بداية لتمويل المنازل
ص.ب ٩٣٨٩٨ الرياض ١٦٦٨٣
المملكة العربية السعودية
طريق الملك فهد (جنوب)
الطابق ١٩، برج الإبداع
هاتف: ٦٧٠٠ ٤٨٣ ١١ ٩٦٦+
فاكس: ٦٧٧٤ ٤٨٣ ١١ ٩٦٦+

Bidaya Home Finance
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1. **An example of buying a first home of a Fixed Ijarah Product:**

Fixed Ijarah Product				
FTV%	90%	Property Purchase Price	SAR	2,000,000.00
IRR%	5.36%	Finance Amount	SAR	1,800,000.00
APR%	5.39%	Profit Rate (Fixed or Variable)	Fixed	
Finance Term (Years)	20	Monthly Installment	SAR	12,240.08
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	22,571.90

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 (2.36%) at the time of obtaining the financing.

Variable Ijarah Product				
FTV%	90%	Property Purchase Price	SAR	3,000,000.00
IRR%	5.81%	Finance Amount	SAR	2,700,000.00
APR%	5.84%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	15	Monthly Installment	SAR	22,507.91
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	35,429.72

2.2 - In the event that the SIBOR rate increases to (3.36 %) after the completion of the 3-year installments, the monthly installment will be (SAR 25,507.33), and in the event that the rate of the SIBOR decreases to be (1.36%) after the completion of the 3-year installments, the monthly installment is (SAR 22,507.91).

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

Forward Ijarah Product				
FTV%	90%	Property Purchase Price	SAR	800,000.00
IRR%	5.12%	Finance Amount	SAR	720,000.00
APR%	5.23%	Profit Rate (Fixed or Variable)	Fixed	
Finance Term (Years)	15	Monthly Installment	SAR	5,738.82
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	8,279.44

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

4.1 - In the event that the SIBOR rate is (2.36%) at the time of obtaining the financing.

Land Financing Product				
FTV%	70%	Property Purchase Price	SAR	800,000.00
IRR%	9.25%	Finance Amount	SAR	560,000.00
APR%	9.43%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	12	Monthly Installment	SAR	6,452.08
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	11,534.24

4.2 - In the event that the SIBOR rate increases to (3.36%) after the completion of the 3-year installments, the monthly installment will be (SAR 6,773.56), and in the event that the rate of the SIBOR decreases to be (1.36%) after the completion of the 3-year installments, the monthly installment is (SAR 6,138.76).

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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 (1.00%) at the time of obtaining the financing.

Buy and Leaseback Product				
FTV%	70%	Property Purchase Price	SAR	1,200,000.00
IRR%	7.81%	Finance Amount	SAR	840,000.00
APR%	7.93%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	12	Monthly Installment	SAR	9,005.32
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	14,450.56

5.2 - In the event that the SIBOR rate increases to (3.36%) after the completion of the 3-year installments, the monthly installment will be (SAR 9,469.80), and in the event that the rate of the SIBOR decreases to be (1.36%) after the completion of the 3-year installments, the monthly installment is (SAR 8,553.56).

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