



National Bank of Pakistan

Aitemaad اعتماد



ISLAMIC BANKING

**NBP Aitemaad - Islamic Banking  
Product Key Fact Statement  
Auto Finance**

**A. Your Financing Need:**

Name of the product	
Vehicle required	
Financing required	
Financing tenure	
Rental type	

**B. Estimated Cost of this Financing:**

Annual Percentage Rate (APR)							
What Rental (fixed/variable)* will you be charged?	<table> <tr> <th>Amount</th><th>Rate</th></tr> <tr> <td></td><td></td></tr> <tr> <td></td><td></td></tr> </table>	Amount	Rate				
Amount	Rate						
What other charges will you have to pay?							
What will be the monthly installment payable?							
What total amount will you pay for the financing?							

**C. Early Payments:**

Can you repay the AHAF facility before the maturity?	
How can you repay AHAF facility before the maturity?	
Will you have to pay any additional amount/charges for pre-payment/ early retirement of the AHAF facility?	

**D. Default/late payment information:**

What if you fail to fulfill your repayment obligations?			
What will you have to do to acquire back your repossessed vehicle?			
What Charity percentage will you be paid for not paying installment on due dates?	Default Charges	Rate Applied	Manner of computing late payment charges

**E. Other Material Information:**

What risk/loss coverage avenues do you have?	
What happens in case of death of Customer(s)?	
What are the guarantor's obligations?	
What documents will be provided to you?	
Can you sell your vehicle to a third party during the tenure of AHAF facility?	
Where you can get assistance and redress?	

Customer's Signature and Date

Authorized Banker's Signature, Stamp and Date