



Schedule of Charges

Effective Date: 01 January 2023

*All Fees are subject to taxes

Description	Fee / Rate	Details
General Processing Fees	PKR 3,750	Per Housing Finance Application
Home & Neighborhood / External Verification	At Actual	
Property Valuation	At Actual	
Income Estimation & Verification	At Actual	
BOQ Verification	At Actual	
Construction Verification	At Actual	
Profit Rate	<ul style="list-style-type: none">MPMG / G-MSS rates are governed as per the rules and guidance provided by the SBP.GharHo Standard benchmark is 1 Year KIBOR and the Profit Rate is: 1 Year KIBOR+ 4%.GharHo Step-Up benchmark is 3 Year PKRV and the Profit Rate is: 3 Year PKRV + "Spread" %	<p>See the Trellis Pricing Grid available on the website for details on the current Profit Rates.</p> <p>Under the MPMG, for cases disbursed upto June 2022, after the subsidy period ended, the rate of 1 Year KIBOR + 4% will be applicable.</p> <p>The Profit Rates for the GharHo Standard and GharHo Step-up are 3 year fixed rate plans. The "Spread" for the GharHo Step-up plan are detailed out in the Trellis pricing Grid for the current period and in the Offer Letter for future periods.</p>
Late Payment Charity	PKR 2,500	Charity of PKR 2,500/- for every instalment which is paid after the due date. If you don't pay the current instalment and miss the next instalment date as well, you will be charged an additional PKR 2,500.
Buy Out Price (Pre-Payment / Balloon Payment)	<ul style="list-style-type: none">MPMG has no Buy-Out Price Premium.GharHo Standard and GharHo Step-up Buy out (Pre-Payments) Premiums are applicable as follows:<ul style="list-style-type: none">Year 1 - 5%Year 2 to 5- 3.5%Years 5 to 8 - 2.5%	Balloon Payments reduces the number of instalments.



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	<ul style="list-style-type: none">• Year 8 to 10 - 1.75%• Year 10 Onwards - 0%• For GharHo 1.5% Prepayment premium to be charged in excess of the above premiums if BTF being availed by the customer for transferring the financing to another financial institution.• For both MPMG and GharHo, Balloon Payments can be made after 12 months of disbursement without any Premium. Minimum Balloon Payment allowed is 5% of the outstanding financing amount upto a maximum of 20% of the outstanding financing amount. Balloon Payments can only be made once a year.	
Property Takaful	Property Takaful up to the amount of financing, provided free of cost to the client.	Covers Fire & Allied Perils (The terms and Conditions of the Takaful Provider will apply)
Life Takaful	It is mandatory for the primary borrower to obtain Life Takaful through the Trellis preferred vendor. It is optional for each additional co-borrower. The contribution for Life Takaful is added on top of to the monthly EMI (Equal Monthly Instalment). In case the client does not qualify with Trellis' Takaful Vendor, the client must obtain Life Takaful from another reputable Life Takaful provider and designate Trellis as the beneficiary of the policy. The policy must always be kept active and valid. Evidence of which should be provided to Trellis on an annual basis.	Death or Total Permanent Disability Perils (The terms and Conditions of the Takaful Provider will apply)
Legal Services	At Actual	Only Lawyers on the Trellis Vendor Panel may be utilized for Stage 1 & Stage 2 Opinions and Title Document Verifications (Bank List Check, Genuineness Verifications, etc), and preparation and or/ registration of documents.