakistanis▪ For Resident Pakistanis	PKR 10,000/- PKR 5,000/-
2. One-time Processing Fee (Non-Refundable) <ul style="list-style-type: none">▪ For financing up to PKR 30 Million▪ For financing above PKR 30 Million	PKR 10,000/- PKR 25,000/-
3. Legal Opinion Charges	<ul style="list-style-type: none">• South: PKR 5,000/-• Central: PKR 3,000/-• North: PKR 3,000/-
4. Income Estimation Charges (for Non-Salaried Segments)	PKR 6,000/-
5. Property Evaluation Charges	<ul style="list-style-type: none">• Flat: PKR 4,000/-• House: PKR 4,500/-• Tranche: PKR 2,000/-
6. Medical Examination for Life Insurance Clearance (if applicable)	As per actual
7. Mortgage Documentation Charges	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/- per month if documents are 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