

Product Name	Nominal Interest Rate
Housing Loan	7.15% Reducing
Equity Release	7.15% Reducing
Personal loan	8.65% Reducing
Auto loan (New)	8.65% Reducing
Auto loan (Used)	9.65% Reducing

Note:

*Interest Rates indicated above are for Retail loans only.

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

*Interests rates are being set based on average overnight rate (interbank).

*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 10,000, 8.65% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	8	8.65%	JOD 145	9.47%
Housing loan	Housing loan JOD 25,000, 7.15% annual interest rate on reducing balance basis, & 1% flat commission for the 1st year	15	7.15%	JOD 228	7.71%
Auto loan (New)	Auto loan (New) JOD 15,000, 8.65% annual interest rate on reducing balance basis, and a 1% Flat commission for 1st year only.	7	8.65%	JOD 239	9.50%
Auto loan (Used)	Auto loan (Used) JOD 15,000, 9.65% annual interest rate on reducing balance basis, and a 1% Flat commission for 1st year only.	5	9.65%	JOD 316	10.69%

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