Product No Fact Statemen   CAL DOAN (CARCAN)	The Bank of Punjab		
Name of the product  Car Loan (CarGar)  Volide required  Now	· ·		
Vehicle required			
Lease Required   As per repayment schedule			
Lease Required	Name of the product	Car Loan (CarGar)	
As per repownent schedule   Fixed   Variable     Variable     Variable	Vehicle required	New Used Locally Assembled/ Manufactured	
Fixed   Variable			
Fixed   Variable   V	0	As per repayment schedule	
Separation   Separation   Separation	Mark-up type	Fixed Variable	
What Mark-up (fixed/variable)* will I be charged approximately?  What is the maximum loan limit?  The maximum loan limit?  The maximum loan limit availed by one person from all banks, in aggregate, shall not exceed Rs. 3,000,000/- (3 Million) at any point in line.  What other charges will I have to pay?  What other charges will I have to pay?  What will be the monthly installment payable?  In Income estimation charges: At Actual 3. Evaluation charges: At Actual 3. Evaluation charges: At Actual 4. Registration charges: At Actual 4. Registration charges: At Actual 5. Evaluation charges of pre-owned used vehicles. At Actual 6. Registration charges: At Actual 7. Registration charges: At Actual 8. Every payment schedule 8. Per repayment schedule 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 9. Evaluation charges of pre-owned used vehicles. At Actual 1. Evaluation charges of pre-owned used vehicles. At Actual 1. Evaluation charges of pre-owned used vehicles. At Actual 1. Evaluation charges of pre-owned used pre-owned used payable and pre-	<u> </u>		
In case of 1% decrease in the Mark-up Rate, the monthly installment will increase by Rs/-   In case of 1% decrease in the Mark-up Rate, the monthly installment will increase by Rs/-   What is the maximum loan limit availed by one person from all banks, in aggregate, shall not exceed Rs. 3,000,000· (3 Million) at any point in disc.    What other charges will I have to pay?	Annual Percentage Rate (APR)		
what other charges will I have to pay?  What will be the monthly installment payable?  What total amount will I pay for the lease?  C. Early Payments  Can I repay lease facility before the maturity?  Was repayment schedule  The monthly installment payable are to pay any additional mountcharges for pre-payment farty etterment of the lease?  D. Default bias powent information:  What happens if fail to fulfill my obligations?  What happens will I be charged for not prepayment schedule at actual, along with warchouse charges at actual appayment  To acquire the repossessed which, the customer will be charged for not prepaying on time?  E. Other material information:  What pounds will I be charged for not prepay may make the case of a variable rate lean, to all bear facility before maturity of the lease?  D. Default bias pounds in the powent information:  What happens if fail to fulfill my obligations?  Repossessed vehicle?  Note that pay ment information:  What pounds will I have to do to acquire back my prepayment actual payment will I have to do to acquire back my prepayment actual, along with warchouse charges at call on man. R. S. 500- prepayment charges are in actual, along with warchouse charges at called my and suit filling in court against you and you guarantors.  Rel. Jep thousand per day of installment amount from the payment charges per installment = (Monthly installment) actual payment ward propayment in actual, along with warchouse charges at called my man, R. S. 500- prepayment charges per installment = (Monthly installment) of power powers while the payment of the lease?  Nhat it is prepayment in care and the payment of death of the bornower (s). The repossessed vehicle, the customer will have to pay all his her outstanding loan liabilities.  Rel. Jep thousand per day of installment amount from late adjustment of outstanding loan liabilities.  Rel. Jep thousand per day of installment amount from late adjustment of outstanding loan liabilities including the repossession charges at call or may may all h		In case of 1% increase in the Mark-up Rate, the monthly installment will increase by Rs/-	
1. Processing fee (including FED);   Male: Rs. 6,0000- per case   Female: Rs. 4,000- per case	What is the maximum loan limit?		
Female: Rs. 4,000c-per case   Rs. 1500- for Motoreycles	What other charges will I have to pay?	Processing fee (including FED):	Mark-up: As per repayment schedule
What will be the monthly installment payable?  As per repayment schedule The monthly installment may vary with the change in KIBOR rate at the time of annual resetting.  As per repayment schedule In case of a variable rate loan, total loan amount may differ, as it's mentioned in Repayment Schedule due to change in KIBOR/Mark-up Rate.  C. Early Payments  Can I repay lease facility before the maturity?  How can I repay lease before the maturity?  Deposit your principal, mark-up, pre-payment charges and late payment charges (if any) or any other payable amount (if any) in your account any submit request to the Bank for early loan adjustment.  Yes, you will be charged an amount of 5% on your Principal Amount  Yes, you will be charged an amount of 5% on your Principal Amount  Yes, you will be charged an amount of 5% on your Principal Amount  Yes, you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  3. The Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  3. The Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  3. The Bank can also call be keel fealt in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call beak feality requiring you for immediate adjustment of outstanding loan liabilities.  To acquire the repossessed vehicle, the		<ul> <li>Female: Rs. 4,000/- per case</li> <li>Rs. 1500/- for Motorcycles</li> <li>Income estimation charges: At Actual</li> <li>Registration charges: At Actual</li> </ul>	For 1 <sup>st</sup> year amount is added in the Down Payment, whereas for the next
The monthly installment may vary with the change in KIBOR rate at the time of annual resetting.  As per repayment schedule In case of a variable rate loan, total loan amount may differ, as it's mentioned in Repayment Schedule due to change in KIBOR/Mark-up Rate.  C. Early Payments  Can I repay lease facility before the maturity?  How can I repay lease before the maturity?  Wes, you can repay lease facility before maturity of the loan.  Deposit your principal, mark-up, pre-payment charges and late payment charges (if any) or any other payable amount (if any) in your account any submit request to the Bank for early loan adjustment.  Will I have to pay any additional amount/charges for pre-payment/early retirement of the lease?  D. Default/ late payment information:  What happens if I fail to fulfill my obligations?  As the late of the lease			years it is added in the monthly installments
In case of a variable rate loan, total loan amount may differ, as it's mentioned in Repayment Schedule due to change in KIBOR/Mark-up Rate.  C. Early Payments  Can I repay lease facility before the maturity?  How can I repay lease before the maturity?  Will I have to pay any additional amount/charges for pre-payment/ early retirement of the lease?  D. Default/ late payment information:  What happens if I fail to fulfill my obligations?  What will I have to do to acquire back my repaying on time?  What penalty will I be charged for not peaying on time?  What penalty will I be charged for the payment on the pay and tental amount on the payment of the lease?  E. Other material information:  What nappens in case of death of borrower(s)?  What happens in case of death of borrower(s)?  What happens in case of death of borrower(s)?  What happens in case of death of borrower(s)?  What nappens in case of death of borrower(s)?  What nappens in case of death of borrower(s)?  What lappens in case of death of borrower(s)?  What lappens in case of death of borrower(s)?  What nappens in case of death of borrower(s)?  What lappens in case of death of borrower(s)?  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: (Edeomplaints & Debocomp, bk  How the complaints of the lease is a case in the charge is a case in the char	What will be the monthly installment payable?		
Can I repay lease facility before the maturity?  How can I repay lease before the maturity?  Deposit your principal, mark-up, pre-payment charges and late payment charges (if any) or any other payable amount (if any) in your account any submit request to the Bank for early loan adjustment.  Yes, you will be charged an amount of 5% on your Principal Amount amount/charges for pre-payment/early retirement of the lease?  D. Default/ late payment information:  What happens if I fail to fulfill my obligations?  What will I have to do to acquire back my repossessed vehicle?  What pressure of the lease of the loan also call back facility requiring you for immediate adjustment of outstanding loan liabilities.  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding loan liabilities.  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges at actual, along with warehouse charges at actual amount.  Default charges  E. Other material information:  What pensin case of death of borrower(s)?  What are the guarantor's obligations?  What are the guarantor's obligations?  What the I can get assistance and redress?  Where I can get assistance and redress?  For Product Queries: 042-035817595/ 99268092  For Account/ Payment Information: (242-99268230  For Complaints: fdcomplaints @ bon.com.pk  To acquire the repossessed facility prepayment charges in adult and payment of the customer.  What dealer ill actual payment charges at actual amount.  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges at actual amount.  Default charges  E. Other material information:  What does not be a charge of the payment (default in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also call beack facility requiring you for immediate adjustment of outstanding liabilities including the repossession	What total amount will I pay for the lease?	In case of a variable rate loan, total loan amount may differ, as it's mentioned in Repayment Schedule due to change in KIBOR/Mark-up	
Deposit your principal, mark-up, pre-payment charges and late payment charges (if any) or any other payable amount (if any) in your account any submit request to the Bank for early loan adjustment.    Yes, you will be charged an amount of 5% on your Principal Amount	C. Early Payments		
Deposit your principal, mark-up, pre-payment charges and late payment charges (if any) or any other payable amount (if any) in your account any submit request to the Bank for early loan adjustment.    Yes, you will be charged an amount of 5% on your Principal Amount	Can I repay lease facility before the maturity?	Yes you can repay lease facility before maturity of the loan	
Account any submit request to the Bank for early loan adjustment.			
mount/charges for pre-payment/ early retirement of the lease?  D. Default/ late payment information:  What happens if I fail to fulfill my obligations?  A land also take legal action by lodging an FIR and suit filling in court against you and you guarantors.  Bank can also take legal action by lodging an FIR and suit filling in court against you and you guarantors.  The Bank can also take legal action by lodging an FIR and suit filling in court against you and you guarantors.  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges at actual, along with warehouse charges at actual or max. Rs.500/- per day and survey/ evaluation charges at actual amount.  What penalty will I be charged for not repaying on time?  Be.1/- per thousand per day of installment amount from due date till actual payment  Be.1/- per thousand per day of installment amount from due date till actual payment  Be. Other material information:  What insurance avenues do I have to pay?  What nappens in case of death of borrower(s)?  What are the guarantor's obligations?  In case of default, the guarantor's shall be jointly severely liable to settle all the outstanding liabilities of the customer.  What documents will be provided to me?  Where I can get assistance and redress?  For Product Queries: 042-33817595/99268230  For Complaints: ffdcomplaints@bop.com.pk			
To acquire the repossessed vehicle, the customer will have to do to acquire back my repossessed vehicle?   Default harges vehicle?   Default harges vehicle?   Default harges per thousand per day of installment amount from due date till actual payment   Default charges   Default charges per installment = (Monthly Installment/1000) * Overdue Days		Yes, you will be charged an amount of 5% on your Principal Amount	
What happens if I fail to fulfill my obligations?  1. Your account will be reported default in ECIB report and you will not be able to avail loan from BOP or any other financial institution.  2. Bank can also take legal action by lodging an FIR and suit filling in court against you and you guarantors.  3. The Bank can also call back facility requiring you for immediate adjustment of outstanding loan liabilities.  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges at actual, along with warehouse charges at actual or max. Rs.500/- per day and survey/ evaluation charges at actual amount.  What penalty will I be charged for not repaying on time?  E. Other material information:  What insurance avenues do I have to pay?  What happens in case of death of borrower(s)?  In case of death of the borrower (s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  In case of death of product Queries: 042-35817595/ 99268092  For Product Queries: 042-35817595/ 99268092  For Product Queries: 042-35817595/ 99268092  For Complaints: rfdcomplaints@bop.com.pk			
## Complaints: ## Com	D. Default/ late payment information:		
What will I have to do to acquire back my repossessed vehicle?  What penalty will I be charged for not repaying on time?  What insurance avenues do I have to pay?  What are the guarantor's obligations?  What documents will be provided to me?  What long date fill actual payment of feature that guarantors shall be provided to me?  What objects of a count/ Payment Information:  What insurance avenues do I have to pay?  What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges at actual amount.  Default charges  Re.1/- per thousand per day of installment amount from due date till actual payment charges per installment = (Monthly Installment/1000) * Overdue Days  Insurance coverage required as a condition of the loan facility from the Bank's penal of insurers only includes the Vehicle Insurance.  In case of death of the borrower(s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  In case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: red.  For Complaints: red.  For Complaints: bop.com.pk	What happens if I fail to fulfill my obligations?	financial institution.  2. Bank can also take legal action by lodging an FIR and suit filling in court against you and you guarantors.	
What insurance avenues do I have to pay?  What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  What penalty will I be charged for not repaying on time?  Default charges  Re.1/- per thousand per day of installment amount from due date till actual payment  Re.1/- per thousand per day of installment amount from due date till actual payment  Late payment charges per installment = (Monthly Installment/1000) * Overdue Days  Insurance avenues do I have to pay?  In case of death of borrower(s)?  In case of death of the borrower (s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  Un case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk	What will I have to do to acquire back my	To acquire the repossessed vehicle, the customer will have to pay all his/her outstanding liabilities including the repossession charges	
Re.1/- per thousand per day of installment amount from due date till actual payment  E. Other material information:  What insurance avenues do I have to pay?  What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  Re.1/- per thousand per day of installment amount from due date till actual payment  Late payment charges per installment = (Monthly Installment/1000) * Overdue Days  Insurance avenues do I have to pay?  Insurance coverage required as a condition of the loan facility from the Bank's penal of insurers only includes the Vehicle Insurance.  What are the guarantor's obligations?  In case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk		at actual, along with warehouse charges at actual or max.	Rs.500/- per day and survey/ evaluation charges at actual amount.
E. Other material information:  What insurance avenues do I have to pay?  What happens in case of death of borrower(s)?  What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  In case of death of the Dorrower (s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  Where I can get assistance and redress?  In case of default, the guarantor's shall be jointly severely liable to settle all the outstanding liabilities of the customer.  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk		9	
What insurance avenues do I have to pay?  What happens in case of death of borrower(s)?  In case of death of the borrower (s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  What are the guarantor's obligations?  In case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk	repaying on time?		Late payment charges per installment = (Monthly Installment/1000) * Overdue Days
What are the guarantor's obligations?  What documents will be provided to me?  Where I can get assistance and redress?  In case of death of the borrower (s), the responsibility of paying the overdue rentals shall transfer on his/her legal heirs.  In case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk			
What are the guarantor's obligations?  In case of default, the guarantors shall be jointly severely liable to settle all the outstanding liabilities of the customer.  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk	What insurance avenues do I have to pay?		
What documents will be provided to me?  Copy of Facility offer letter + Copy of Repayment Schedule + Copy of KFS  For Product Queries: 042-35817595/ 99268092  For Account/ Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk			
Where I can get assistance and redress?  For Product Queries: 042-35817595/ 99268092 For Account/ Payment Information: 042-99268230 For Complaints: rfdcomplaints@bop.com.pk		, c	
Where I can get assistance and redress?  For Account Payment Information: 042-99268230  For Complaints: rfdcomplaints@bop.com.pk	What documents will be provided to me?		
I DUE EUOLE DAUKUN. 111-/D7-/UU	Where I can get assistance and redress?	For Account/ Payment Information: 042-99268230	