

BIKE FINANCING

Meezan Consumer Ease provides pre-approved financing for both Chinese and Japanese Bikes of different brands / makes / manufacturers

Financing amount:	Cost of 1 unit of any Bike from offered products
Available variants:	Honda, Yamaha, Suzuki, Super Power, Power, Super Star
Down payment:	Atleast 15%
Financing tenure:	Chinese Bikes = 2 years and Japanese Bikes = 3 Years
Registration:	Either pay in first installment or spread on entire tenure
Takaful:	Compulsory (will be borne by the Bank)
Processing Fee:	NIL
Documentation charges:	At actual.
Collateral:	Bike in the name of the Bank
Shariah Mode:	Ijarah

Eligibility Criteria:

- Must be qualified for and has availed Mera Pakistan Mera Ghar from Meezan Bank.
- Aggregate monthly payments on all loans (including Mera Pakistan Mera Ghar, pre-approved Solar financing and Bike Ijarah under consideration) must not be more than 45% of monthly Net Income assessed by the Bank.
- Must have clean payment history as per Bureau reports.
- Not more than Two Bikes per customer.

*Terms and conditions also apply.

SOLAR REFINANCE

Meezan Bank offers pre-approved smart solar panel financing solution with Mera Pakistan Mera Ghar, enabling households to reduce dependence on the grid for energy requirements. Meezan Bank provides Shariah-compliant term financing facility at a highly subsidized rate of only 6% per annum for Solar Panels under State Bank of Pakistan's scheme Islamic Financing Facility for Renewable Energy (IFRE).

Financing amount:	Between PKR 100,000 to PKR 2,000,000.
Installation Capacity:	Upto 1MW
Approved vendors:	Nizam Energy Pvt Ltd, Zi Solar Pvt Ltd, Delta Power, Pantera Energy Pvt Ltd, EMCON Engineering, Creative Electronics Pvt Ltd, Adaptive Technologies Pvt Ltd, Premier Energy Pvt Ltd.
Down payment:	Atleast 15%
Profit rate:	6% per annum fixed
Financing tenure:	Between 1 to 5 years with monthly installments
Collateral:	Solar panel is marked HPA in favour of Meezan Bank
Shariah Mode:	Musawammah / Murabaha
Processing Fee:	NIL
Documentation charges:	At actual
Cost of ancillary items:	Meezan Bank will finance complete system (except Net metering)

Eligibility Criteria:

- Must be qualified for and has availed Mera Pakistan Mera Ghar from Meezan Bank.
- Aggregate monthly payments on all loans (including Mera Pakistan Mera Ghar, pre-approved Solar financing and Bike Ijarah under consideration) must not be more than 45% of Net Income assessed by the Bank.
- Must have clean payment history as per Bureau reports.
- Not more than 1 Unit of Solar system.

*Terms and conditions also apply.