

## A. Home Finance Profit Rates

Switch Over - Self Use Ready Property			
Salary/ Income AED '000	Pricing Structure	Salary Transfer - STL	N-STL
>=8 – 40	Fixed – 1yr	3.50%	4%
>=8 – 30	Subsequent Years	3 mth EIBOR + 2.75% (Min 3.75%)	3 month EIBOR + 3% (Min 4%)
>=30 – <40		3 mth EIBOR + 2.75% (Min 3.50%)	3 month EIBOR + 3% (Min 3.75%)
>=40 +	Fixed	3.25%	3.75%
	Subsequent Years	3 mth EIBOR + 2.75% (Min 3.50%)	3 month EIBOR + 3% (Min 3.50%)

Easy Buy - Self Use Ready Property			
Salary/ Income AED '000	Pricing Structure	Salary Transfer - STL	N-STL
>=8 – 40	Fixed – 1yr	3.50%	4%
>=8 – 30	Subsequent Years	3 mth EIBOR + 3% (Min 4%)	3 month EIBOR + 3.25% (Min 4.25%)
>=30 – <40		3 mth EIBOR + 3% (Min 3.75%)	3 month EIBOR + 3.25% (Min 4%)
>=40 +	Fixed	3.25%	3.75%
	Subsequent Years	3 mth EIBOR + 3% (Min 3.50%)	3 month EIBOR + 3.25% (Min 3.75%)

Refinance - Self Use Ready Property			
Salary/ Income AED '000	Pricing Structure	Salary Transfer - STL	N-STL
>=8 – 40	Fixed – 1yr	3.50%	4%
>=8 – 30	Subsequent Years	3 mth EIBOR + 3.15% (Min 4.25%)	3 month EIBOR + 3.35% (Min 4.50%)
>=30 – <40		3 mth EIBOR + 3.15% (Min 4%)	3 month EIBOR + 3.35% (Min 4.25%)
>=40 +	Fixed	3.25%	3.75%
	Subsequent Years	3 mth EIBOR + 3.15% (Min 3.75%)	3 month EIBOR + 3.35% (Min 4%)

Property Investment Finance – Ready Property		
Pricing Structure	Salary/ Income AED '000	Mass
Reliance on Salary	<40	3 mth EIBOR + 4% (Min 5.5%)
	>=40	3 mth EIBOR + 4% (Min 5%)
Property Management	<40	3 mth EIBOR + 4% (Min 6%)
	>=40	3 mth EIBOR + 4% (Min 5.5%)
Rental Collection	<40	3 mth EIBOR + 4% (Min 6.5%)
	>=40	3 mth EIBOR + 4% (Min 6%)

## B. Personal Finance Profit Rate (Flat Rate)

Salary/ Income AED '000	UAE Nationals	Salary/ Income AED '000	Expats
5K - 59.9K	3%	5K – 39.9K	4.65%
60K +	2.9%	40K – 79.9K	3.90%
-	-	80K +	3.40%

One year financing only		
Salary/ Income AED '000	UAE Nationals	Expats
5,000 - 39,999	3%	3.25%
40,000 +	2.90%	3.05%

## C. Auto Finance Profit Rates (Flat Rate)

UAE Nationals		
Segment	New Cars	Used Cars
Salaried individuals	2.25%	3.50%
Self Employed Individuals	3.50%	3.75%

Expats			
STL			
STL New Cars	Flat Rate	STL Used Cars	Flat Rate
45K+	2.40%	45K+	2.90%
30K - 45K	2.59%	30K - 45K	2.99%
15K - 30K	2.79%	15K - 30K	3.25%
5K - 15K (Expat)	3.25%		
Non - STL			
NSTL New Cars	Flat Rate	NSTL Used Cars	Flat Rate
45K+	2.71%	45K+	3.25%
30K - 45K	2.79%	30K - 45K (Expat)	3.50%
15K - 30K (Expat)	3.25%	15K - 30K (Expat)	3.75%
5K - 15K (Expat)	3.50%		