

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 Amount (SAR)*	Finance Tenure	Cost of Finance (APR)	Management Fees	Management Fees (exclusive of VAT) Amount (SAR)	Monthly Instalment 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.

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 Amount (SAR)*	Finance Tenure	Payment Term	Payment Method	Cost of Finance (APR)	Cash Insurance	Management Fees	Management Fees (exclusive of VAT) Amount (SAR)	Instalment Amount (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%

Examples

Finance Amount (SAR)*	Finance Tenure	Cost of Finance (APR)	Management Fees	Management Fees (exclusive of VAT) Amount (SAR)	Profit Amount (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 Amount (SAR)*	Finance Tenure	Payment Term	Payment Method	Cost of Finance (APR)	Management Fees	Management Fees (exclusive of VAT) Amount (SAR)	Instalment Amount (SAR)*
1,000,000	12 Months	120 Days	Full Payment	12%	2%	20,000	1,026,666
1,000,000	12 Months	90 Days	Full Payment	8%	3%	30,000	1,019,999
1,000,000	18 Months	18 Months	Monthly	10%	4.5%	45,000	63,889

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