

### Interest Rates on Retail Loans

Product Name	Nominal Interest Rate
Housing Loan	8.5 % Reducing
Equity Release	8.5 % Reducing
Personal loan	10 % Reducing
Auto loan (New)	10% Reducing or 5% Flat
Auto loan (Used)	11% 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 rates are being set based on Re-Discount Rate

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

(+9626) 5608860

080022944

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, 10% annual interest rate on reducing balance basis & 1% flat commission for 1st year only.	8	10%	JOD 153	%11.04
Housing loan	Housing loan JOD 25,000, 8.5% annual interest rate on reducing balance basis, & 1% flat commission for the 1st year	15	8.5%	JOD 248	9.29%
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 251	11.11%
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%

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