

بداية للتمويل

هاتف : ۲۰۰۰ ۳۸۳ ۱۱ ۱۲۳۰ ص.ب ۹۳۸۹۸ الریاض ۱۱۲۸۳ فاکس: ۲۷۷۶ ۳۸۳ ۱۱ ۱۲۳۰ المملکة العربیة السعودیة

طريق الملك فهد (جنوب) الطابق ۲ ، ۱۹ ، ۲ برج الإبداع

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> King Fahd Rd (South) 2nd,19th,20th Floor, Al Ebda'a Tower

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

Fixed Ijarah Product				
Finance to Value %	90%	Property Purchase Price	业2,000,000.00	
Down payment	生200,000	Finance Amount	上1,800,000.00	
APR%	7.57%	Profit Rate (Fixed or Variable)	Fixed	
Finance Term (Years)	20	Monthly Installment	上14,260.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业 31,124.00	

Important points:

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- *The amounts due on early settlement 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).

Classification: Public



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

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Variable Ijarah Product				
Finance to Value %	90%	Property Purchase Price	业3,000,000.00	
Down Payment	业300,000	Finance Amount	业 2,700,000.00	
APR%	11.60%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	15	Monthly Installment	业30,654.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业69,753.00	

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طريق الملك فهد (جنوب) الطابق ٢ ، ١٩ ، ٢٠ برج الإبداع

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

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Land Financing			
Finance to Value %	70%	Property Purchase Price	业800,000.00
Down Payment	业 240,000	Finance Amount	业560,000.00
APR%	11.80%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	业7,013.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	生13,986.00

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ىدانة للتمويل

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

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Buy and Leaseback Product				
Finance to Value %	70%	Property Purchase Price	业 1,200,000.00	
Down payment	No Down Payment	Finance Amount	业840,000.00	
APR%	11.72%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	12	Monthly Installment	业10,520.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业20,980.00	

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5. An example of purchasing ready unit for expat (variable ljarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Ready Unit for Expat Product				
Finance to Value %	80%	Property Purchase Price	业 1,500,000.00	
Down payment	非 300,000	Finance Amount	业 1,200,000.00	
APR%	12.17%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	15	Monthly Installment	业 13,980.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业 32,315.00	

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6. An example of purchasing commercial property (variable Ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

Commercial Property Financing				
Finance to Value %	75%	Property Purchase Price	业 4,000,000.00	
Down payment	业 1,000,000.00	Finance Amount	业 3,000,000.00	
APR%	11.61%	Profit Rate (Fixed or Variable)	Variable	
Finance Term (Years)	10	Monthly Installment	业 41,291.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	业 71,730.00	

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