- Examples of the annual profit rates for financing in the form of **Murabaha** to buy cars, furniture, electrical appliances, apartments, building materials, etc.

Profit Rates / starting from	Granting commission	Finance period / year	APR
4.25%		4	**9.33%**
4.50%	Without any Commissions or Fees	7	**9.62%**
5.50%		10	**11.16%**

Examples of the annual profit rates for financing in the Form of **IJARAH MUNTAHIA BITTAMLEEK** to buy Apartments, Houses, And Lands.

Profit Rates / starting from	Granting commission	Finance period / year	APR
4.25%		7	**8.90%**
4.50%	Without any Commissions or Fees	15	**8.61%**
5.00%		25	**8.62%**

Notes:

- Our bank does not charge credit granting or execution commission.
- The above profit rates are changeable, and depends on the customer credibility and financing period.
- The above profit rates for financing in the form of Murabaha are fixed during the financing period.
- Our bank has not raised the rates of return on our existing Ijarah Muntahia Bittamleek customers since granting them the finance.
- The effective annual percentage rate calculated above includes mutual insurance installments.
- The mutual insurance installments is calculated on the financing amount including profit for Murabaha finance.
- The mutual insurance installments for Ijarah Muntahia Bittamleek is calculated on the financing amount excluding Profit.
- The annual rate of mutual insurance is 0.5%, to be paid in installments over financing period.