EXPORT FINANCING RELATED PRODUCTS
(Islamic)

HABIBMETROPOLITAN BANK
[Subsidiary of Habib Bank AG Zurich]

EXPORT FINANCING PRODUCTS

1. **MURABAHA - USD/FE 25 EXPORT:**

   This is a short-term facility for purchasing raw materials, typically by the Bank on agreed terms, and is provided to importers and exporters for trade business facilitation.

2. **ISTISNA – EXPORT**

   A short-term facility extended to customers where the Bank orders to manufacture goods and makes the payment. After the delivery of the goods, the customer sells the goods as the Bank's agent. Mainly, the customers are exporters, and the goods are later exported.

3. **AL BAI – EXPORT:**

   A short-term financing facility for meeting the liquidity requirements of the customer. Here, the Bank purchases the finished goods of the customer. After taking delivery, the customer, as an agent of the bank, sells the goods to the market which are later exported.

EXPORT REFINANCE PRODUCTS

1. **ISLAMIC EXPORT REFINANCE FACILITY PART I & II UNDER MURABAHA:**

   A Murabaha facility provided to exporters for the purchase of raw material by the bank and onward sale to the customer. The SBP mechanism to support exporters is adopted.

2. **ISLAMIC EXPORT REFINANCE FACILITY PART I & II UNDER ISTISNA EXPORT (EXIM):**

   A short-term facility extended to customers based on Istisna as per SBP mechanism.

3. **ISLAMIC EXPORT REFINANCE FACILITY PART I & II UNDER AL BAI (EXIM):**

   A short-term facility extended to customers based on Al-Bai as per SBP mechanism.

4. **ISLAMIC EXPORT REFINANCE FACILITY PART I & II UNDER WORKING CAPITAL MUSHARAKAH (EXIM):**

   A short-term facility extended to customers based on Working Capital Musharakah as per SBP mechanism.

5. **ISLAMIC LONG TERM FINANCING FACILITY (EXIM):**

   A long-term facility extended to customers based on Diminishing Musharakah as per SBP mechanism.

6. **ISLAMIC EXPORT FINANCING SCHEME (SBP):**

   A short-term facility extended to customers as an alternative to Bill Discounting under Islamic modes as per SBP mechanism.