

Interest Rates on Retail Loans

Product Name	Nominal Interest Rate
Housing Loan	8.5% Reducing
Land purchase loan	10% Reducing
Personal loan	12% Reducing
Auto loan (New)	10% Reducing or 5% Flat
Auto loan (Used)	11.5% Reducing or 6% Flat

Note:

*Interest Rates indicated above are for Retail loans only.

* Employees in TML companies' could be granted loans with preferable interest rates.

*Interests rate are being set based on Re-Discount Rate

*For further information please contact our call center at phone number

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The below table shows the effective interest Rate on Loans:

Loan Type	Explanatory example	Tenor /years	Nominal interest Rate	Monthly payment	Effective Interest Rate
Personal loan	Personal loan JOD 5000, 12% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	5	12%	JOD 112	13.54%
Personal loan	Personal loan JOD 5000, 12% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	4	12%	JOD 132	13.68%
Personal loan	Personal loan JOD 5000, 12% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	3	12%	JOD 167	13.92%
Personal loan	Personal loan JOD 5000, 12% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	2	12%	JOD 236	14.40%
Personal loan	Personal loan JOD 5000, 12% annual interest rate on reducing balance basis & 1% flat	1	12%	JOD 445	15.76%



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	commission for 1st year only.				
Housing loan	Housing loan JOD 25,000, 8.5% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	20	8.5%	JOD 219	9.47%
Housing loan	Housing loan JOD 25,000, 8.5% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	15	8.5%	JOD 248	9.54%
Housing loan	Housing loan JOD 25,000, 8.5% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	10	8.5%	JOD 312	9.66%
Housing loan	Housing loan JOD 25,000, 8.5% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	5	8.5%	JOD 514	9.98%
Auto loan (New)	Auto loan (New) JOD 15,000, 10% annual interest rate on reducing balance basis, and a 1% Flat commission for 1st year only.	7	10%	JOD 250	11.10%
Auto loan (New)	Auto loan (New) JOD 15,000, 10% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	5	10%	JOD 319	11.26%
Auto loan (New)	Auto loan (New) JOD 15,000, 10% annual interest rate on reducing balance basis, and a 1% flat commission for 1st year only	3	10%	JOD 485	11.64%
Auto loan (Used)	Auto loan (Used) JOD 15,000, 6% Flat Interest Rate and a 1% Flat commission for 1st year only.	5	6%(Flat)	JOD 325	12.04%
Auto loan (Used)	Auto loan (Used) JOD 15,000, 6% Flat Interest Rate and a 1% Flat commission for 1st year only.	4	6%(Flat)	JOD 388	12.33%
Auto loan (Used)	Auto loan (Used) JOD 15,000, 6% Flat Interest Rate and a 1% Flat commission for 1st year only.	3	6%(Flat)	JOD 491	12.65%

Evaluation and Re-evaluation Fees be borne by client depends on the mortgage type and distance



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