



بداية لتمويل المنازل

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المملكة العربية السعودية
طريق الملك فهد (جنوب)
الطابق ١٩، برج العبداء

Bidaya Home Finance

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Kingdom of Saudi Arabia
King Fahd Rd (South)
19th Floor, Al Ebd'a Tower

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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%	6.74%	Finance Amount	SAR	1,800,000.00
APR%	6.91%	Profit Rate (Fixed or Variable)	Fixed	
Finance Term (Years)	20	Monthly Installment	SAR	13,680
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	18,540

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 (5.71%) at the time of obtaining the financing.

Variable Ijarah Product				
FTV%	90%	Property Purchase Price	SAR	3,000,000.00
IRR%	%10.61	Finance Amount	SAR	2,700,000.00
APR%	%10.68	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	15	Monthly Installment	SAR	30,030.30
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	45,090.00

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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%	6.44%	Finance Amount	SAR	720,000.00
APR%	6.59%	Profit Rate (Fixed or Variable)	Fixed	
Finance Term (Years)	15	Monthly Installment	SAR	6,949.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	7,500.93

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

4.1 - In the event that the SIBOR rate is (5.71%) at the time of obtaining the financing.

Land financing				
FTV%	70%	Property Purchase Price	SAR	800,000.00
IRR%	10.61%	Finance Amount	SAR	560,000.00
APR%	10.72%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	12	Monthly Installment	SAR	10,010.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	13,361.66

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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 (5.71%) at the time of obtaining the financing.

Buy and Leaseback Product				
FTV%	70%	Property Purchase Price	SAR	1,200,000.00
IRR%	10.61%	Finance Amount	SAR	840,000.00
APR%	10.72%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	12	Monthly Installment	SAR	10,509.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	14,028

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