

# SCHEDULE OF CHARGES

(JULY TO DECEMBER 2023)



hbfc\_pakistan



HBFCPakistan



HBFCPakistan



House Building Finance Company Ltd



www.hbfc.com.pk



0800-42325



# Schedule of Charges (July to December 2023)

Type of Charges	Processing Fee for Prior Approval (non-refundable)		One Time Processing Fee (non-refundable)		Title Clearance/ Legal Opinion Charges	Income Estimation Charges (to be paid to Panel Income Estimation Agencies)			Property Evaluation Charges (to be paid to Panel Property Valuation Agencies)			Medical Examination for SLC Life Insurance Clearance	Documentation Charges (Involving retrieval/deposit of all property documents and NOCs, creation of mortgage, execution of all related charge/financing documents)	Balloon Payment Charges	Early Settlement Charges	Penalty for each Missed Payment	Storage Charges	Conversion Charges under Bachat Scheme for PKRV Only
	Type	Charges	Type	Charges		Salaried	SEPs/SEBs	Employees of Govt., Semi Govt., Companies listed in Stock Exchange and Non-Resident Pakistani	Flat	House	House (in construction case before release of third tranche)							
Ghar Sahulat Scheme (GSS)	Up to Rs. 05 MN	Rs.2,000	Up to Rs. 05 MN	Rs. 5,000	As per Actual	Rs 3500 (Exclusive of all applicable Taxes)	Rs. 6000	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 5% of Balloon Payment amount throughout the financing tenure	5% of Principal Outstanding throughout the financing tenure	Rs.2,500		
	Above Rs.05 MN	Rs.3,000	Above Rs.05 MN	Rs.10,000														
Ghar Pakistan Scheme (GPS)	Up to Rs. 4.5 MN	N/A	Up to Rs. 4.5 MN	N/A	As per Actual	Rs 3500 (Exclusive of all applicable Taxes)	Rs. 6000	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 5% of Balloon Payment amount throughout the financing tenure	5% of Principal Outstanding throughout the financing tenure	Rs.2,500		
Ghar Pakistan Scheme - Plus (GPS - Plus)	Up to Rs. 05 MN	N/A	Up to Rs. 05 MN	N/A	As per Actual	Rs 3500 (Exclusive of all applicable Taxes)	Rs. 6000	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 5% of Balloon Payment amount throughout the financing tenure	5% of Principal Outstanding throughout the financing tenure	Rs.2,500		
	Above Rs.05 MN	N/A	Above Rs.05 MN	N/A														
Mera Pakistan Mera Ghar Scheme (MPMG)	Up to Rs. 05 MN	N/A	Up to Rs. 05 MN	N/A	As per Actual	N/A	Rs.3,000 to Rs.5,500	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	Nil	Nil	Rs.2,500		
	Above Rs.05 MN	N/A	Above Rs.05 MN	N/A														
HBFC Khaas (LCH)	Up to Rs. 2.7 MN	N/A	Up to Rs. 2.7 MN	N/A	As per Actual	Rs 3500 (Exclusive of all applicable Taxes)	Rs. 6000	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	Nil	Nil	Rs.2,500		
Ghar Ujala Scheme (GUS)	Up to Rs. 3 MN	N/A	Up to Rs. 3 MN	N/A	As per Actual	Rs 3500 (Exclusive of all applicable Taxes)	Rs. 6000	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual	1) Min 10% of Principal Outstanding 2) 5% of Balloon Payment amount throughout the financing tenure	5% of Principal Outstanding throughout the financing tenure	Rs.2,500		

Rs. 5,000/-

PKR 500/-per month if documents not collected within 90 days after closing of account. maximum Capping of PKR 20,000/-