Financing Products Prices

SHL

شركة سهل للتمويل

SHL FINANCE COMPANY

Disclosure of financing products prices

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Please note that the calculator results and disclosure examples mentioned on the SHL finance website are considered, for example, and prices are subject to change for some customers in the event of influencing factors such as the customer's credit history and others. Prices are reviewed on the site and updated monthly if necessary. In addition, based on the instructions of the Central Bank of Saudi Arabia '**SAMA**', the following must be considered:

- The maximum financing amount is 90% of the property value for first home buyer
- The maximum financing amount is 85% of the property value for second home buyer
- The maximum amount of financing is 95% of the property value for the beneficiaries of the down payment support program from Real estate development fund 'REDF'.
- When early settlement, the first three months dividend is required to be paid after two years have passed since the beginning of the contract (months 25, 26 and 27).
- The instalment / rent payment is (origin + amount of term cost / rent).

** APR varies due to several factors such as duration and amount of financing

Eamples:

Consumer finance:

Finance Amount	Tenor (Years)	*Annual percentage rate	The monthly instalment amount
100,000	5 Years	**22.65%**	**2,667**

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

Ready units:

Financing of ready units (Murabaha):

Example 1: "First Home buyer'

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Fixed	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Land Finance (Murabaha):

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	70%	Fixed	12.60%	10	Funding Origin + Profit	9,931	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Financing of ready units (fixed IJARAH):

Example 1: "First Home buyer'

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Fixed	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Equity release (Fixed IJARAH):

Example 1: "First Home buyer'

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Fixed	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Equity release (Variable IJARAH):

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Variable	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Fixed rate for two years and then a variable rate based on the change in the Index price (SIBOR) rate, as in the following two examples:

- When the Index price (SIBOR) rate increases by 1%, the annual percentage rate becomes (10.21%), and the monthly instalment is (12,000)
- When the Index price (SIBOR) rate decreases by 1%, the annual percentage rate will be (8.21%), and the monthly instalment will be (11,021)

Off-plan (IJARAH):

Example:

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Fixed	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

The customer has two options to make payments / installments

Pay the full installments / instalments after signing the contract

Payment of profits in advance during the construction period of a building for the developer (projects for the Ministry of Housing)

Self-construction (MURABAHA):

Example 1: "First Home buyer'

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR	Terms	Payment type	Instalment amount monthly	Early settlement fees
1,000,000	90%	Fixed	12.55%	10	Funding Origin + Profit	12,769	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Commercial finance segment :

Examples:

Equity release for Commercial (Fixed IJARAH):

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR Semi-annual**	Terms	Payment type	Installment amount Semi-annual**	Installment amount Annually**	Early settlement fees
10,000,000	70%	Fixed	17.13%	5	Funding Origin + Profit	986,076	2,011,868	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Ready units

Equity release for Commercial (MURABAHA):

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR Semi-annual**	Terms	Payment type	Installment amount Semi-annual**	Installment amount Annually**	Early settlement fees
10,000,000	70%	Fixed	16.22%	7	Funding Origin + Profit	788,094	1,603,824	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

Land finance commercial (MURABAHA):

Market value for real estate	Loan ratio to value	Fixed profit rate or a variable	Annual percentage rate 'APR Semi-annual**	Terms	Payment type	Installment amount Semi-annual**	Installment amount Annually**	Early settlement fees
10,000,000	60%	Fixed	15.53%	10	Funding Origin + Profit	553,107	1,121,905	Paying dividends for 3 months in the future after 2 years from the start of the contract

Prices can change for some customers compared to the example above.

**** The possibility of payment (for instalments / payments) on a monthly / quarterly / semi-annual / annual basis.**

Definitions

- **The fixed income segment:** They are the segment of customers who receive their fixed income through salaries.
- **Commercial finance segment:** They are the segment of clients who receive their income through self-employment/private businesses or by owning assets and benefiting from their rentals.
- **Annual Profit Rate "APR":**
  It is the discount rate at which the present value of all installments and other payments owed by the beneficiary, which represents the total amount owed to be paid by the beneficiary, is equal to the present value of the payments of the finance amount available to the beneficiary, on the date on which the finance amount or the first payment thereof is available to the beneficiary (according to Article 81 From the Executive Regulations of the Finance Companies Control Law).
- **Index Price (SIBOR):**
  It means the prevailing price for lending between Saudi banks (**SIBOR**) as it appears in [the lessor inserts the source of the index price (Reuters, the lessor's website or others).

- **Amount of financing:** The amount of financing granted by the customer and confirmed in the customer contract - the financing entity.

- **Maturity:** The contractual maturity of the financing granted to the client and which is fixed in the budget, which is the final payment date for the loan and financing products on which the principal of the financing and all the accrued interests/profits are due.
- **Monthly Payment/Installment Amount:** The amount of the payment/installment that the customer must pay to the bank or finance company every month until the financing is fully paid.
- **Market value of the property:** the price negotiated between the buyer and seller in a commercial transaction, after fulfilling the evaluation criteria specified by the bank. The agreed price may not be equal to the current offer price or the amount of the last purchase offer for the property.
- **Loan to Value Ratio:** The ratio of loan provided by the bank or finance company to the value of the purchased property, which is determined as the market value of the property.
- **Payment type:** interest/profits only or interest/profits + principal or other.
- **Early settlement fees:** The fees that the customer must pay to the financing entity upon early repayment of the finance before the end of the credit facility's scheduled maturity period, also referred to as the payment penalty.