Our online branch network across different cities of Pakistan

- Abbottabad • Ahmedpur East • Arifwala • Attock • Bannu
- Bahawalnagar • Bahawalpur • Battagram • Burewala • Chakwal
- Charsadda • Chichawatni • Chiniot • Chishtian • Dadu • Dadyal
- Daska • Dera Ghazi Khan • Dera Ismail Khan • Digri • Dina
- Dukki • Faisalabad • Gojra • Gujar Khan • Gujranwala • Gujrat
- Hafizabad • Haripur • Hanonabad • Hasilpur • Havelian
- Hub (Lasbela) • Hyderabad • Islamabad • Jhang • Jhelum
- Kabirwala • Karachi • Kamoke • Kasur • Khairpur • Khanewal
- Khanpur • Kharian • Khushab • Kohat • Kot Addu • Kunri • Lahore
- Lalamusa • Larkana • Layyah • Lodhran • Loralai • Mandi Bahauddin
- Mansehra • Mardan • Mian Channu • Mianwali • Mirpur Azad
- Kashmir • Mirpurkhas • Mor • Multan • Muridkay • Muslim Bagh
- Muzaffarabad • Muzaffargarh • Nawabshah • Nowshera • Okara
- Pakpattan • Pattoki • Peshawar • Pirmahal • Quetta • Raiwind
- Rahim Yar Khan • Rashidabad • Rawalakot • Rawalpindi • Sadiqabad
- Sahiwal • Sakrand • Sanghar • Sargodha • Shahdadpur • Sheikhupura
- Sialkot • Sukkur • Swabi • Swat • Tando Adam • Tando Allahyar
- Tando Mohammad Khan • Taunsa • Timergara • Toba Tek Singh
- Vehari • Wah Cantt • Wazirabad

24/7 Call Center
111-331-331 & 111-331-332
www.meezanbank.com

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APPLICATION

The Manager
Bank ______________________
Branch _____________________
City ______________________

Subject: Authority for Receiving the Following Documents

Dear Sir/Madam,

I/We hereby authorize the undersigned Meezan Bank representative to receive the following documents from your bank.

- Bank Statement (From __________ to __________)
- Proprietorship Certificate
- Account Certificate

Your immediate response in this regard will be highly appreciated.

Sincerely,

__________________________
Applicant’s Signature
(As per CNIC)

__________________________
Co-Applicant’s Signature
(As per CNIC)

Name ______________________
Date ______________________

Authorized Person:

Name: ______________________
CNIC No.: __________________

Signature ____________________

Step 1: Application Form & Initial Payment
- Submit a filled and signed Application Form to Meezan Bank.
- Submit the required cheque for Processing Fee and External Agency costs.

Step 2: Required Documents

Kindly attach all the required documents, as mentioned below, along with your Application Form:

Personal Information
- Copy of Applicant’s CNIC
- Copy of Co-Applicant’s CNIC (if applicable)
- 2 latest passport-sized colored Photographs of Applicant/Co-Applicant
- Copy of last paid Utility Bills (Electricity, Gas and Telephone)
- Copy of CNICs of legal heirs
- Copy of recent bills of Credit Card and any other credit facilities (if applicable)
- Copy of professional Degree/Certificate (if applicable)
- Copy of Rent Agreement (if applicable)
- Life Takaful documents (Declaration of Good Health / Health Questionnaire)

Income Information

For Salaried Individuals
- Employment Certificate including salary, date of joining and present designation
- Original or Certified salary slip of last three months
- Previous employment proof (if applicable)
- Salary A/c Bank statement - last 6 months

For Businessman / Self Employed Professional
- 3 years proof of business (e.g. Tax Returns / Bank Certificate)
- Copy of NTN Certificate and last three years tax returns
- Bank Statement of Business Account - last 12 months
- Copy of Partnership deed (in case of partnership)
- Professional Association Membership Certificate / Practice License (if applicable)
- Memorandum & Articles of Association (in case of Limited Company)
- Audited Financials where applicable.
- Latest Form - 29 and Form - A (in case of Limited Company)

If you have selected the property to buy or want financing for construction / replacement / renovation
- Complete chain of property documents (copies at initial stage and original before disbursement).

In the case of Co-Applicant, all income related documents will also be required.

*For NRP, additional set of documents required.
For Businessmen / Self-Employed Professionals
Meezan Bank’s External Consultant will contact you to determine your monthly income to help you in obtaining the maximum possible financing from the Bank. Kindly provide all the required details.

For Salaried Individuals
Meezan Bank will verify the income with your employer.

Step 4  Income Estimation
For Businessmen / Self-Employed Professionals
Meezan Bank’s External Consultant will contact you to determine your monthly income to help you in obtaining the maximum possible financing from the Bank. Kindly provide all the required details.

For Salaried Individuals
Meezan Bank will verify the income with your employer.

Step 5  Legal Opinion
Meezan Bank will obtain a legal opinion on the property documents provided by you.

Step 6  Property Valuation
Meezan Bank’s appointed Valuation Agency will evaluate the property to determine its market value.

Step 7  Credit Approval & Sanction Letter
After you have fulfilled all Meezan Bank’s Credit requirements, we will give you a conditional sanction letter.

Step 8  Account Opening
After approval of the case, you are required to open an account at Meezan Bank and submit a filled Account Opening Form.

Step 9  Signing of House Finance Agreement
After completion of the above steps and approval of your case, you are required to come to Meezan Bank for signing of the Islamic House Finance Agreement and other legal documents.

In Home Construction / Renovation Cases
Original Property Documents will be handed over to the Bank at this stage.

Step 10  Transfer of Property & Disbursement
In Home Buying / Replacement Cases
A Meezan Bank Officer and authorized Lawyer will accompany you and the seller of the property to the appropriate Bank or Registrar’s Office for Property Transfer. Original Property Documents will be handed over to the Lawyer who, after verification of the documents, will hand over the Pay Order to the Banker or Seller and will then complete the legal formalities on Meezan Bank’s behalf.
Permanent Residence ______________________________________________
________________________________________________________________
City ____________________________ Postal Code _______________

**Employment Details**

For Salaried Individuals Only
Occupation / Profession ____________________________________________
Type of Industry ___________________________________________________
Employer / Company Name __________________________________________
Employer          Govt.        Semi Govt.     Private Ltd.        Public Ltd.            Owner / Partnership
                                                      (Please specify)
Designation __________________________________ Date of Joining ________
Office Address ____________________________________________________
City ____________________________ Country _________________________
Office Tel. (Direct) (PABX) (Ext.) Office Fax _______________________
Office E-mail _____________________________________________________
Previous Employer’s Name __________________
Duration of Previous Employment Years __________ Months __________
Total Work Experience Years ________ Months ______

For Businesspersons / Self-Employed Professionals Only
Occupation / Profession ____________________________________________
Type of Industry ___________________________________________________
Company / Business Name __________________________________________
Designation __________________ Establishment Date __________________
Business          Private Ltd. Public Ltd. Owner / Partnership
                                                      (Please specify)
Office / Business Address __________________________________________
City ____________________________ Country _________________________
Office Premises Owner Rented _______________________________________
                                                      (Please specify)
Office Tel. (Direct) (PABX) (Ext.) Office Fax _______________________
Office E-mail _____________________________________________________
Factory Address __________________________________________________
Factory Premises Owner Rented _______________________________________
Tel. (Factory) ____________________________________________________

**Salary / Monthly Income Details**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Income</td>
<td></td>
</tr>
<tr>
<td>Tax</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
</tr>
<tr>
<td>Other Deductions</td>
<td></td>
</tr>
<tr>
<td>Net Monthly Income</td>
<td></td>
</tr>
<tr>
<td>Other Income (Kindly attach proof)</td>
<td></td>
</tr>
<tr>
<td>Total Net Monthly Income</td>
<td></td>
</tr>
</tbody>
</table>

**Existing Banking Details**

<table>
<thead>
<tr>
<th>A/C Type</th>
<th>Bank</th>
<th>Branch</th>
<th>Operating Since</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

**CO-APPLICANT SECTION**

**Personal Details of Co-Applicant**

Name (Mr./Mrs./Ms.) ____________________________
(As it appears on your CNIC)
CNIC No. ______________________________________
Old NIC No. _____________________________________
NTN No. _________________________________________
Father’s / Husband’s Name __________________________
Relationship with Main Applicant __________________
Date of Birth _________________________________
Gender Male Female
Marital Status Single Married Divorced Widowed
No. of Dependents _____________________________
Educational Qualification Matric / O Levels Inter / A Levels Bachelors Masters & above
Institute _______________________________________


Residential Details of Co-Applicant

House #, Block & Street ____________________________________________
________________________________________________________________
Area / Location ___________________________________________________
City _____________________________ Postal Code ____________________
Residence Status □ Owned □ Rented □ Parents’
□ Other (Please specify) ___________________________________________
Monthly Rent _____________________________________________________
Residing for ______________________Years ____________________ Months
Telephone(s) _____________________________________________________
Mobile _________________________________________________________
Emergency # _____________________________________________________
Personal E-mail __________________________________________________
Permanent Residence ____________________________________________  
________________________________________________________________
City _____________________________ Postal Code ____________________

Employment Details of Co-Applicant

For Salaried Individuals Only
Occupation / Profession _____________________________________________
Type of Industry ___________________________________________________
Employer / Company Name _________________________________________
Employer □ Govt. □ Semi Govt. □ Private Ltd. □ Public Ltd. □ Proprietor / Partnership
□ Other (Please specify) ___________________________________________
Designation _______________________ Date of Joining __________________
Office Address ____________________________________________________
City _____________________________ Country ________________________
Office Tel. (Direct) _________________ (PABX) ________________________
(Ext.) ____________________________ Office Fax ______________________
Office E-mail _____________________________________________________
Previous Employer’s Name __________________________________________
Duration of Previous Employment ____________ Years __________  Months
Total Work Experience _________________ Years ___________ Months

Salary / Monthly Income Details of Co-Applicant

Gross Income (Rs.) ________________________________________________
Tax (Rs.) _________________________________________________________
Loans (Rs.) ______________________________________________________
Other Deductions (Rs.) ____________________________________________
Net Monthly Income (Rs.) _________________________________________
Other Income (Rs.) (Kindly attach proof) ______________________________
Total Net Monthly Income (Rs.) __________________________________

For Businesspersons / Self-Employed Professionals Only

Occupation / Profession _____________________________________________
Type of Industry ___________________________________________________
Company / Business Name _________________________________________
Designation _______________________ Establishment Date ____________
Business □ Private Ltd. □ Public Ltd. □ Proprietor / Partnership
□ Other (Please specify) ___________________________________________
Office / Business Address ___________________________________________
City _____________________________ Country ________________________
Office Premises □ Owned □ Rented
□ Other (Please specify) ___________________________________________
Office Tel. (Direct) _________________ (PABX) ________________________
(Ext.) ____________________________ Office Fax ______________________
Office E-mail _____________________________________________________
Factory Address __________________________________________________
Factory Premises □ Owned □ Rented
□ Other (Please specify) ___________________________________________
Tel. (Factory) ___________________________________________________
Factory Address __________________________________________________
Factory Premises □ Owned □ Rented
□ Other (Please specify) ___________________________________________
Tel. (Factory) ___________________________________________________

REFERENCES

Kindly provide two references, one of an office colleague and another of an immediate relative.

Office Colleague
Name ________________________________
Designation __________________________
CNIC No. ____________________________
Res. Address _________________________
City _____________________________ Country ________________________
Res. Tel. ____________________________ Off. Tel. ______________________

Office Name __________________________
How long do you know the reference ____________________Years
City _____________________________ Country ________________________
Res. Tel. ____________________________ Off. Tel. ______________________
Immediate Relative (not residing with you)
Name ___________________________________________________________
CNIC No. _________________________________________________________
Res. Address ______________________________________________________
_________________________________________________________________
City _____________________________ Country ________________________
Res. Tel. _________________________  Off. Tel. _________________________
Relationship ______________________________________________________

PROPERTY DETAILS
Kindly provide details of the Property for which you require financing.
Name(s) of Existing Property Owner(s)
Name ___________________________________________________________
CNIC No. _________________________________________________________
Name ___________________________________________________________
CNIC No. _________________________________________________________
Address _________________________________________________________
House No., Block & Street __________________________________________
________________________________________________________________
Area / Location ___________________________________________________
City ____________________________   Postal Code ____________________
Type       □ Apartment       □ Bungalow
Property Age (Years) _______________ Covered Area __________________
Total Land Area __________________________________________________

FINANCING CATEGORY
Product Type       □ Easy Buyer         □ Easy Builder
                     □ Easy Renovation   □ Easy Replacement
Repayment Mode      □ UMI                               □ Step up
Financing Limit Requested (Rs.) _______________________________________
Requested Tenure (Years) ____________________________________________
Purchase Price of Property (Rs.) _____________________________________
To be filled only in case of Easy Builder / Renovation cases
Estimated Cost of Land (Rs.) _________________________________________
Estimated Cost of Construction (Rs.) __________________________________
To be filled only in case of Easy Replacement cases
Name of Bank _______________________________________________________
Present Outstanding Balance (Rs.) _______________________________________

LEGAL HEIRS

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>CNIC No.</th>
<th>Relationship</th>
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</thead>
<tbody>
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</tbody>
</table>

TERMS & CONDITIONS:
I / We hereby agree that I / We clearly understand the following terms and
conditions and agree with the same as well.
I hereby apply for Housing Finance with Meezan Bank and hereby undertake to
furnish all required Cheques, as per the details provided by Meezan Bank. I
understand and undertake to pay all applicable charges in advance. I also
understand that *external agency charges and all other charges are
non-refundable for services rendered even if my application is rejected.
I also understand that:
● This financing is only offered to Pakistani nationals, and do hereby declare that
  I am a Pakistani national. I undertake to open an account with Meezan Bank if
  this application is accepted, and hereby instruct and authorize Meezan Bank to
  open an account in my name and I hereby give irrevocable standing instructions
to Meezan Bank to debit my account from time to time in order to pay-off charges
related to the facility which may be applicable.
● MBL at all times, reserves the right to reject the financing facility at any time
during the credit screening process.
● The Musharakah property will be utilized for residential purposes only and I will
  get approval from MBL in case of any construction / renovation work on the
  Musharakah property.
● For Easy Builder / Renovation cases, construction will be completed within one
  year period of time from the date of 1st tranche disbursement.
● For Easy Builder / Renovation / Replacement Cases, unit purchase will start after
  12 months from the date of last tranche disbursement.
● I / We are responsible for any type of taxes, stamp duties that will arise for
  agreement and other related documents.
I declare that all the information presented above is correct and complete to the
best of my knowledge. I also hereby authorize Meezan Bank or its duly appointed
agents to contact my place of residence, work, and / or reference to verify any
of the information provided by me in this application.
I also hereby authorize MBL to obtain and verify my personal, financial and
property related information from any credit bureau, agents, banks, financial
institutions, companies and market for the purpose of credit comfort during
application processing. I further authorize the Bank to share my accounts, financial
facilities information with any other credit bureau, agents, banks, financial
institutions, and companies at any time when the Bank deems it necessary, in line
with Banking Company Ordinance,1962.
LETTER OF UNDERSTANDING

The Manager
Meezan Bank Ltd.
Housing Finance Division
City __________________________

Dear Sir/Madam,

I hereby confirm that I have understood all product features, terms and conditions of the EasyHome – Islamic Housing Finance proposition.

1) The profit rate for the first year is ________ and after the expiry of one year, the profit rate will switch to the following floating rate. This floating rate will be revised on an annual basis.

2) There is no restriction on advance unit purchase. In case of property appreciation, additional Musharakah Units will be revalued at ________ higher than face value. In this regard, the Customer will have to inform the Bank at least 10 days before the repayment date.

3) I hereby agree that upon Bank’s demand, I will take property Takaful (Islamic Insurance) policy covering the facility amount assigned to MBL.

4) MBL will offer financing limit after credit screening process of job / business and property documents.

5) In case of Easy Builder, Renovation and Replacement cases, unit offering will start after 12 months from the disbursement of the last tranche. The Transaction cannot be terminated within this time period.

Yours truly,

Name ___________________________   Name ___________________________
Date ____________________________  Date ___________________________

Applicant’s Signature                Co-Applicant’s Signature
(As per CNIC)                         (As per CNIC)

Meezan Bank reserves the right to reject a financing application without assigning any reason.

GENERAL INFORMATION

In case of delay in monthly payment, the customer undertakes to pay Charity PKR 500/- flat plus 20% p.a of the overdue rental amount.

FOR BANK USE ONLY

Case Referred by  [ ] Direct Sales  [ ] Branch  [ ] Other ________

Name of Referring Relationship/Branch Officer: ________________________

Designation: _________________ Emp. No:__________ Phone Ext.:_________

Branch/Sales Hub:________________ City: ____________Br.Code: _________

Relationship/Branch Officer Sign:  _________________________________

Signed & Stamped:  ________________________________________________

Relationship Manager                Hub/Sales Manager OR
Branch Manager

Name:__________________________  Name:__________________________

Date signed: _________________  Date signed: _________________

Applicant’s Signature                Co-Applicant’s Signature
(As per CNIC)                         (As per CNIC)

pre Approval Charges
Processing charges
Property evaluation charges
Legal opinion charges
Income estimation charges

Post Approval Charges
Musharakah documentation charges

* Token Registered and PTM / Mutation charges at actual.

Application Date _________________ Place __________________________

Applicant’s Signature                Co-Applicant’s Signature

Applicant’s Signature
(As per CNIC)                         Co-Applicant’s Signature
(As per CNIC)

Undertaking Option for Financing to a Related Party

☐ I hereby undertake that I do not have any family member(s) employed with Meezan Bank Limited.

☐ I hereby undertake that I have family member(s) employed with Meezan Bank Limited. (Particulars of the same are attached on a separate sheet).

Pre Approval Charges
Processing charges
Property evaluation charges
Legal opinion charges
Income estimation charges

Post Approval Charges
Musharakah documentation charges

*K denotes 90 days average of 12-month KIBOR (Karachi Inter Bank Offer Rate), announced for each calendar quarter by the Bank.

Application Date __________________  Place __________________________
UNDERTAKING

I____________________________ S/O, D/O, W/O_________________________, holder of CNIC __________________________, undertake that the detail of my existing exposure from the “entire Banking Sector” as on ___________ is as under:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Details of Credit Cards (Secured) limits being availed from other banks/DFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>4</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Details of Credit Cards (Clean) limits being availed from other banks/DFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Amount Outstanding on Application Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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</tr>
</tbody>
</table>

Details of Personal Loan (Clean) limits being availed from other banks/DFIs

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Amount Outstanding on Application Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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<td>4</td>
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</tr>
</tbody>
</table>

Details of Personal Loan (Secured) limits being availed from other banks/DFIs

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Amount Outstanding on Application Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tbody>
</table>

Details of other facilities if any (Clean & Secured) being availed from other banks/DFIs

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Approved Limit</th>
<th>Nature (Clean/Secured)</th>
<th>Current Outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<td>4</td>
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</tbody>
</table>

Applied Limits (Including the application in process)

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Name of Bank/DFI</th>
<th>Facility under Process</th>
<th>Nature (Clean/Secured)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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<tr>
<td>2</td>
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<td></td>
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<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Applicant’s Signature

Co-Applicant’s Signature
Dear Applicant,

In order to expedite the application process and to provide you quality services, Meezan Bank will retrieve the following documents from your bank.

- Bank Statement
- Proprietorship Certificate
- Account Certificate

We are looking forward to a long and beneficial relationship with you.

Meezan Bank Ltd.

---

INCOME QUESTIONNAIRE

<table>
<thead>
<tr>
<th>Monthly Income, Expenses &amp; Savings (in Pak Rupees)</th>
<th>Applicant</th>
<th>Co-Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Salary/Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Commitments i.e. Credit card payment/Loan installment etc. (if any)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Expenses (approx) (Details given below)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings (approx)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

No. of Earning Members in house: ________  No. of Dependents: ___________

Monthly Personal Expenses (Approx.)

<table>
<thead>
<tr>
<th>Description</th>
<th>Expense Amount (in Pak Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Telephone (Landline) Bill</td>
<td></td>
</tr>
<tr>
<td>Electricity Bill</td>
<td></td>
</tr>
<tr>
<td>Sui Gas Bill</td>
<td></td>
</tr>
<tr>
<td>Mobile Phone Bills</td>
<td></td>
</tr>
<tr>
<td>House Hold Expenses</td>
<td></td>
</tr>
<tr>
<td>Car Fuel &amp; Maintenance Cost</td>
<td></td>
</tr>
<tr>
<td>Children Educational Expenses</td>
<td></td>
</tr>
<tr>
<td>House Rent (If applicable)</td>
<td></td>
</tr>
<tr>
<td>Servant Expense</td>
<td></td>
</tr>
<tr>
<td>Club Memberships (if applicable)</td>
<td></td>
</tr>
<tr>
<td>Any other Expense</td>
<td></td>
</tr>
</tbody>
</table>

| TOTAL MONTHLY EXPENSES                  |                                |

Customer Signature

Meezan Bank Ltd.