

**MCB Bank Ltd.**  
**Product Key Fact Statement**  
**MCB Women Entrepreneurship Financing**

<b>A. Your financing need:</b>			
<b>Name of the product, if specified</b>	MCB Her Karobar		
<b>Purpose of Product</b>	Financing is being offered to Women entrepreneurs to meet Business Needs		
<b>Finance amount</b>			
<b>Term of the finance (Months)</b>	60		
<b>Mark-up type</b>	Variable		
<b>Mark-up</b>	6 Months KIBOR + 4%		
<b>Security</b>	There is no requirement of security being clean financing. However, Personal Guarantee of Director/Partner/Owner shall be required covering exposure.		
<b>B. Estimated cost of this loan:</b>			
<b>What Mark-up (fixed/variable)* will you be charged?</b>		<b>Annual Rate 19.25%</b>	<b>Monthly Rate 1.6%</b>
	Based on declining principal as in Column (13) of Post disbursement Schedule- Tentative amount is present in Pre-disbursement Schedule.	Monthly	
	Based on declining principal as in Column (13) of Post disbursement Schedule- Tentative amount is present in Pre-disbursement Schedule.	Yearly	
	The amount is tentative and is dependent on the actual date of disbursement		
	*In case of variable mark-up, for every 1% (increase/decrease) in the mark-up rate due to change in the KIBOR, the monthly installment amount will (increase/(decrease) by approximately:		
<b>What other charges will you have to pay?</b>	You have to pay PKR 7,000/- for processing of loan		
<b>What will be the monthly installment payable?</b>	<b>PKR</b> This amount is tentative in nature and depends on the actual date of disbursement		
<b>What total amount will you pay for the financing?</b>	<b>PKR</b> This amount is tentative in nature and depends on the actual date of disbursement		
<b>C. Early payments:</b>			
<b>Can you repay loan/finance before the maturity?</b>	Yes you can repay the loan before the maturity date of the loan by paying the applicable prepayment penalty.		
<b>How can you repay loan/finance before the maturity?</b>	<ol style="list-style-type: none"> <li>1) You can approach MCB by visiting any of our Walk-in Centres or through the sales officer who assisted you in your loan processing.</li> <li>2) You will be required to fill a request form for prepayment mentioning the amount that you wish to prepay.</li> <li>3) You will be provided with a calculation sheet with the expected pre-payment fees.</li> <li>4) You will be asked to deposit the principal amount to be prepaid along with the prepayment fees.</li> </ol>		

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<b>How can you repay loan/finance before the maturity?</b>	<p>5) In case of partial prepayment, within 15 working days from the date of receipt of prepayment amount (along with applicable prepayment fee), the bank will issue a revised repayment schedule with the adjusted loan amount.</p> <p>6) In case of full prepayment/ final settlement, the bank will issue an NOC within 15 days from the date of receipt of settlement amount (comprising of remaining principal amount along with outstanding markup, pre-payment fees and/or late payment fees if any).</p>		
<b>Will you have to pay any additional amount charges for prepayment /early retirement of the loan/finance?</b>	<b>Full / Partial Prepayment Fee:</b>		
	1st year		Upto 10% of principal amount prepaid
	2nd year		Upto 6% of principal amount prepaid
	3 <sup>rd</sup> year and all subsequent years of financing		5% of principal amount prepaid
<b>D. Default/late payment information:</b>			
<b>What if you fail to fulfill your repayment obligations?</b>	If you fail to fulfill your repayment obligations, the bank will issue notices to notify you about your pending installments. If you don't respond, the Bank's collection and recovery team will try to establish contact with you for payment of your outstanding installments.		
<b>What penalty will you be charged for not repaying on time?</b>	<b>Default charges</b>	<b>Rate Applied</b>	<b>Detail of computing late payment default charges</b>
	Rs. 1,250/-+ Fed	N/A	Rs. 1,250/- per late installment
<b>E. Other material information:</b>			
<b>What happens in case of death of borrower(s)?</b>	In case of death, Business is liable to settle loans either through insolvency proceeds or through transfer of Business to new owners, since loan has been extended on basis of Personal Guarantee of Owner /Partner/Director.		
<b>What are the guarantor's obligations?</b>	The is no requirement of guarantor in Women Entrepreneurship Financing		
<b>What documents will be provided to you?</b>	<p>1) Facility Advising Letter</p> <p>2) Insurance Policy</p> <p>3) Disbursal Letter</p> <p>4) Post-disbursement Schedule</p>		
<b>Other Terms</b>	All requisite charge forms to be submitted, duly filled in and signed by the authorised persons.		
<b>Where you can get assistance and redress?</b>	You can contact us through our Call Centre 111-000-622 or visit our Customer Walk-in centres to log-in your complaints.		
<hr/> <b>Borrower's Signature &amp; Date</b>	<hr/> <b>Authorized Banker's Signature, Stamp and Date</b>		