## Short Term Tawaruq - Once

| Product | APR | Management Fees |
| :---: | :---: | :---: |
| Short Term Tawaruq - Once | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ |

## Examples

| Finance Amount (SAR)* | Finance Tenure | Cost of Finance (APR) | Management Fees | Management Fees (exclusive of VAT) Amount (SAR) | Monthly Instalment Amount (SAR)* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1,000,000 | 12 Months | 8\% | 2\% | 20,000 | 90,000 |
| 1,000,000 | 12 Months | 10\% | 4\% | 40,000 | 91,666 |
| 1,000,000 | 12 Months | 12\% | 3\% | 30,000 | 93,333 |

*The above table is an example, and the annual percentage rate varies according to the amount, maturity period and credit score for each client, bearing in mind that the monthly installment amount is variable in order to apply the profit margin on the remaining balance of the financing, as the amount of the original financing remains the same throughout the financing tenure without any change. However, the amount of the profit margin changes incrementally as the financing principal decreases.

## Medium Term Tawaruq - Once

| Product | APR | Management Fees |
| :---: | :---: | :---: |
| Medium Term Tawaruq - Once | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ |

## Examples

| Finance <br> Amount (SAR)* | Finance Tenure | Cost of Finance <br> (APR) | Management <br> Fees | Management Fees <br> (exclusive of VAT) <br> Amount (SAR) | Monthly <br> Instalment <br> Amount (SAR)* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $1,000,000$ | 18 Months | $8 \%$ | $2 \%$ | 20,000 | 62,222 |
| $1,000,000$ | 24 Months | $10 \%$ | $3 \%$ | 30,000 | 50,000 |
| $1,000,000$ | 36 Months | $12 \%$ | $4 \%$ | 40,000 | 37,777 |

* The above table is an example, and the annual percentage rate varies according to the amount, maturity period and credit score for each client, bearing in mind that the monthly installment amount is variable in order to apply the profit margin on the remaining balance of the financing, as the amount of the original financing remains the same throughout the financing tenure without any change. However, the amount of the profit margin changes incrementally as the financing principal decreases.

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## Short Term Tawaruq - Revolving

| Product | APR | Management Fees |
| :---: | :---: | :---: |
| Short Term Tawaruq - Revolving | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ |

## Examples

| Finance Amount (SAR)* | Finance Tenure | Payment Term | Payment Method | Cost of Finance (APR) | Management Fees (exclusive of VAT) Amount (SAR) | Management Fees Amount (SAR) | Instalment Amount (SAR)* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1,000,000 | 12 Months | 6 Months | 2 Payments Quarterly | 12\% | 2\% | 20,000 | 530,000 |
| 1,000,000 | 12 Months | 6 Months | Full Payment | 8\% | 3\% | 30,000 | 1,040,000 |
| 1,000,000 | 12 Months | 6 Months | Monthly | 10\% | 4.5\% | 45,000 | 175,000 |

*The above table is an example and the annual percentage rate; maturity period and credit score may vary for each customer.

## Letter of credits financing

| Product | APR | Management Fees | Cash Margin |
| :---: | :---: | :---: | :---: |
| Letter of Credits financing | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ | From $10 \%$ to $40 \%$ |

## Examples

| Finance <br> Amount <br> (SAR)* | Finance <br> Tenure | Payment <br> Term | Payment <br> Method | Cost of <br> Finance <br> (APR) | Cash <br> Insurance | Management <br> Fees | Management Fees <br> (exclusive of VAT) <br> Amount (SAR) | Instalment <br> Amount <br> (SAR)* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $1,000,000$ | 12 Months | 120 Days | Full Payment | $8 \%$ | $15 \%$ | $2 \%$ | 20,000 | $1,026,666$ |
| $1,000,000$ | 12 Months | 90 Days | Full Payment | $12 \%$ | $30 \%$ | $3 \%$ | 30,000 | $1,030,000$ |
| $1,000,000$ | 12 Months | 210 Days | Full Payment | $10 \%$ | $25 \%$ | $4 \%$ | 40,000 | $1,058,333$ |

* The above table is an example and the annual percentage rate, maturity period and credit score may vary for each customer.


## Islamic Overdraft

| Product | APR | Management Fees |
| :---: | :---: | :---: |
| Islamic Overdraft | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ |

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Examples

| Finance <br> Amount (SAR)* | Finance Tenure | Cost of Finance <br> (APR) | Management <br> Fees | Management Fees <br> (exclusive of VAT) <br> Amount (SAR) | Profit Amount <br> (SAR)* |
| :---: | :---: | :---: | :---: | :---: | :---: |
| $1,000,000$ | 12 Months | $8 \%$ | $2 \%$ | 20,000 | 80,000 |
| $1,000,000$ | 12 Months | $12 \%$ | $3 \%$ | 30,000 | 120,000 |
| $1,000,000$ | 12 Months | $10 \%$ | $4 \%$ | 40,000 | 100,000 |

* The above table is an example and the annual percentage rate, maturity period and credit score may vary for each customer. Also, The value of the profit margin is calculated on a daily basis based on outstanding amount and booked on monthly basis. There are no specific principles installments. However, principle amount must be settled at least once a year.

Contract Financing

| Product | APR | Management Fees |
| :---: | :---: | :---: |
| Contract Financing | From $8 \%$ to $14 \%$ | From $1.5 \%$ to $4.5 \%$ |

Examples

| Finance <br> Amount <br> (SAR)* | Finance | Penure | Payment <br> Term | Payment <br> Method | Cost of <br> Finance <br> (APR) | Management <br> Fees | Management Fees Instalment <br> (exclusive of VAT) <br> Amount (SAR) |
| :---: | :---: | :--- | :--- | :---: | :---: | :---: | :---: |
| $1,000,000$ | 12 Months | 120 Days | Full Payment | $12 \%$ | $2 \%$ | 20,000 | $1,026,666$ |
| (SAR)* |  |  |  |  |  |  |  |

*The above table is an example and the annual percentage rate; maturity period and credit score may vary for each customer

