

## U Microfinance Bank Limited - Islamic Banking

### Pricing Structure of Financing Products with effect from July 01, 2023

The financing rates & processing fee on different financing products with effective from July 01, 2023, 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](http://www.ubank.com.pk).

Products Name	Flat Rate	IRR	Processing Fees
Apna Karobar - Murabaha Financing (upto PKR 600K) - EMI	38.50%	64.86%	3.5% of financing amount + FED
Apna Karobar - Premium Murabaha Financing (upto PKR 3M) - EMI	36.00%	60.96%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Apna Karobar - Premium Murabaha Financing (upto PKR 3M) - Half Yearly		46.39%	
* Enaya Murabaha Financing (upto PKR 350K) - EMI	30.50%	48.50%	3.5% of financing amount + FED
Asaan Kashtkar - Salam Financing (upto PKR 600K) - Bullet	48.00%	48.00%	3.5% of financing amount + FED
Asaan Kashtkar - Premium Salam Financing (upto PKR 150k) - Bullet	36.00%	36.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Asaan Kashtkar - Premium Salam Financing (upto PKR 500k) - Bullet	34.00%	34.00%	
Asaan Kashtkar - Premium Salam Financing (upto PKR 3M) - Bullet	32.00%	32.00%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower
Makaan Asaan - Diminishing Musharakah Financing (DMF)	27.00%	46.60%	3.5% of financing amount + FED
UBank Commercial Vehicle- Diminishing Musharakah Financing (DMF)	27.00%	46.60%	3.5% of financing amount or PKR 30,000 + FED, whichever is lower

\* Product is under pilot phase and available for three year tenor only.

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

[www.ubank.com.pk](http://www.ubank.com.pk)