



بداية لتمويل المنازل

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المملكة العربية السعودية
طريق الملك فهد (جنوب)
الطابق 19، برج العبداء

Bidaya Home Finance

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Kingdom of Saudi Arabia
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1. An example of buying a first home of a Fixed Ijarah Product:

FIXED IJARAH PRODUCT			
Financing Details			
FTV %	90%	Property Purchase Price	SAR 2,000,000
APR %	5.00 %	Finance amount	SAR 1,800,000
Finance term	20 years	Profit rate (fixed or variable)	Fixed
Early settlement fees	SAR 20,972.49*	Monthly instalment	SAR 11,859.33
Type of payment	The principal amount and profit amount of the monthly installment		

Important points:

- The financing information mentioned above is only an example as the prices mentioned are subject to change according to the terms and conditions of each product.
- *The amounts due on early repayment reflect the profits of the first three months after the lapse of two years from the effectiveness of the contract (months 25, 26 and 27).



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2. An example of purchasing a first home of Variable Ijarah product (variable Ijarah):

2.1 - In the event that the SIBOR rate is (0.94%) at the time of obtaining the financing.

VARIABLE IJARAH PRODUCT			
Financing Details			
FTV	% 90	Property Purchase Price	SAR 1,000,000
APR %	% 5.82	Finance amount	SAR 900,000
Finance term	20 years	Profit rate (fixed or variable)	Variable
Early early settlement fees	*SAR 12,217.42	Monthly instalment	SAR 6,329.03
Type of payment	The principal amount and profit amount of the monthly installment		

2.2 - In the event that the SIBOR rate increases to (1.94%) after the completion of the 3-year installments, the monthly installment will be (SAR 7,026.62), and in the event that the rate of the SIBOR decreases to be (0.06%) after the completion of the 3-year installments, the monthly installment is (SAR 5,760.89).

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3. An example of purchasing a first home for Forward Ijarah (off-Plan) Product:

FORWARD IJARAH PRODUCT			
Financing Details			
FTV	% 90	Property Purchase Price	SAR 750,000
APR %	% 5.03	Finance amount	SAR 675,000
Finance term	20 years	Profit rate (fixed or variable)	Fixed
Early early settlement fees	SAR 7,865.06*	Monthly instalment	SAR 4,447.25
Type of payment	The principal amount and profit amount of the monthly installment		

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4. An example of purchasing a land (variable Ijarah):

4.1 - In the event that the SIBOR rate is (0.94%) at the time of obtaining the financing.

LAND FINANINGG PRODUCT			
Financing Details			
FTV	70%	Property Purchase Price	SAR 1,000,000
APR %	% 8.00	Finance amount	SAR 700,000
Finance term	15 years	Profit rate (fixed or variable)	Variable
Early early settlement fees	*SAR 12,784.36	Monthly instalment	SAR 6,661.31
Type of payment	The principal amount and profit amount of the monthly installment		

4.2 - In the event that the SIBOR rate increases to (1.94%) after the completion of the 3-year installments, the monthly installment will be (SAR 7,651.71), and in the event that the rate of the SIBOR decreases to be (0.06%) after the completion of the 3-year installments, the monthly installment is (SAR 6,511.93).

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5. An example of Buy and Lease Back product (variable Ijarah):

5.1 - In the event that the SIBOR rate is (0.94%) at the time of obtaining the financing.

BUY AND LEASE BACK PRODUCT			
Financing Details			
FTV	70%	Property Purchase Price	SAR 1,000,000
APR %	% 6.81	Finance amount	SAR 700,000
Finance term	20 years	Profit rate (fixed or variable)	Variable
Early early settlement fees	*SAR 11,221.47	Monthly instalment	SAR 5,330.87
Type of payment	The principal amount and profit amount of the monthly installment		

5.2 - In the event that the SIBOR rate increases to (1.94%) after the completion of the 3-year installments, the monthly installment will be (SAR, 6,021.60), and in the event that the rate of the SIBOR decreases to be (0.06%) after the completion of the 3-year installments, the monthly installment is (SAR 4,922.92).

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