



السعودية لتمويل المساكن
SAUDI HOME LOANS

SHL Products Prices

Products Prices

Last update 31 July 2021

Saudi Home Loans would like to declare that below price examples and calculator results are used for demonstration purposes, as prices may vary depending on some factors such as credit record etc. Prices are reviewed and updated on a monthly bases, if needed. Based on the instructions of Saudi Central Bank (SAMA), please consider the following:

- Maximum finance amount for 1st home buyer is 90% of the property's value.
- Maximum finance amount for 2nd home buyer is 85% of the property's value.
- Maximum finance amount for DPG beneficiaries is 95% of the property's value.
- In early settlement (after 2 years of contract effective date), customer is required to pay profits of the first 3 months.
- Installment/rental installment consists of (principle + profit).
- APR is varied due to number of factors such as loan amount and tenure.

Examples

1. Ready Units (Murabaha)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	90%	Fixed	5.08%	20 Years	Principle & Profit	SAR 5,887.50	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- 1st home buyer.

2. Lands (Murabaha)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	70%	Fixed	6.53%	15 Years	Principle & Profit	SAR 5,994.72	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.

3. Ready Units (Floating Ijarah)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	90%	Floating	6.84%	20 Years	Principle & Profit	SAR 6,742.5	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- 1st home buyer.
- Fixed rate for the 1st two years then the rate will be changed based on SIBOR rate, as demonstrated in below examples:

- If the SIBOR rate increased, the APR may reach (8.31%) and the EMI (SAR 7,492.50).
- If the SIBOR rate decreased, the APR may reach (5.30%) and the EMI (SAR 5,992.50).

4. Ready Units (Fixed Ijarah)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	90%	Fixed	5.08%	20 Years	Principle & Profit	SAR 5,887.50	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- 1st home buyer.

5. Equity Release (Fixed Ijarah)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	85%	Fixed	5.08%	20 Years	Principle & Profit	SAR 5,560.42	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- Ready units.

6. Equity Release (Floating Ijarah)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 1000,000	85%	Floating	8.32%	20 Years	Principle & Profit	7,076.25SAR	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- Fixed rate for the 1st two years then the rate will be changed based on SIBOR rate, as demonstrated in below examples:

- If the SIBOR rate increased, the APR may reach (9.74%) and the EMI (SAR 7,784.58).
- If the SIBOR rate decreased, the APR may reach (6.84%) and the EMI (SAR 6,367.92).

7. Off-plan (Forward Ijarah)

Property Purchase Price	Loan to Value (LTV)	Fixed or Floating Rate	Annual Profit Rate (APR)	Loan Term	Type of Payment	Monthly Installment	Early Settlement Fees
SAR 500,000	90%	Fixed	4.65%	20 Years	(Principle & profit) or only profit until the unit is constructed then (principle & profit) will be paid	SAR 2,831.25	Profits of the first 3 months

- Prices mentioned in the above example are subject to change based on different customer situations.
- Ready units.
- Down-payment options:
 - Pay total down payment portion at the time of contract
 - Pay it in phases as per the due date tranches payment to developer as a pro rata (MoH projects).