

Misc. Cir. No 3698

Retail Bank

All Staff

June 02, 2009

Pricing Grids for the Month of June 2009 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 June 2009 are listed below. All the branches are instructed to paste this circular on their notice boards prominently.

UBL Cashline:

Segments	Mechanism	Applicable Rate (per annum)	Repricing
Salaried			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 st of Jan + 15.50%	31.18%	
60% - 80% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 st of Jan + 15%	30.68%	
80% - 100% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 st of Jan + 14.50%	30.18%	
Self Employed Businessmen / Self Employed Professionals (SEB / SEP)			
0 - 60% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 st of Jan + 16.50%	32.18%	
60% - 80% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 st of Jan + 16%	31.68%	
80% - 100% Utilization	KIBOR Six Months (Ask Side) prevailing on 1 st of Jan + 15.50%	31.18%	

UBL Drive (Auto 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)
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

UBL Businessline:

Segment	Mechanism	Applicable Rate (per annum)	Repricing
Self Employed Businessmen (SEB)	KIBOR Six Months (Ask Side) prevailing on January 1 st + 4.6%	20.28%	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 st of the month of booking + 3.5%	17.61%	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 st of the month of booking) + 4.5%	18.61%	

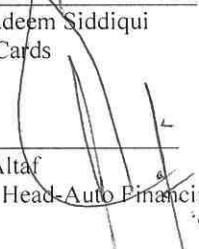
UBL Credit Cards


Segments	Applicable Rate (per annum)
Retail	39%
Cash Advance	39%
Balance Transfer Facility	24%

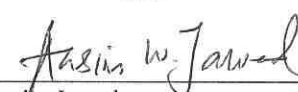
Note: As per BPD Circular # 6 of July 14, 2006 re "Disclosure of Lending / Deposit Rates by Banks / DFIs, in order to facilitate comparison, Banks / DFIs would also disclose Annualized Percentage Rates (APRs) on all consumer products, please find below the APR calculation methodology, extracted from SBP Consumer Banking Prudential Regulations:

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


 Faisal Nadeem Siddiqui
 Head of Cards


 Salman Altaf
 Business Head - Auto Financing


 Talat Rabia
 Head of Mortgages and Personal Loans


 Aasim Jawad
 Financial Controller

