



Disclosure Rules for Financing Product Prices

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Introduction

This document aims to disclose the financing products offered by the leasing finance company in a clear and transparent manner, enabling customers to review the key details related to each product, understand the total cost of financing, and compare the available financing options prior to entering into a contract, in accordance with the relevant laws and regulations.

Scope of the Document

This document covers the following financing products:

- Leasing Finance
- Consumer Financing (Tawarruq)
- Consumer Financing (Murabaha)
- Small and Medium Enterprises (SME) Financing (Ijara – Murabaha – Tawarruq)

Definitions

Annual Percentage Rate (APR):

It is the rate that reflects the total annual cost of financing, and includes the cost of profit, fees, and expenses associated with the financing, in accordance with the approved methodology.

Financing Amount:

It is the total amount approved and granted to the customer under the financing contract, or the maximum amount available to the customer according to the product type and its terms and conditions.

Financing Term:

It is the period agreed upon in the financing contract, which starts from the effective date of the contract and ends on its termination date, during which the customer is obligated to repay the installments or due payments according to the specified schedule.

Administrative Fees:

These are the administrative fees and charges collected by the company in consideration for reviewing the application, processing it, and completing the procedures and services related to the financing product, in accordance with the company's approved policies and the relevant regulations.



Monthly Installment:

It is the amount that the customer is obligated to pay on a monthly or periodic basis in accordance with the repayment schedule approved in the financing contract. It includes the amounts due from the customer based on the product structure.

Total Repayment Amount:

It is the total amount that the customer is obligated to repay over the financing term, and includes the principal financing amount in addition to the cost of profit and any applicable fees or charges in accordance with the contract.

Down Payment:

It is the amount that may be required from the customer at the beginning of the contract, if applicable, and is considered part of the financial structure for certain products depending on their type and financing mechanism.

Balloon Payment:

It is a final payment that may be due at the end of the financing term for certain products, depending on the nature of the contract and the approved financial structure of the product.

Creditworthiness:

It is the result of evaluating the customer's financial and credit status in accordance with the company's internal policies. It is taken into consideration when determining the customer's eligibility, financing amount, pricing, and repayment term.

Customer:

It is the natural or legal person who benefits from one of the financing products offered by the company after fulfilling the required conditions and requirements.

Note:

The customer can utilize the financing calculators available on the company's official website to obtain estimated financing results.

Taajeerfin.com



Illustrative Examples

Car Leasing Financing Product:

| Type of Financing | Financing Amount | Financing Term | Annual Percentage Rate (APR) | Admin Fees | Balloon Payment | Monthly Installment |
|-------------------|------------------|----------------|------------------------------|--------------|-----------------|---------------------|
| Cars | 75,000 ج.د. | 5 Years | 16.34% | 0.5% | 35% | 1,490 ج.د. |
| Type of Financing | Financing Amount | Financing Term | Annual Percentage Rate (APR) | Down Payment | Balloon Payment | Monthly Installment |
| Cars | 100,000 ج.د. | 5 Years | 15.98% | 10% | 40% | 1,674 ج.د. |

*These calculators are approximate and are based on an assumed profit rate of 7%.

*The Annual Percentage Rate (APR) may vary depending on changes in the financing amount and the maturity date shown in the tables above, and is subject to each customer's credit assessment.

*The examples shown above include an estimated average insurance cost (3.5%), noting that the actual insurance value may vary based on the customer's profile

Consumer Financing Product (Tawarruq):

| Financing Amount | Financing Term | Annual Percentage Rate (APR) | Admin Fees | Monthly Installment |
|------------------|----------------|------------------------------|------------|---------------------|
| 50,000 ج.د. | 3 Years | 21.09% | 0.5% | 1,831 ج.د. |
| Financing Amount | Financing Term | Annual Percentage Rate (APR) | Admin Fees | Monthly Installment |
| 100,000 ج.د. | 5 Years | 19.46% | 0.5% | 2,522 ج.د. |

*These calculators are approximate and are based on an assumed profit rate of 10%.

*The Annual Percentage Rate (APR) may vary depending on changes in the financing amount and the maturity date shown in the tables above, and is subject to each customer's credit assessment.



Illustrative Examples

Consumer Financing Product (Murabaha):

| Financing Amount | Financing Term | Annual Percentage Rate (APR) | Admin Fees | Monthly Installment |
|------------------|----------------|------------------------------|------------|---------------------|
| 30,000 ج.د. | 2 Years | 22.39% | 0.5% | 1,531 ج.د. |

*These calculators are approximate and are based on an assumed profit rate of 10%.
 *The Annual Percentage Rate (APR) may vary depending on changes in the financing amount and the maturity date shown in the tables above, and is subject to each customer's credit assessment.

Small and Medium Enterprises (SME) Financing Product (Ijara – Murabaha – Tawarruq):

| Type of Financing | Financing Amount | Financing Term | Profit Rate | Down Payment | Balloon Payment | Monthly Installment |
|-------------------|------------------|----------------|-------------|--------------|-----------------|---------------------|
| Ijara | 150,000 ج.د. | 3 Years | 12% | 5% | 10% | 5,020 ج.د. |

| Type of Financing | Financing Amount | Financing Term | Profit Rate | Down Payment | Balloon Payment | Monthly Installment |
|-------------------|------------------|----------------|-------------|--------------|-----------------|---------------------|
| Murabaha | 100,000 ج.د. | 2 Years | 12% | 10% | - | 4,708 ج.د. |

| Type of Financing | Financing Amount | Financing Term | Profit Rate | Down Payment | Balloon Payment | Monthly Installment |
|-------------------|------------------|----------------|-------------|--------------|-----------------|---------------------|
| Tawarruq | 100,000 ج.د. | 3 Years | 12% | - | - | 3,819 ج.د. |

Terms and conditions apply.



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