



Loans Services Rates and Charges رسوم وأتعاب الخدمات للقروض

Interest Rates / Fees and Charges - Loans

معدلات الفائدة / الرسوم والأتعاب - القروض

Vehicle Loans			قروض المركبات
Interest Rate	Starting From 8% *		No VAT
Admin Fees (New Vehicles)**	0.5% to 1% on Principal or BD 150 to BD 200 whichever is higher *		Subject to 5% VAT
Admin Fees (Used Vehicles)**	0.5% to 1% on Principal or BD 150 to BD 200 whichever is higher * Plus BD 50 on each year of the loan tenor		Subject to 5% VAT
Life Insurance	Free	مجانا	Exempted

Indicative APR on Consumer Loans for an amount of BD 10,000 payable over 7 years period starts from 8.268%

Personal Loans			القروض الشخصية
Interest Rate	Starting From 11% *		No VAT
Administration Fees (New and Additional Loans)**	BD 200 to BD 300 * plus BD 0.200 to BD 0.400 for each 1,000 per month *		Subject to 5% VAT
Life Insurance	Free	مجانا	Exempted

Mortgage Loans			القروض العقارية
Interest Rate	Starting From 8% *		No VAT
Administration Fees (New & Additional Loans)**	1% - 2.5% on Principal Amount*		Subject to 5% VAT
Life Insurance	BD 0.425 for each 1,000 per month		Exempted

**All Administration Fees are subject to 5% Value Added Tax

Aftersales Services Fees & Charges

Loans			القروض
Loan Rescheduling Fees	1% of the principal or BD 100 whichever is higher		No VAT
Outstanding Letter (more than once a year)**	BD 10.500		Subject to 5% VAT
Liability Letter issued to Supreme Council for Women, Ministries or for Social Housing purpose	Free		No VAT
Loan Cancellation	BD 100		No VAT
Changing Payment Due Date	BD 15.750		Subject to 5% VAT
Loan Statement	BD 21		Subject to 5% VAT
Installment Delay	BD 10.500		Subject to 5% VAT
Release Issuance (within 6 months of the loan closure)	Free		No VAT
Release Issuance (after 6 months of the loan closure)	BD 5.250		Subject to 5% VAT
Release Re-issuance (at any time after the loan closure)	BD 5.250		Subject to 5% VAT
Audit confirmation	BD 31.500		Subject to 5% VAT
Release of Title Deed	As billed by the Third Party Services Provider		No VAT

Loan Early Settlement

المسداد المبكر للقرض

Vehicle and Personal Loans	1% of the outstanding Loan amount, Maximum BD 100	No VAT
Mortgage Loans	0.75% of the outstanding Loan amount, Maximum BD 200	No VAT
Private and Small Business Loans	1 to 3 months of interest	No VAT

* Depending on Risk Profile of Customer

** The Outstanding Letter is free only if the pensioner is requested to provide the Social Insurance Organization (SIO) with a credit report

All the fees mentioned are Subject to 5% Value Added Tax