

## Key information required for Credit Facility

Product	Leasing	Vehicle Loan	Property Mortgage Loan	Personal Loan
<b>Applicable charges</b>	Documentation Fees Service Fees (If applicable) Insurance Charge Stamp Duty (If applicable) Taxes  (All above are subject to change without prior notice)	Documentation Fees Service Fees (If applicable) Insurance Charge Stamp Fees Taxes  (All above are subject to change without prior notice)	Legal Fees Stamp Fees Taxes  (All above are subject to change without prior notice)	Documentation Fees Service Fees (If applicable) Stamp Fees Taxes  (All above are subject to change without prior notice)
<b>Key Features</b>	Can be obtained for registered, unregistered, brand new vehicle and machinery.  Lease are granted up to a maximum tenor of 07 years.  Absolute owner of the leased asset will be UBF while the lessee will be the registered owner.  In addition, Providing guarantors acceptable to UBF is requirement irrespective of the security offered.	Loan is granted against the absolute ownership of a security of the vehicle  Loans are granted for a maximum tenor of 7 years  In addition, providing guarantors acceptable to UBF is a requirement irrespective of the security offered  Loans are granted for working capital requirements, purchase of a vehicle and other personal and business requirements	Loan is granted against the mortgage of security of an immovable property  Loans are granted for a maximum tenor of 10 years.  In addition, providing guarantors acceptable to UBF is a requirement Irrespective of the security offered.	Loan is granted against personal guarantors.  Loans are granted for a maximum tenor of 5 years based on the type of the loan  Loans are granted for working capital requirement, purchase of an asset and personal and business requirement.
<b>Required Documentation from Customers</b>	Application Form /KYC Form Guarantor Statement/KYC Form  Employed - Permanent NIC Copy/Driving Licence Last 03 Months pay slips or Bank Statements  Businessman Business Registration Copy Last 06 Months Bank Statements  Asset Copy of the Vehicle Registration (if registered) Valuation Report (Unless Brand new) Seller Invoice/Proforma Invoice	Application Form /KYC Form Guarantor Statement/KYC Form  Employed - Permanent NIC Copy/Driving Licence Last 03 Months pay slips or Bank Statements  Businessman Business Registration Copy Last 06 Months Bank Statements  Asset Copy of the Vehicle Registration (if registered) Valuation Report (Unless Brand new) Seller Invoice/Proforma Invoice	Application Form /KYC Form Guarantor Statement/KYC Form  Employed - Permanent NIC Copy/Driving Licence Last 03 Months pay slips or Bank Statements  Businessman Business Registration Copy Last 06 Months Bank Statement  Asset Relevant Deed Copy Relevant Survey Plan Copy 35 years Extracts Title Report Non Vesting Street line Certificate (within 03 Months) Valuation Report	Application Form /KYC Form Guarantor Statement/KYC Form  Employed - Permanent NIC Copy/Driving Licence Last 03 Months pay slips or Bank Statements  Businessman Business Registration Copy Last 06 Months Bank Statement
<b>Conditions Apply</b>	Approval will be subject submission of all required documents and credit criteria of the company where the applicant has to justify his creditworthiness and repayment capacity. UB Finance Co.Ltd reserves the right to reject this application at its sole discretion without standing any reason whilst this application remains the property of UB Finance Co.Ltd regardless whether the facility is granted or not.			
<b>Complaint Handling Procedure</b>	An officer is assigned in each business place with the responsibility of handling and facilitating the resolution of complaints lodged by customers. At the business place customer would be directed to the officer assigned to resolve such complaints. Any complaint received verbally or in writing by the customer would expect to be contacted within 03 business days. When a complaint is received, the complaint is lodged in the customer complaint register and a unique reference number will be allocated to the customer for future inquiries. At any point of the complaint handling process, customer would not be treated unjustly. Customer are encouraged to seek resources through the internal complaints handling process of the company before opting for external support.			