

## 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
Down payment	SAR 200,000	Finance Amount	SAR	1,800,000.00
APR%	7.91%	Profit Rate (Fixed or Variable)		Fixed
Finance Term (Years)	20	Monthly Installment	SAR	14,599.90
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	32,676.00

- 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).



## بداية للتمويل

BIDAYA

بداية لل	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 ۱۱ ۲۹۱+
Finance	P.O. Box 93898, Riyadh 11683 Kingdom of Saudi Arabia King Fahd Rd (South)	<b>T</b> +966 11 483 6700 <b>F</b> +966 11 483 6774
2nd,19	th,20th Floor, Al Ebda'a Tower	

## 2. An example of purchasing a first home of Variable Ijarah product (variable Ijarah):

In the event that the SAIBOR rate is (6.18%) at the time of obtaining the financing.

Variable Ijarah Product				
FTV%	90%	Property Purchase Price	SAR	3,000,000.00
Down Payment	SAR 300,000	Finance Amount	SAR	2,700,000.00
APR%	11.59%	Profit Rate (Fixed or Variable)		Variable
Finance Term (Years)	15	Monthly Installment	SAR	30,654.22
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	46,443.31

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#### ۱۱۸ بد**ایة للتمویل** مونق

هاتف : ١٠ ٦٢ ٨٣ ١١ ١٢ ١٩٦+ ص.ب ٩٣٨٩ الرياض ١١٦٨٣ فاكس: ١٧٢٤ ٨٣ ١١ ٢٩٦٦+ المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ٢ ، ١٩ ، ٢ برج الإبداع

 BIDAYA Finance
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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
Down Payment	SAR 80,000	Finance Amount	SAR	720,000.00
APR%	7.79%	Profit Rate (Fixed or Variable)		Fixed
Finance Term (Years)	15	Monthly Installment	SAR	6,629.56
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	17,822.19

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# ة للتمويل

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

In the event that the SAIBOR rate is (6.18%) at the time of obtaining the financing.

Land financing				
FTV%	70%	Property Purchase Price	SAR	800,000.00
Down Payment	SAR 240,000	Finance Amount	SAR	560,000.00
APR%	11.79%	Profit Rate (Fixed or Variable)		Variable
Finance Term (Years)	12	Monthly Installment	SAR	7,013.28
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	10,940.64

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# ابة للتمويل.

بداية للتمويل	ص.ب ۹۳۸۹۸ الرياض ۱۱۲۲ المملكة العربية السعودية طريق الملك فهد (جنوب) الطابق ۲ ، ۱۹، ۲ برج الإيداع	هاتف : ۲۷۰۰ ۳۱۷ ۱۱ ۲۹۱+ فاکس: ۲۷۷۴ ۳۸۳ ۱۱ ۲۹۱+
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## 5. An example of Buy and Lease Back product (variable Ijarah):

In the event that the SAIBOR rate is (6.18%) at the time of obtaining the financing.

Buy and Leaseback Product				
FTV%	70%	Property Purchase Price	SAR	1,200,000.00
Down payment	No Down Payment	Finance Amount	SAR	840,000.00
APR%	11.72%	Profit Rate (Fixed or Variable)		Variable
Finance Term (Years)	12	Monthly Installment	SAR	10,519.92
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees	SAR	16,520.78

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