

Bank Alfalah Ltd			
Product Key Fact Statement			
Roshan Apna Ghar (RAG)			
<b>A. Your financing need:</b>			
Name of the product	Roshan Apna Ghar – A/C:		
Type of the product	Product Type		
Finance amount	Rs. XX Million		
Term of the finance	XX Months		
Mark-up type	a. Lien-based rate 1 Year KIBOR b. Non-lien based rate 1 Year KIBOR + .....%		
Loan to value ratio	$\frac{\text{Rs. } \text{---}}{\text{Rs. } \text{---}}$ <i>*Above ratio is based on agreed sale price of property</i>		
<b>B. Estimated cost of this loan:</b>			
Annual Percentage Rate (APR)	$\frac{\text{Mark-up for the period} \times 365}{\text{Average outstanding principle amount during the period} \times \text{no. of days}} \times 100 = \text{XX\%}$ <i>(*Above formula has been taken from Housing Finance Prudential Regulations)</i>		
What Mark-up will be Charged approximately	<b>Amount</b> Rs. XXX/- to be paid per month	<b>Rate</b> XX% (rate per month)	
	*In case the mark-up increases/ (decreases) by 1 %, the monthly installment amount will increase/decrease by Rs. XXX- approximately		
What other charges will you have to pay?	*Rs. XXX/- (excluding the legal costs at actual) *Please refer our Schedule of Charges.		
What will be the monthly installment payable?	Rs. XXX The installment amount may vary with the change in MPP premium (depending upon o/s principle liability) and 01 Year KIBOR rate + .....% as agreed at the time of contract.		
What total amount will you pay for the finance?	Rs. XXX Million <i>The above tentative amount shall differ with the actual amount due to yearly change in 01 Year KIBOR causing change in M-up + Insurance Premium calculation as per the reducing o/s Principle liability on monthly basis.</i>		
When will the existing variable mark-up rate as per finance agreement expire?	M-Up 1-year KIBOR or 1 Year KIBOR + 1.5%. This rate (with changing KIBOR on yearly basis) shall keep on applying till maturity of facility, as per the finance agreement.		
When will the mark-up rate as per finance agreement be renewed?	Facility pricing shall be renewed on 1 yearly bases during each anniversary of the month of disbursement of this facility.		
What additional documents will be required for renewal of finance agreement?	Renewal of finance agreement is not needed here.		
<b>C. Early payments:</b>			
Can you repay finance facility before the Maturity?	(date of maturity with respect to date of FOL) Flexibility to make partial pre-payments with zero charges after first year. In first year 1% will be charges on amount partially paid.		
How can you repay finance before the maturity?	Cross cheques/cash may be deposited in your non-checking a/c for repayment of finance.		
Will you have to pay any additional amount/ charges for pre-payment/ early retirement of the financing facility?	If paid in first year from the date of initial disbursement 1% charges will apply. After 1 <sup>st</sup> year no charges in making partial payments.		
<b>D. Default/late payment information:</b>			
What if you fail to fulfill your repayment obligations?	Late payments shall attract penalty. Telephonic/written reminders shall be made /sent to your number/address for regularization of facility. The bank can also go for legal remedy in case of non-regularization of account and default situation. These delays and defaults shall also be reported to central bank.		
What penalty will you be charged for not repaying on time?	<b>Default charges</b> Rs. 1,700/-	<b>Rate Applied</b> N/A	<b>Detail of computing late payment/default charges</b> Rs. 1,700/- per installment
<b>E. Other material information:</b>			
What insurance avenues do you have?	Property insurance facility is free however, facility of MPP from EFU & Atlas insurance covering o/s exposure is also available with bank at cheaper rates @ 0.329 % p.a.		

<b>What happens in case of death of borrower(s)?</b>	The customer insured under MPP if dies naturally during the currency of the facility, the respective insurance company shall settle the outstanding principle liability of the deceased subject to observance of insurance terms and the declarations made in insurance form. If the customer does not opt for MPP, he/she acknowledges and agrees that his/her legal heirs shall be fully liable for the repayment of outstanding liability (ies) in the event of customer's death / permanent disability.
<b>What are the guarantor's obligations?</b>	No guarantees are required in this product.
<b>What documents will be provided to you?</b>	Documents listed by dealing counsel in legal opinion, shall be deposited with the Bank.
<b>Where you can get assistance and redress?</b>	For registration of complaints call us at 111 225 111 or visit bankalfalah.com
<b>Customer(s) Acknowledgment and Acceptance:</b> I/We hereby confirm that facility arrangement including terms and conditions as stated above are accepted by me/us. I / We hereby also acknowledge the receipt of this Product Key Fact Statement and as a token of receipt, I/We affix my/our signature(s) below:	
<b>Borrower's Signature and Date</b>	<b>Authorized Banker's Signature, Stamp and Date</b>