

Retail Bank

June 30, 2014

Misc. Circular No.

All Staff

Pricing Grids for the Month of July 2014 for New Acquisition of Consumer Products

In pursuance to the SBP BPD Circular No.6 of 2006, the pricing for new acquisitions of consumer products for the month of July 2014 are listed below. All the branches are instructed to paste this circular on their notice boards prominently.

UBL Drive (Auto Loan):

Fixed Rate Loan

Relationship	Segment	1 to 2 Years	3 to 4 Years	5 Years
		Applicable Rate (per annum)	Applicable Rate (per annum)	Applicable Rate (per annum)
Existing Deposit Relationships*	Standard Plan	18.00%	18.50%	19.00%
	Car Replacement Plan	19.00%	19.50%	20.00%
	Used Car Financing Plan	19.00%	19.50%	20.00%
New to Bank Customers	Standard Plan	19.00%	19.50%	20.00%
	Car Replacement Plan	20.00%	20.50%	21.00%
	Used Car Financing Plan	20.00%	20.50%	21.00%

KIBOR Linked Loan

Relationship	Segment	Mechanism	Applicable Rate (per annum)	Re-pricing
Existing Deposit Relationships*	Standard Plan	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 4.5%	14.94%	Re-priced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to anniversary
	Used Car Financing Plan	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 5.5%	15.94%	
New to Bank Customers	Standard Plan	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 5.5%	15.94%	
	Used Car Financing Plan	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6.5%	16.94%	

UBL Address:

Segment	Mechanism	Applicable Rate (per annum)	Repricing
Salaried	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to booking + 3.5%	13.94%	Repriced annually, based on KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the anniversary
Self Employed Businessmen / Self Employed Professionals (SEB / SEP)	KIBOR One Year (Ask Side) prevailing on the last working of the previous month of booking + 4.5%	14.94%	

UBL Credit Cards

Segments	Normal Pricing APR (per annum)	Lien Marked Credit Cards APR (per annum)
Retail	Upto 40%	Upto 33%
Cash Advance	Upto 40%	Upto 33%
Balance Transfer Facility	Upto 24%	Upto 24%
Lite Installment Plan (L.I.P)	Upto 30%	Upto 30%

Notes

1 a) As per BPD circular # 6 of Jan 14 2006 re “Disclosure of Lending/Deposit Rates by Banks/ DFIs, in order to facilitate comparison, Banks/DFIs would also disclose Annualized Percentage Rates (APRs) on all consumer products. The formula is

$$\frac{\text{Mark-up paid for the period}}{\text{Outstanding Principal Amount}} \times \frac{360}{\text{No. of days}} \times 100$$

1 b) For UBL credit cards, mark up is calculated on 360 days, hence applicable rate and APR are the same. For UBL Drive and UBL Address, mark up is calculated based on 365 days due to system functionalities. This gives the customer the benefit of a slightly lower repayment amount, as APR is slightly lower than the published rates.

2) An existing deposit relationship is defined as customer having a deposit account with UBL for over 12 months

3) Under the UBL Silah Milah Campaign, special pricing is available for customers with good credit history and minimum probability of default, subject to the fulfillment of bank’s criteria and regulatory requirements. Please contact your branch for more details.