

# SCHEDULE OF CHARGES

(JANUARY TO JUNE 2023)



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House Building Finance Company Ltd



www.hbfc.com.pk



0800-42325



# Schedule of Charges (January to June 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 SLIC 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	
	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)							
<b>Ghar Sahulat Scheme (GSS)/Ghar Pakistan Scheme - Plus (GPS-Plus)</b>	Up to Rs. 05 MN	Rs.1,000	Up to Rs. 05 MN	Rs. 5,000	As per Actual	Salaried 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 Outstanding Principal 2) 5% of Balloon Payment Amount throughout the tenor	5% of Outstanding Principal throughout the financing tenor	2500/-	Rs. 100/- per month (if mortgaged property documents not collected within 90 days after closing of account)	
	Above Rs.05 MN	Rs.2,000	Above Rs.05 MN	Rs.10,000		Salaried 3500/- (Exclusive of all applicable Taxes)	Rs.6000/-	Nil	Rs.4,000	Rs.4,500	Rs.2,000	As per Actual	As per Actual					
<b>Ghar Pakistan Scheme (GPS)</b>	Up to Rs. 4.5 MN	Rs.1,000	Up to Rs. 4.5 MN	Rs. 5,000	As per Actual	Salaried 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 Outstanding Principal 2) 5% of Balloon Payment Amount throughout the tenor	5% of Outstanding Principal throughout the financing tenor	2500/-		Rs. 100/- per month (if mortgaged property documents not collected within 90 days after closing of account)
	Up to Rs. 05 MN	Rs.1,000	Up to Rs. 05 MN	Rs. 5,000		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					
<b>Mera Pakistan Mera Ghar Scheme (MPMG)</b>	Up to Rs. 05 MN	Rs.1,000	Up to Rs. 05 MN	Rs. 5,000	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	2500/-	
	Above Rs.05 MN	Rs.2,000	Above Rs.05 MN	Rs.10,000		Salaried 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	2500/-		
<b>HBFC Khaas (LCH)</b>	Up to Rs. 2.7 MN	Rs.1,000	Up to Rs. 2.7 MN	Rs. 5,000	As per Actual	Salaried 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	2500/-		