

December 31, 2018

Misc. Circular No.

All Staff

Pricing Grids for the Month of January 2019 for New Acquisition of Consumer Products – Revised

In pursuance to the SBP BPD Circular No.6 of 2006, the pricing for new acquisitions of Consumer Products for the month of January 2019 are listed below. All the branches are instructed to paste this circular on their notice boards prominently.

UBL DRIVE (AUTO LOAN):

KIBOR LINKED LOAN FOR BOTH CONVENTIONAL & COMMERCIAL (LCV)

Relationship	Application Type	Mechanism	Applicable Rate (p.a.)	Re-pricing
Existing Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6 %	17.35%	Re-priced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to anniversary
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 8 %	19.35%	
New to Bank Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7 %	18.35%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9 %	20.35%	

FIXED RATE LOAN

Relationship	Application Type	Applicable Rate (p.a.)	
		1 to 3 Years	4 to 7 Years
Existing Customers*	Without Deviation	18.00%	19.00%
	Deviation	19.00%	20.00%
New to Bank Customers *	Without Deviation	19.00%	20.00%
	Deviation	20.00%	21.00%
Legacy**	Without Deviation	17.00%	17.00%
	Deviation	18.00%	18.00%

* Customer maintaining deposit or consumer finance relationship with UBL for more than one year fall under existing relationship while the rest under new to bank category.

**Legacy Customers who have been UBL Drive customer for at least 12 months

ZERO PENALTY AUTO LOAN

Relationship	Application Type	Mechanism	Applicable Rate (per annum)	Re-pricing
Existing Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7 %	18.35%	Re-priced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to anniversary
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9 %	20.35%	
New to Bank Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 8 %	19.35%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 10 %	21.35%	

AMEEN DRIVE (AUTO FINANCE):
KIBOR LINKED LOAN

Relationship	Application Type	Mechanism	Applicable Rate (per annum)	Re-pricing
Existing Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6%	17.35%	Re-priced annually based on KIBOR One Year (Ask Side) prevailing the last working day of the month prior to anniversary
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 8%	19.35%	
New to Bank Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7%	18.35%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9%	20.35%	

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**Legacy Customers who have been UBL Drive customer for at least 12 months

MARK-UP RATES FOR AUTO LEASING PRODUCT

UBL DRIVE (AUTO LEASING):

KIBOR LINKED LOAN

Relationship	Application Type	Mechanism	Applicable Rate (p.a.)	Re-pricing
Existing Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6.5%	17.85%	Re-priced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to anniversary
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 8.5%	19.85%	
New to Bank Customers*	Without Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7.5%	18.85%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9.5%	20.85%	

FIXED RATE LOAN

Relationship	Application Type	Applicable Rate (p.a.)	
		1 to 3 Years	4 to 7 Years
Existing Customers*	Without Deviation	18.50%	19.50%
	Deviation	19.50%	20.50%
New to Bank Customers*	Without Deviation	19.50%	20.50%
	Deviation	20.50%	21.50%
Legacy**	Without Deviation	17.50%	17.50%
	Deviation	18.50%	18.50%

UBL ADDRESS:

Segment	Mechanism	Applicable Rate (p.a.)	Repricing
Salaried	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 3.5 %	14.85%	Re-priced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to anniversary
Self Employed Business/Self Employed Professional (SEB/SEP)	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 4.5%	15.85%	

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**Legacy Customers who have been UBL Drive customer for at least 12 months

UBL CASHPLUS:

Applicable Fixed Rate (Per Annum) - Normal	29 %
Applicable Fixed Rate (Per Annum) - Deviation	31%

UBL CREDIT CARDS

Segments	Pricing APR (per annum)
Retail	41.99%
Cash Advance	41.99%
Balance Transfer Facility	Upto 24%
Lite Installment Plan (L.I.P)	27%
Cash On Phone	33%

Notes

- a) As per latest Prudential Regulations dated August 3, 2016 “Disclosure/Ethics” in order to facilitate comparison, Banks/DFIs would also disclose Annualized Percentage Rates (APRs) on all consumer products. The formula is

$$\frac{\text{Mark-up paid for the period}}{\text{Outstanding Principal Amount}} \times \frac{365}{\text{No. of days}} \times 100$$

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**Legacy Customers who have been UBL Drive customer for at least 12 months