

April 30, 2018

Misc. Circular No.

All Staff

Pricing Grids for the Month of May 2018 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 May 2018 are listed below. All the branches are instructed to paste this circular on their notice boards prominently.

UBL Drive (Auto Loan):

KIBOR Linked Loan

Relationship	Application Type	Mechanism	Applicable Rate (per annum)	Re-pricing
Existing Customers*	Normal	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6 %	12.94%	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 %	14.94%	
New to Bank Customers*	Normal	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7 %	13.94%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9 %	15.94%	

Fixed Rate Loan

Relationship	Application Type	Applicable Rate (per annum)	
		1 to 3 Years	4 to 7 Years
Existing Customers*	Normal	16.00%	17.00%
	Deviation	17.00%	18.00%
New to Bank Customers *	Normal	17.00%	18.00%
	Deviation	18.00%	19.00%
Legacy**	Normal	15.00%	15.00%
	Deviation	16.00%	16.00%

Ameen Drive (Auto Finance)

KIBOR Linked Loan

Relationship	Application Type	Mechanism	Applicable Rate (per annum)	Re-pricing
Existing Customers*	Normal	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 6 %	12.94%	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 %	14.94%	
New to Bank Customers*	Normal	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 7 %	13.94%	
	Deviation	KIBOR One Year (Ask Side) prevailing on the last working day of the month prior to the booking + 9 %	15.94%	

* 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

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%	10.44%	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%	11.44%	

UBL CashPlus:

Applicable Fixed Rate (Per Annum)	27 %
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UBL Credit Cards

Segments	Pricing APR (per annum)
Retail	39.99%
Cash Advance	39.99%
Balance Transfer Facility	Upto 24%
Lite Installment Plan (L.I.P)	27%
Cash On Phone	33%

Notes

- a) As per latest consumer PR dated BPD circular # 6 of Jul 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

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

* 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