

PROCEDURE/POLICY FOR RECONDITIONS CARS

1. The customer will visit, the desired car Importer/Dealer/Motor Coy, select the req car, and negotiate the fol with car dealer/coy:-
 - (a) **Price of the car.**
 - (b) **Warrantee/Guarantee.**
 - (c) **After sale svc/maint sp.**
 - (d) **Free maint svc etc.**
 - (e) **Dealer must provide original Auction Documents mentioning gde-5/4. Running of selected car should not be more than 65/70,000 Kms.**
 - (f) **Max 5 years old model (prior to current year)**
2. Once a/m aspects are finalized by the customer with Motor Coy/Dealer, he will render a mutually agreed Price Proforma, duly signed by both the parties to HP Div (Car Sec), CSD Head Office.
3. The customer will hand over Price Proforma to HP Div (Car Sec) who would calc Hire Purchase Price of the selected car alongwith monthly instls and info the customer about financial plan through an agreement.
4. The customer will fill in the normal HP Application Form and get signatures of surety alongwith Head of Dept/Unit/Fmn HQ. He would deposit Down Payment and att original Deposit Slip with the application form alongwith CNICs of himself, NOK, Surety and latest photo.
5. On receipt of Application Form, after scrutiny and verification of credit Down Payment, CSD Head Office will prep/issue Pay Order/Cheque in the name of Car Dealer/Motor Coy and will hand over to the customer for payment to Motor Coy/Dealer.
6. Leasing pd will range from 24 to 60 months.
7. HP Div will issue Del Order to the customer, who will take over del of the car from the Dealer/Supplier basing on Del Order of CSD HO (HP Div) Rwp. The customer will get his car registered within one month and provide copy of Registration Book to CSD HO. It will be join Regn in the name of "CSD and Customer".
8. Payment of monthly instls and insurance premium will be in accordance with existing SOPs.
9. Entitlement of provision of cars under HP Scheme as hitherto will remain valid in this case also.