

# Schedule of Charges

July 01, 2026 to December 31, 2026

## Description

## Charges

### 1. Processing Fee for Prior Approval (Non-Refundable)

- For Non-Resident Pakistanis **PKR 10,000/-**
- For Resident Pakistanis **PKR 5,000/-**

### 2. One-time Processing Fee (Non-Refundable)

- For financing up to PKR 30 Million **PKR 10,000/-**
- For financing above PKR 30 Million **PKR 25,000/-**

### 3. Legal Opinion Charges

South: **PKR 5,000/-**  
 Central: **PKR 3,000/-**  
 North: **PKR 3,000/-**

### 4. Income Estimation Charges (for Non-Salaried Segments)

**PKR 6,000/-**

#### Additional Out Station Charges

- Up to 25 KM **PKR 1,000/-**
- Above 25 KM and up to 50 KM **PKR 2,000/-**
- Above 50 KM and up to 75 KM **PKR 3,000/-**
- Above 75 KM and up to 100 KM **PKR 4,000/-**
- Above 100 KM **PKR 5,000/-**

### 5. Property Evaluation Charges

Flat: **PKR 4,000/-**  
 House: **PKR 4,500/-**  
 Tranche: **PKR 2,000/-**

#### Additional Out Station Charges

- Up to 25 KM **PKR 1,000/-**
- Above 25 KM and up to 50 KM **PKR 2,000/-**
- Above 50 KM and up to 75 KM **PKR 3,000/-**
- Above 75 KM and up to 100 KM **PKR 4,000/-**
- Above 100 KM **PKR 5,000/-**

### 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/-**