



Date: 1st January 2022

The table below reflects a comparison of products offered by the Islamic window "SIRAT" of Habib Bank AG Zurich (herein referred to as HBZ) along with the summary of the benefits, rates, fees, termination costs and risks of the financial product. The information provided here is indicative only and subject to change. Please refer to the detailed Key Facts Statement for each product for additional information.

Particulars	Auto Murabaha Finance	Ijara Finance
Product Benefits	Provides ownership of new/used vehicle with payment in monthly instalments	Provides financing for purchase of new property or existing owned property.
Eligible Customers	Salaried & Self Employed Individuals	Salaried & Self Employed Individuals
Product Pricing	Profit Rate*: Flat Rates starting from 3.50% Processing / Documentation Fees: 1% of Finance amount (min AED 500, maximum AED 2,500) Late Payment Fees (will be given as charity) : AED 200	Return Rate: Fixed Return Rates starting from 2.75% per annum. Follow on Variable Return Rates starting from 3.75% per annum (2.25% bank margin + 3m EIBOR) Processing / Documentation Fees: Varies by type of mortgage. Maximum of 1% of Finance Amount Late Payment Fees (will be given as charity): AED 500
Termination Costs	Early Settlement Fees (non-waived profit): 1% of outstanding Murabaha cost amount	Early Purchase fee (Full / Partial): 1% of outstanding amount. For Residential Mortgages, the maximum fees is capped to AED 10,000
Maximum Facility Amount	AED 600,000	AED 25,000,000
Maximum Tenor	60 months	240 months
Finance to Value (Indicative Range)	Upto 80% of the Vehicle Value	Upto 80% of Property Value
Collateral Required	New or Used Vehicles mortgaged to Bank	Property in UAE registered under the Bank name as Lessor and the Customer as Lessee.
Product Risks	<ol style="list-style-type: none"> <li>1. Non payment or delayed payments can result in a late payment fees (will be given as charity).</li> <li>2. Delays in payment can negatively impact the credit bureau rating</li> <li>3. The Bank can also foreclose the auto finance in case of non payment by seizing and foreclosing the vehicle</li> </ol>	<ol style="list-style-type: none"> <li>1. Non payment or delayed payments can result in a late payment fees (will be given as charity).</li> <li>2. Delays in payment can negatively impact the credit bureau rating</li> <li>3. Bank can also foreclose the Ijara facility resulting in a sale of property in case of extended non payment.</li> </ol>

\* Rates are quoted as flat rates for ease of reference only. The equivalent Annualised Percentage Rate is explained in the Key Facts Statement for Auto Murabaha Finance.