

Rules for disclosing the prices of financing products AlAmthal Financing Company

Products	Product Description
<u>Personal Finance Product for individuals (Tawarrug)</u>	<p>It is a personal finance product designed specifically for the individual sector to provide appropriate financing solutions with competitive profit margins and a flexible and easy payment program in compliance with Islamic Sharia.</p> <ul style="list-style-type: none"> - Minimum financing amount: 20 thousand Saudi riyaIs. - Financing limit: 200 thousand Saudi riyaIs.
<u>Automotive finance leasing product</u>	<p>The finance leasing product is a contract agreement between the lessor and the lessee that gives the tenant the right to use certain assets owned by the lessor for a certain period of time in exchange for monthly installments for a period of time to be agreed upon.</p> <ul style="list-style-type: none"> - Minimum financing amount: 20 thousand Saudi riyaIs. - Financing limit: 500 thousand Saudi riyaIs.
Special financing products for SMEs	
<u>Tawarrug product</u>	<p>It is a special and innovative program at Al-Amthal Company to provide financing solutions for micro, small and medium enterprises to obtain cash liquidity in accordance with the provisions of Islamic Sharia.</p> <ul style="list-style-type: none"> - Minimum financing amount: 20 thousand Saudi riyaIs. - Financing limit: 5 million Saudi riyaIs.
<u>Guaranteed finance product</u>	<p>The Saudi Central Bank (SAMA), in cooperation with the Small and Medium Enterprises Financing Guarantee Program (Guarantee), launched the secured financing program, by guaranteeing a rate of (95%) of the value of the financing granted according to the mechanisms approved within the Kafala program, with the aim of providing additional support and enhancing the creditworthiness of the micro-enterprises And small and medium enterprises and overcome the challenges of financing these enterprises.</p> <ul style="list-style-type: none"> - Minimum financing amount: 50 thousand Saudi riyaIs. - Financing limit: 5 million Saudi riyaIs.
<u>The Indirect Lending Initiative's Tawarrug Producer "Monshaat"</u>	<p>An initiative offered by the Public Authority for Small and Medium Enterprises as part of initiatives to stimulate the private sector, in cooperation with the Social Development Bank to provide low-cost loans to finance companies licensed by the Saudi Arabian Monetary Agency, which in turn provides financing solutions with competitive advantages for small and medium enterprises.</p> <ul style="list-style-type: none"> - Minimum financing amount: 20 thousand Saudi riyaIs. - Financing limit: 5 million Saudi riyaIs.

Terms and definitions:

Annual profit rate APR	is the discount rate in which the present value of all installments and other payments due to the beneficiary that represents the total amount due to be paid from the beneficiary is equal to the present value of the payments of the amount of financing available to the beneficiary, on the date when the financing amount or the first payment is available to the beneficiary
Funding amount	The amount of financing granted to the customer
Funding Duration	The contract period agreed between the two parties, which clarifies the date of the contract's start and end, with the parties' commitment to the terms of the contract.
Monthly repayment amount	The amount of the installment that the customer must pay to the company every month for the financing to be repaid.

Maturity	<p>- The contractual maturity of the funds recorded in the balance sheet granted to the customer: It is the final payment date for loan and financing products in which the principal repayment is due and all the interest / profits due.</p> <p>- Contractual maturity for savings products: It is the final payment date for savings products on which the principal and interest / profits owed to the customer are due to be paid.</p>
Payment Type:	Paying interest / profits only, or interest / profits, principal financing, or otherwise.
Early Payment Fee:	Fee that the customer must pay to the finance authority upon early settlement of the finance. Before the end of the scheduled maturity period of the credit facility, also referred to as payment fine.

Personal Finance Product for individuals (Tawarruq):

Explanatory Example 1:

Funding amount,	Financing Duration	Annual Percentage Rate	monthly repayment amount
SAR 150,000	4 Years	% 19.07	SAR 4,373.75

Explanatory Example 2:

Funding amount,	Financing Duration	Annual Percentage Rate	monthly repayment amount
SAR 100,000	4 Years	% 19.07	SAR 2,915.83

Explanatory Example 3:

Funding amount,	Financing Duration	Annual Percentage Rate	monthly repayment amount
SAR 50,000	3 Years	% 27.31	SAR 1,971.81

*APR annual rate may change based on change of financing amount and due date and subject to the credit rating of each customer.

* The administrative fee for personal financing for individuals (Tawaruq) 1% of the financing amount or 5,000 Saudi riyals, whichever is less.

* VAT is 15% of the amount of the administrative fee.

*Terms and conditions apply

Automotive finance leasing Product:

Explanatory Example 1:

Funding Type	Financing Amount	First payment	Financing Duration	Annual Percentage Rate	APR monthly installment
Cars	SAR 45,930	SAR 2420	2 years	% 11.57	SAR 2,361.27

Explanatory Example 2:

Funding Type	Financing Amount	First payment	Financing Duration	Annual Percentage Rate	APR monthly installment
Cars	SAR 38,000	SAR 2000	5 years	% 11.26	SAR 989.58

Explanatory Example 3:

Funding Type	Financing Amount	First payment	Financing Duration	Annual Percentage Rate	APR monthly installment
Cars	SAR 96,300	SAR 10,700	4 years	% 11.4	SAR 2952.75

*APR annual profit rate may change based on change in the financing amount and due date shown in the above table, and subject to the credit evaluation of each customer.

* The administrative fee for the car financial leasing product is 1% of the financing amount or SAR 5,000, whichever is less.

* VAT is 15% of the amount of the administrative fee.

*Terms and conditions apply

Special financing products for SMEs:

Explanatory Example 1:

Type of financing	Amount of financing / loan	Financing period	Annual percentage rate APR	Monthly installment
Tawarruq	SAR 2,100,000	4 years	% 18.13	SAR 60,357.50

Explanatory Example 2:

Type of financing	Amount of financing / loan	Financing period	Annual percentage rate APR	Monthly installment
Guaranteed finance product with a 6-month delay	SAR 500,000	Three years	% 6.59	SAR 18,666.66

Explanatory Example 3:

Type of financing	Amount of financing / loan	Financing period	Annual percentage rate APR	Monthly installment
Indirect lending initiative with "Monshaat"	SAR 300,000	Three years	% 19.37	SAR 10,820.83

Explanatory Example 4:

Type of financing	Amount of financing / loan	Financing period	Annual percentage rate APR	Monthly installment
Sell of points finance	SAR 300,000	18 Months	% 18.72	SAR 19,039.11

* APR annual profit rate may change based on change in the financing amount and due date shown in the above table, and subject to the credit evaluation of each customer.

* Special administrative fees for financing products for SMEs is from 0.5% to 3%.

* The administrative fee for the guaranteed financing product with a 6-month delay is 0%.

* VAT is 15% of the administrative fee amount.

*Terms and conditions apply