

January 04, 2010

 Misc. Cir. No 3849

**All Staff**
**Pricing Grids for the Month of January 2010 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 January 2010 are listed below. All the branches are instructed to paste this circular on their notice boards prominently.

**UBL Cashline:**

Segments	Mechanism for New to Bank Customers	Applicable Rate (per annum) for New to Bank Customers	Mechanism for Existing Deposit Relationships	Applicable Rate (per annum) for Existing Deposit Relationships	Repricing
<b>Salaried</b>					Repriced every sixth month on Jan 1 & July 1, based on the prevailing KIBOR Six Months (Ask Side).
0 - 60% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 15.50%	27.91%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 14.50%	26.91%	
60% - 80% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 15%	27.41%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 14%	26.41%	
80% - 100% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 14.50%	26.91%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 13.50%	25.91%	
<b>Self Employed Businessmen / Self Employed Professionals (SEB / SEP)</b>					
0 - 60% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 16.50%	28.91%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 15.50%	27.91%	
60% - 80% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 16%	28.41%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 15%	27.41%	
80% - 100% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 15.50%	27.91%	KIBOR Six Months (Ask Side) prevailing on 1 <sup>st</sup> of Jan + 14.50%	26.91%	

**UBL Drive (Auto Loan):**
**Fixed Rate Loan**

Segment	1 to 2 Years Applicable Rate (per annum)	3 to 4 Years Applicable Rate (per annum)	5 to 6 Years Applicable Rate (per annum)	7 Years Applicable Rate (per annum)
<b>For Existing Deposit Relationships</b>				
Standard Plan	19.00%	19.50%	20.00%	20.50%
Car Replacement Plan	20.00%	20.50%	21.00%	21.50%
Used Car Financing Plan	20.00%	20.50%	21.00%	N/A
<b>For New to Bank Customers</b>				
Standard Plan	20.00%	20.50%	21.00%	21.50%
Car Replacement Plan	21.00%	21.50%	22.00%	22.50%
Used Car Financing Plan	21.00%	21.50%	22.00%	N/A

**KIBOR Linked Loan**

Segment	Mechanism	Applicable Rate (per annum)	Repricing	
<b>For Existing Deposit Relationships</b>				
Standard Plan	KIBOR One Year (Ask side) prevailing on the 1 <sup>st</sup> of the month of booking + 4.5%	17.28%	Repriced annually, based on KIBOR One Year (Ask Side) prevailing on the first of the month of anniversary	
Used Car Financing Plan	KIBOR One Year (Ask side) prevailing on the 1 <sup>st</sup> of the month of booking + 5.5%	18.28%		
<b>For New to Bank Customers</b>				
Standard Plan	KIBOR One Year (Ask side) prevailing on the 1 <sup>st</sup> of the month of booking + 5.5%	18.28%		
Used Car Financing Plan	KIBOR One Year (Ask side) prevailing on the 1 <sup>st</sup> of the month of booking + 6.5%	19.28%		

**UBL Businessline:**

Segment	Mechanism	Applicable Rate (per annum)	Repricing
Self Employed Businessmen (SEB)	KIBOR Six Months (Ask Side) prevailing on July 1 <sup>st</sup> + 4.6%	17.01%	Repriced every sixth month on Jan 1 & July 1 based on the prevailing KIBOR Six Months (Ask Side).

**UBL Address:**

Segment	Mechanism	Applicable Rate (per annum)	Repricing
Salaried	KIBOR One Year (Ask Side) prevailing on the 1 <sup>st</sup> of the month of booking + 3.5%	16.28%	Repriced annually, based on KIBOR One Year (Ask Side) prevailing on the first of the month of anniversary
Self Employed Businessmen / Self Employed Professionals (SEB / SEP)	KIBOR One Year (Ask Side) prevailing on the 1 <sup>st</sup> of the month of booking + 4.5%	17.28%	

**UBL Credit Cards**

Segments	Applicable Rate (per annum)
Retail	39%
Cash Advance	39%
Balance Transfer Facility	24%
Lite Installment Plan (L.I.P)	Upto 39%

**Note:** As per BPD Circular # 6 of July 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, please find below the APR calculation methodology, extracted from SBP Consumer Banking Prudential Regulations:

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

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

- First Kibor updated on SBP's website is as of 02nd Jan 2010, therefore all the workings of floating rate products are based on above mentioned Kibor.

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