



Documentation Requirement	Original / Copy
Loan Application Form (LAF)	Original
Product Disclosure Sheet	Original
Valid CNIC of both applicant & Co-partner (where applicable)	Copy
2 passport size color Photographs of applicant & Co-partner (where applicable)	Original
Undertaking for first time homeowner	Original
Proof of allotment, transfer and/or Title Document of the property to be mortgaged (where available)	Copy
Direct Debit Authority (DDA) & Employer's certificate mentioning that payroll account maintenance shall continue with the lending Bank (where applicable)	
In case customer has informal sources of income, one of the following documents shall be required to assess customer based on proxy income or repayment surrogates, for example:	
<ul style="list-style-type: none"> <li>• Rent Agreement OR</li> <li>• Rent Payment declaration OR</li> <li>• Utility Bills OR</li> <li>• Telco Bill OR</li> <li>• School Fee Challan OR</li> <li>• Any other valid expense document (as per defined income proxy)</li> </ul>	Copy
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**Disclaimer:**

Bank shall obtain all required additional information and documents as the application progresses in line with internal / external policy & regulations.

Applicant(s) Signature: \_\_\_\_\_

Application Date: \_\_\_\_\_