

طریق المبلکة العربیة السعودیة فاکس: ۲۰۱۲ ۲۵ ۲۱ ۱۱ ۵۸۳ ۱۷۷۶ العربیة السعودیة طریق المبلک فهد (جنوب) BIDAYA Finance P.O. Box 93898, Riyadh 11683 Kingdom of Saudi Arabia 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					
FTV%	90%	Property Purchase Price	SAR	2,000,000.00	
IRR%	7.08%	Finance Amount	SAR	1,800,000.00	
APR%	7.15%	Profit Rate (Fixed or Variable)		Fixed	
Finance Term (Years)	20	Monthly Installment	SAR	14,041.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	33,233.00	

- 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).



ة للتمويل

بداية للتمويل	ص.ب ۹۳۸۹۸ الرياض ۱۱٦۸ المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ۲ ، ۱۹، ۲۰ برج الإبداع	هاتف : ۲۷۰۰ ۳۵۱ ۱۱ ۲۹+ فاکس: ۱۷۷۶ ۳۸۳ ۱۱ ۲۹۹+
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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 (5.82%) at the time of obtaining the financing.

Variable Ijarah Product					
FTV%	90%	Property Purchase Price	SAR	3,000,000.00	
IRR%	%10.62	Finance Amount	SAR	2,700,000.00	
APR%	%10.68	Profit Rate (Fixed or Variable)		Variable	
Finance Term (Years)	15	Monthly Installment	SAR	30,046.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	67,136.00	

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بداية للتمويل	ص.ب ۹۳۸۹۸ الرياض ۱۱۸۳ ا المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ۲ ، ۱۹ ، ۲ برج الإبداع	هاتف : ۲۰۰۰ ۲۳ ۸۱۱ ۲۱۹+ فاکس: ۱۷۷۶ ۸۳۳ ۱۱ ۲۱۹+
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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%	6.69%	Finance Amount	SAR	720,000.00	
APR%	6.82%	Profit Rate (Fixed or Variable)		Fixed	
Finance Term (Years)	15	Monthly Installment	SAR	6,319.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	10,877.00	

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بداية للتمويل	ص.ب ۹۳۸۹۸ الرياض ۱۱۲۲ المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ۲ ، ۱۹، ۲۰ برج الإيداع	هاتف : ۲۷۰۰ ۳۱۷ ۱۱ ۲۹۱+ فاکس: ۲۷۷۴ ۳۸۳ ۱۱ ۲۹۱+
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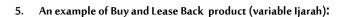
4. An example of purchasing a land (variable Ijarah):

4.1 - In the event that the SIBOR rate is (5.82%) at the time of obtaining the financing.

Land financing					
FTV%	70%	Property Purchase Price	SAR	800,000.00	
IRR%	10.62%	Finance Amount	SAR	560,000.00	
APR%	10.69%	Profit Rate (Fixed or Variable)		Variable	
Finance Term (Years)	12	Monthly Installment	SAR	6,894.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	13,434.00	

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بداية للتمويل	ص.ب ٩٣٨٩٨ الرياض ١١٦٨ المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ٢ ، ١٩، ٢٠ برج الإبداع	هاتف : ۲۷۰۰ ۳۸۳ ۱۱ ۲۹۹+ فاکس: ۲۷۷۶ ۳۸۳ ۱۱ ۲۹۹+
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5.1 - In the event that the SIBOR rate is (5.82%) at the time of obtaining the financing.

Buy and Leaseback Product					
FTV%	70%	Property Purchase Price	SAR	1,200,000.00	
IRR%	10.62%	Finance Amount	SAR	840,000.00	
APR%	10.70%	Profit Rate (Fixed or Variable)		Variable	
Finance Term (Years)	12	Monthly Installment	SAR	10,341.00	
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	20,451.00	

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Classification : Public

