

# SCHEDULE OF FEES

## HOME FINANCE PRODUCTS

# SCHEDULE OF FEES - REAL ESTATE PRODUCTS

CONTENTS	HOME FINANCE - SELF USE PURPOSE (Inclusive of VAT)	HOME FINANCE- INVESTMENT PURPOSE (Inclusive of VAT)	CONSTRUCTION FINANCE (Inclusive of VAT)
Pre Approval Fees (Non - Refundable)	Max AED 1,050 (to be adjusted against the Documentation & Study Fee)	Max AED 5,250 (to be adjusted against the Documentation & Study Fee)	Max AED 1,050 (to be adjusted against the Documentation & Study Fee)
Documentation and Study Fees	1.05% of Finance Amount (Minimum AED 5,250 and Maximum AED 31,500)	1.05% of Finance Amount (Maximum AED 52,500)	1.05% of Finance Amount (Minimum AED 5,250 and Maximum AED 31,500)
	Switch Over: 0%	Switch Over: 0%	Switch Over: 0%
Revalidation / Renewal of Offer Letter	AED 525	AED 525	AED 525
Valuation Fees	AED 3,150		Initial Valuation: As specified by the Valuator Stage Valuation: As specified by the Valuator Final Valuation: As specified by the Valuator
Life Takaful Fee (per month)	0.017115% of the Outstanding Finance Amount	0.017115% of the Outstanding Finance Amount	0.017115% of the Outstanding Finance Amount
Registration Fees	Registration Fees: As specified by the Relevant Authorities.	Registration Fees: As specified by the Relevant Authorities.	Registration Fees: As specified by the Relevant Authorities.
	De-Registration Fees: As specified by the Relevant Authorities.	De-Registration Fees: As specified by the Relevant Authorities.	De-Registration Fees: As specified by the Relevant Authorities.
Copy of Any Documents	AED 105	AED 105	AED 105
Late Payment Fees - Each Missed Rental Payment (Payable to Charity)	AED 500 for Each Missed Rental Payment	AED 500 for Each Missed Rental Payment.	AED 500 for Each Missed Rental Payment.
No Liability Certificate	Free	AED 99.75	Free
Liability Letter	AED 89.25	AED 89.25	AED 89.25
Early Purchase Price	Total Outstanding of Fixed Element; plus %1.05 of the total outstanding of the Fixed Element (Max AED 10,500)	Total Outstanding of Fixed Element; plus %1.05 of the total outstanding of the Fixed Element (Max AED 10,500)	Total Outstanding of Fixed Element; plus %1.05 of the total outstanding of the Fixed Element (Max AED 10,500)
Replacement of Existing Post Dated Cheques or Standing Instructions with UAE Direct Debit Authority-DDA	Free	Free	Free

**Please Note:**

- Late payment amount collected will be donated on your behalf to charity under the supervision of the bank's Fatwa and Shariah Supervisory Board.
- For 24-Hour Assistance and enquiries, please contact our Call Centre on 600 52 22 29 or if you are outside the UAE, contact us on +971 2 635 60 20.

Disclaimer: "Al Hilal Bank, at its sole discretion, may amend the schedule of charges. Such amendments will be effected after two months from the date of communication by Al Hilal Bank. These amendments include the current applicable fees and charges or any other additional fees and charges which may be added later, pursuant to the Bank's policies and procedures."

All above fees/ charges displayed are inclusive of VAT.