HBL x ICAP

Exclusive Consumer Finance Proposition for ICAP Employees and Members

HBL is pleased to present an exclusive consumer finance proposition for ICAP Employees and Members, offering preferential financing rates, reduced prepayment charges, dedicated support, and a streamlined onboarding experience.

In recognition of the stature and professional standing of the ICAP community, HBL is delighted to extend a specially structured proposition aimed at delivering meaningful financial value and convenience.

Preferential Consumer Finance Benefits

Product	Standard HBL Offering	Exclusive ICAP Offering
Home Finance	Year 1: K+3.25%, Year 2+: K+2.50%	**K+1.9%**
Auto Finance	15.50%	**11.99% (Special Offer)***
Personal Loan	36.99%	**25.99%**
Ready Cash	33% APR	**27% APR**
	Processing fee PKR 6,000 or 1.25% of utilized amount (whichever is higher)	**Free Processing**

- The offer on Auto Finance is valid till 30th September 2026
- Processing fee Waived Off for All Products

Exclusive ICAP Benefit: 50% Reduction in Early Settlement & Prepayment Charges

To provide additional flexibility and value, HBL is pleased to offer 50% reduction in applicable prepayment and early settlement charges across its consumer finance portfolio.

Product	Standard Charge	ICAP Preferential Charge
Home Finance	10% of principal settled (5% after 50% tenure completed)	**5% (2.5% after 50% tenure completed)**
Auto Finance	10% before vehicle delivery, 5% after delivery	**5% before delivery, 2.5% after delivery**
Personal Loan	7% of outstanding amount	**3.5% of outstanding amount**

This benefit allows ICAP Employees and Members greater flexibility to partially prepay or settle facilities early while significantly lowering the associated costs.

Personalized Onboarding & Application Support

For ICAP Employees and Members, HBL will facilitate onboarding and application processing through its branch and relationship network, in line with applicable policies and procedures.

Documentation requirements will vary by product and customer profile. A detailed list of required documents has been provided as an annexure to this document.

HBL will also explore opportunities to streamline documentation requirements for ICAP Members, where feasible and subject to internal policies, regulatory requirements, and relevant approvals. Additionally, nearby HBL branches will be apprised to provide appropriate service support to ICAP Employees and Members. (Documentation mentioned in Annexure A)

Conclusion

HBL highly values the credibility, influence, and professional standing of the ICAP community and is pleased to extend this exclusive proposition to ICAP Employees and Members.

The proposition combines:

- 50% reduction in early settlement and prepayment charges
- Preferential financing rates
- Free Ready Cash processing
- Simplified onboarding support
- Dedicated application assistance
- Faster turnaround times where feasible
- Access to future proposition enhancements and special offers

We look forward to building a long-term partnership with ICAP and delivering a banking experience that reflects the stature and expectations of its Employees and Members.

Annexure A: Documents Required Per Product

Product	Salaried Individuals	Self-Employed / Non-Salaried Individuals
Mortgage / Home Loan	• CNIC Copy • Last 6 Months Bank Statement • Salary Slip • Account Maintenance Certificate • 2 References	• CNIC Copy • Last 6 Months Bank Statement • Account Maintenance Certificate • Proof of Business/Income • 2 References
Auto Loan	• CNIC Copy • Last 6 Months Bank Statement • Salary Slip • Account Maintenance Certificate • Direct Debit Authority	• CNIC Copy • Last 6 Months Bank Statement • Account Maintenance Certificate • Proof of Business/Income • Direct Debit Authority
Credit Card	• CNIC Copy • Salary Slip • Bank Statement (for New-to-Bank customers)	• CNIC Copy • Bank Statement • Income & Business Documentation (as applicable)
Ready Cash	• CNIC Copy • Salary Slip • Bank Statement	• CNIC Copy • Bank Statement • Income & Business Documentation (as applicable)
Personal Loan (PL)	• CNIC Copy • Salary Slip	• CNIC Copy • Bank Statement • Income & Business Documentation (as applicable)

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