

Schedule of Charges

Effective Date: 01 January, 2022

Please note that we do not accept cash or cheque. The fees listed below are payable to Trellis Housing Finance Limited except for the legal and Stamp Paper fees which should be paid directly to the legal firm/verifying agents.

| Fees | | |
|--|--|--|
| Description | Purchase Product | Construction/ Renovation Product |
| General Processing Fees | 3,000 | 3,000 |
| Home & Neighbourhood / External Verification | 3,500 | 3,500 |
| Property Valuation | 5,000 | 5,000 |
| Income Estimation & Verification | Salaried: 2,000 Non Salaried: 5,000 | Salaried: 2,000 Non Salaried: 5,000 |
| BOQ Verification | - | 2,000 |
| Construction Verification | - | 1,500 per visit |
| Stamp Paper | At Actual | At Actual |
| Legal Fees | At Actual | At Actual |

Stamp Paper Fees: These are dependent on the amount of financing you are availing and the province you are residing in. These will be collected prior to printing of the financing agreements.

Legal Fees: Fees vary by province and these fees are to be paid directly to the lawyers which are on the Legal Panel. Trellis will require a Legal Stage 1 and Stage 2 opinion. These opinions provided by the lawyer will outline the list of documents and processes that need to be completed by the client in order to finance and mortgage the property. All fees and associated costs are to be borne by the client.

Please Note: The client/seller of the property is responsible for all fees and charges associated with the transaction, such as brokerage charges, Land Authority/Registrar fees/taxes/duties relating to the purchase of the property and registration of the mortgage deed.

Life Takaful Insurance

The Life Takaful covering the facility amount is assigned to Trellis and is mandatory for the primary borrower. It is optional for each additional co-borrower. The monthly payments are in addition to the EMI. Total contribution rates and calculation methodology are illustrated below:

Monthly Payment = Outstanding Balance x Monthly Contribution rate %

| Age Bands | | Monthly Contribution Rate |
|-----------|----|---------------------------|
| 18 | 25 | 0.013% |
| 26 | 30 | 0.014% |
| 31 | 35 | 0.019% |
| 36 | 40 | 0.027% |
| 41 | 45 | 0.043% |
| 46 | 50 | 0.074% |
| 51 | 55 | 0.135% |
| 56 | 60 | 0.232% |
| 61 | 65 | 0.361% |

Please note that rates may change during the underwriting process and factors affecting the rates could be your general health condition, documents submitted to the Takaful Provider and your financial circumstances. The Takaful provider may require additional health check-ups at the underwriting stage for which the client will need to follow to be covered under the Takaful policy.

The policy and claim procedures are governed by the rules and guidelines outlined by the Life Takaful provider and the financing agreements. In the case of the death of the Primary Applicant and the Life Takaful Cover is unavailable or unpaid, THFL will recover the outstanding amount from the legal heirs and/ or seek any remedy as allowed for under the applicable laws.

Instalment Payment Notes

| | |
|---------------------|---|
| Due Date | Instalments are due before the 7th of each month. |
| First Payment | <p><u>Please note for the 1st instalment:</u> All disbursements made on or before the 15th of the month will have their 1st payment due before the 7th of the next month. For example: Disbursements made on 12th of January, must make the 1st instalment payment before the 7th of February. All disbursements made after the 15th of the month will have the first instalment due before the 7th of the month after next.</p> <p>For example: Disbursements made on 17th of January, must make the 1st instalment payment before the 7th of March.</p> |
| Late Payment Charge | If you are unable to make the monthly payments by the due date and make a payment after the 7 th of the Month, you shall be charged Charity |

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| | <p>of PKR 2,500/- for every instalment which is paid after the due date. Example, if you make a payment on the 8th of the Month, you will owe your current instalment amount and an extra PKR 2,500/-.</p> <p>If you don't pay the current instalment and miss the next instalment date as well, you will be charged PKR 2,500/- again. All charges are subject to change and the client will be notified of any changes.</p> |
| Early Settlement | <p>To settle the outstanding financing amount early, you will need to request THFL and fill out an early settlement form. There are no charges for early settlement of your financing.</p> |