

U Microfinance Bank Limited - Islamic Banking

Pricing Structure of Financing Products with effect from May 17, 2022

The financing rates & processing fee on different financing products with effective from May 17, 2022, are given below. Bank can change the profit rates during the year. For updated rates, please contact nearest U Bank Islamic Banking Branch or visit U bank Website www.ubank.com.pk.

Products Name	IRR	Processing Fees
Apna Karobar - Murabaha Financing (upto PKR 350K) - EMI	46.40%	3% of financing amount or PKR 3,300 + FED, whichever is higher
Apna Karobar - Premium Murabaha Financing (upto PKR 1M) - EMI	43.34%	2% of financing amount or PKR 15,000 + FED, whichever is lower
Asaan Kashtkar - Salam Financing (upto PKR 350K) - Bullet	37.00%	3% of financing amount or PKR 3,200 + FED, whichever is higher
Asaan Kashtkar - Premium Salam Financing (upto PKR 150k) - Bullet	25.00%	2% of financing amount or PKR 15,000 + FED, whichever is lower
Asaan Kashtkar - Premium Salam Financing (upto PKR 500k) - Bullet	23.00%	
Asaan Kashtkar - Premium Salam Financing (upto PKR 1M) - Bullet	21.00%	
Naya Pakistan Housing Scheme - Makaan Asaan DM - 1st Five Years	5.00%	PKR 10,000 + FED
Naya Pakistan Housing Scheme - Makaan Asaan DM - 6 to 10 Years	7.00%	
Naya Pakistan Housing Scheme - Makaan Asaan DM - 11 to 20 Years	1 Year Kibor + 7%	
Kamyab Pakistan Program (KPP) - Makaan Asaan DM - 1st Five Years	2.00%	PKR 15,000 + FED
Kamyab Pakistan Program (KPP) - Makaan Asaan DM - 6 to 10 Years	4.00%	
Kamyab Pakistan Program (KPP) - Makaan Asaan DM - 11 to 15 Years	5.00%	
Kamyab Pakistan Program (KPP) - Makaan Asaan DM - 16 to 20 Years	1 Year Kibor + 4%	

24/7 Call Centre 051-111-282-265

www.ubank.com.pk