

Pricing table



Tenure (Months)	1	3	4	6	9	12	18	24	30	36
A Profit for Month*	0.00%	2.25%	2.25%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.25%
APR	0.00%	48.30%	51.78%	48.28%	50.14%	50.67%	50.38%	49.49%	48.45%	53.57%

*Base Rate mentioned, final rate will depend on the merchant where transaction has been conducted

B Annual maintenance fee	NIL
C Early Closure fee	NIL
D additional Profit if installment not paid on time**	NIL
E Late payment fee	SAR 100
F Cross-Border Transaction Fee	2.99%

**Do Note that the usual Tawarruq Profit as mentioned in pt A above will be charged with each installment

Post transaction, tenure can be selected before statement date

Statement date is the 1st of every month

Tenure of 1 month implies that customer needs to make full payment for the relevant transaction in the immediate Statement. This implies that customers will not be charged Profit (APR of 0%) for period from 21 days up to 51 days depending on date of transaction

Full Instalment amount as billed in statement needs to be paid, else late payment fee as mentioned in Pt E will be charged