



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)	
<p>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:</p> <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>	<p>Copy</p> <p>Original</p> <p>Copy</p> <p>Copy</p> <p>Copy</p> <p>Copy</p>

**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: \_\_\_\_\_