

The Prices of Financing and Saving Products

Samba Credit Cards

Annual Percentage Rate (APR)	Credit Card Purchase Rate	Minimum Repayment Amount	Months Until Balance Repaid*
30%	2.5%	5%	53

* If only minimum repayment is made every month, then it will take almost 53 months to repay the full amount keeping in view compounded interest added each month.

Applicable Annual Percentage Rate is between 29.84% and 51.76% depending on the card type, based on credit limit equal to SR 10,000. Please refer to credit card terms & conditions on www.samba.com for specific card rate.

Personal Finance

* Terms and conditions apply. Management fees equivalent to 1% of the financed amount or SR 5,000 whichever is less (VAT of 15% applies to the fees). As an example:

SAUDI - Gov./Semi Gov./Retirees			
Loan/Finance Amount	Maturity in years	APR*	Monthly Payment Amount
100,000	5	3.05%	1,779.7

SAUDI – Private			
Loan/Finance Amount	Maturity in years	APR*	Monthly Payment Amount
100,000	5	3.53%	1,800

Expat			
Loan/Finance Amount	Maturity in years	APR*	Monthly Payment Amount
100,000	5	7.18%	1,958.33

* Annual percentage rate (APR) varies based on finance amount, installment, term to maturity and management fee from the above example and subject to credit scoring of each customer.

* Samba Financial Group is subject to the supervision and oversight of Saudi Arabian Monetary Agency.

- Samba financial calculator ([click here](#))

Home Finance

*Terms and conditions apply. Management fees equivalent to 1% of the financed amount or SR 5,000 whichever is less (VAT of 15% applies to the fees). As an example:

20 Years							
Property Market Value	Loan To Value Ratio	Fixed Or Variable Rate	APR*	In Maturity Years	Payment Type	Monthly Repayment Amount	Early Payment Charge
850,000.00	Up to 90%	Fixed	5.71%	20 Years	Principal And Term Cost	5843.75	Profit of future 3 Installments

10 Years							
Property Market Value	Loan To Value Ratio	Fixed Or Variable Rate	APR*	In Maturity Years	Payment Type	Monthly Repayment Amount	Early Payment Charge
850,000.00	Up to 90%	Fixed	4.84%	10 Years	Principal And Term Cost	8854.17	Profit of future 3 Installments

25 Years							
Property Market Value	Loan To Value Ratio	Fixed Or Variable Rate	APR*	In Maturity Years	Payment Type	Monthly Repayment Amount	Early Payment Charge

850,000.00	Up to 90%	Fixed	5.90%	25 Years	Principal And Term Cost	5312.50	Profit of future 3 Installments
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*APR may differ depending on the amount and maturity period different from the above example and subject to credit scoring of each customer.

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Thamarat Savings Account

Example for Thamarat Saving Account:

Minimum deposit Amount	Maturity in years	AER	Number of Withdrawals Permitted in the 1st Year	Number of Withdrawals Permitted in the 2nd Year
SAR 2000	6 Months and thereafter every quarter	Minimum 0.8* SAIBID Rate	2 online transfers	2 online transfers

Note: AER varies based on period of saving. SAIBID Rate is Saudi Arabia Interbank Bid Rate.

*Terms and Conditions apply.

Kafalah Program to support Small and Medium Enterprises

The following table represent the types of facilities and prices offered by Samba:

Nature of Facility	Max. Loan Tenor	Pricing	Interest/profit service	Principal Repayment
365 days	*SIBOR + 7% p.a	At maturity	Bullet repayment at maturity	General Working Capital
365 days	*SIBOR + 6% p.a	At maturity	Bullet repayment at maturity	Post Letter of Credit refinance / Project Progress Finance
5 years	*SIBOR + 8% p.a	Monthly /Quarterly	Installments monthly / quarterly	Term Loans
365 days	**Base Rate + 3% p.a	Monthly	***On demand	Overdraft facility

- The SIBOR Pricing is 2.09% as per 05-12-2019
- **Current Base Rate of the bank is 12%.
- *** Clean-up to be made on quarterly basis by maintaining credit balance for 4 consecutive days in main current account.
- Management Fee: Flat 3% on the Total Approved Facilities (TFA) to be paid immediately after signing the credit documentation.

Note: The above terms and pricing are indicative only which varies with Bank's internal credit rating and business profile of the customer