

Documents Requirement for Non Resident Pakistanis (NRPs):

For processing and approval of your Easy Home case, we would be initially requiring following documents as listed below. Once you get the approval, you may select the property in Pakistan and provide copies of property documents at later stage.

1. Duly Filled in Easy Home Application Form (Application form can be downloaded from Meezan Bank's website)
2. Applicant's copy of NICOP / POC/ CNIC issued by NADRA
3. Copy of Co-Applicant's CNIC issued by NADRA
4. Two passport-sized colored Photographs of Applicant and Co-Applicant each.
5. Employer's Certificate including Tenor/Designation/Salary (Must be Attested by the relevant Pakistani Embassy in the country of employment).
6. Employment Contract (if applicable)
7. Last three months Salary Slip (Original or Attested by the Employer).
8. Copy of Passport
9. Copy of Visa / Work permit / Residence Permit (Iqaama etc.)
10. Copy of Professional Association Membership Certificate / Practice License (if applicable)
11. Bank Statement - last 12 months (Original OR duly attested by the bank with stamp / notary public).
12. Copies/ details of any financing facility being availed in the country of employment or in Pakistan
13. Copies of educational qualification degree / certificates.
14. Copy of last paid Utility Bills (Electricity/Gas/Telephone) of Co-applicant residing in Pakistan.
15. Copy of Rental Documents (if applicable)
16. Copy of recent Credit Card Bills. (if applicable)
17. Previous Employment Proof (if applicable)
18. Copies of last 2 years tax documents where applicable
19. Processing Fees Cheque / Pay order of any commercial bank in Pakistan.
20. Applicant will be required to open a joint account (with co-applicant) in with Meezan Bank and first three Month's Installment will be required to be kept as a lien at MBL Meezan Bank account throughout the financing tenure.

Requirements as per Foreign Exchange Manual (FE Manual-2002), Chapter-19, Clause-6, Point-(iii) (Loans and Overdrafts to Non-Residents including Loans for Purchase of Residential Plots /Houses/Flats by Overseas Pakistanis. (http://www.sbp.org.pk/fe_manual/chapters/chapter19.htm#6))

- a) The NRP customer will have to maintain account with the concerned bank and will send country of employment remittances from abroad through normal banking channel for credit to the said account from which bank will deduct monthly installments of the housing finance facility.
- b) The housing finance facility will be extended to only those NRPs who are working abroad and do not own immovable property outside Pakistan.
- c) The housing finance facility will be for purchase of property for residential purpose and not for any commercial purpose.
- d) At the time of maturity/termination/settlement of the housing finance facility. If the NRP customer has sold the property then the sale proceeds shall not be eligible for repatriation in foreign exchange or for credit to a foreign currency account / convertible rupee account of the customer.