

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 colour 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)	Original
Proof of Business (stating ownership and length of business) for example: <ul style="list-style-type: none"> • Employment letter OR • Employment Certificate OR • Any valid documentary evidence from employer 	
Income Proof document (salary breakup and deductions to be clearly mentioned) for example: <ul style="list-style-type: none"> • Current Salary Slip OR • Salary Certificate • Account Maintenance Certificate along with last 6-month Bank statement with Salary Credits Notes: <ul style="list-style-type: none"> • Maximum of 60 days old salary slip & Bank Statement may be accepted • Online / e-salary slips are acceptable with positive verification • Original salary slip / e-slip does not require stamp or sign. 	Original / Copy Original Original

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: _____