



بداية للتمويل

هاتف: ٠٠٩٦٦٣ ٤٨٣ ٦٧٧٤ فاكس: ٩٦٦٣ ٤٨٣ ٦٧٧٤
ص.ب ٩٩٨ الرياض ١١٦٨٣
المملكة العربية السعودية
طريق الملك فهد (جنوب)
الطابق ٢، ١٩، ٢٠ برج الابداع

BIDAYA Finance P.O. Box 93898, Riyadh 11683
Kingdom of Saudi Arabia
King Fahd Rd (South)
2nd,19th,20th Floor, Al Ebda'a Tower

T +966 11 483 6700
F +966 11 483 6774

1. An example of buying a first home of a Fixed Ijarah Product:

last update: 07/2025

Fixed Ijarah Product			
Finance to Value %	90%	Property Purchase Price	₦2,000,000.00
Down payment	₦200,000	Finance Amount	₦1,800,000.00
APR%	7.75%	Profit Rate (Fixed or Variable)	Fixed
Finance Term (Years)	20	Monthly Installment	₦14,435.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₦31,838.00

Important points:

- The financing information mentioned above is only an example as the prices mentioned are subject to change according to the terms and conditions of each product.
- *The amounts due on early settlement reflect the profits of the first three months after the lapse of two years from the effectiveness of the contract (months 25, 26 and 27).

Classification : Public



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بداية **لـ** P.O. Box 93898, Riyadh 11683
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طريق الملك فهد (جنوب)
الطابق ٢، ١٩، ٢٠ برج الابداع
هاتف: ٦٦٢ ٣٨٦ ١١١ ٥٦٦٦
فاكس: ٦٦٢ ٣٨٦ ١١١ ٥٦٦٧

2. An example of purchasing a first home of Variable Ijarah product:

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

last update: 07/2025

Variable Ijarah Product			
Finance to Value %	90%	Property Purchase Price	₦3,000,000.00
Down Payment	₦300,000	Finance Amount	₦2,700,000.00
APR%	10.73%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	15	Monthly Installment	₦29,346.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₦64,327.96

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المملكة العربية السعودية
طريق الملك فهد (جنوب)
الطابق ٢٩ ، برج الإيداع
فاسخ: +٩٦٦ ١١ ٤٨٣ ١٧٧٤
هاتف: +٩٦٦ ١١ ٤٨٣ ١٧٠٠

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3. An example of purchasing a land (variable ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

last update: 07/2025

Land Financing			
Finance to Value %	70%	Property Purchase Price	₣ 800,000.00
Down Payment	₣ 240,000	Finance Amount	₣ 560,000.00
APR%	10.94%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	₣ 6,757.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₣ 12,867.80

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Classification : **Public**

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4. An example of Buy and Lease Back product (variable Ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

last update: 07/2025

Buy and Leaseback Product			
Finance to Value %	70%	Property Purchase Price	₣ 1,200,000.00
Down payment	No Down Payment	Finance Amount	₣ 840,000.00
APR%	10.70%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	12	Monthly Installment	₣ 10,136.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₣ 19,301.69

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5. An example of purchasing ready unit for expat (variable Ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

last update: 07/2025

Ready Unit for Expat Product			
Finance to Value %	80%	Property Purchase Price	₼1,500,000.00
Down payment	₼300,000	Finance Amount	₼1,200,000.00
APR%	11.58%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	15	Monthly Installment	₼14,972.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₼29,601.21

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6. An example of purchasing commercial property (variable Ijarah):

In the event that the SAIBOR rate is (5.20%) at the time of obtaining the financing.

last update: 07/2025

Commercial Property Financing			
Finance to Value %	75%	Property Purchase Price	₦4,000,000.00
Down payment	₦1,000,000.00	Finance Amount	₦3,000,000.00
APR%	11.86%	Profit Rate (Fixed or Variable)	Variable
Finance Term (Years)	10	Monthly Installment	₦41,665.00
Type of Payment	The principal amount and profit amount of the monthly installment	Early Settlement Fees*	₦73,280.63

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