

Fee Structure

August 2007

| Category | Type of Service | Fees (in AED) | |
|---------------------------------------|--|--|--|
| Arrangement Fees* | Residential (on ready property) | | |
| | a. Fee on application | Up to 0.50% of finance value | |
| | b. Fee on acceptance of offer letter | Up to 0.75% of finance value | |
| | Commercial (on ready property) | | |
| | a. Fee on application | Up to 0.50% of finance value | |
| | b. Fee on acceptance of offer letter | Up to 1% of finance value | |
| Prepayment | Tamweel will recover the cost relating to pre payments while maintaining the following caps (residential/commercial) | | |
| | Ready property | Up to 1 year | More than 1 year |
| | a. Full settlement | Up to 4% of outstanding amount | Up to 2% of outstanding amount |
| | b. In case of buy out | Up to 5% of outstanding amount | Up to 5% of outstanding amount |
| | c. Partial settlement: • Up to 50% • Above 50% | Up to 2% of prepaid amount Up to 4% of prepaid amount | Up to 1% of prepaid amount Up to 2% of prepaid amount |
| | Under construction property | | |
| | a. Full settlement | Up to 4% of finance value | |
| | b. In case of buy out | Up to 5% of finance value | |
| | c. Partial settlement: • Up to 50% • Above 50% | Up to 3% of finance value Up to 4% of finance value | |
| Cancellations | a. Cancellation of application before approval: • Client initiated • Tamweel initiated | 50% refund of arrangement fees paid 1,000 of the arrangement fees to be retained and the remaining to be refunded | |
| | b. Cancellation of application after approval | No refund of arrangement fees | |
| | c. Application declined by Tamweel | 1,000 of the arrangement fees to be retained and the remaining to be refunded | |
| Takaful | a. Property Takaful | 0.04% of property value (paid annually) | |
| | b. Family Takaful | As specified by the policy provider Coverage of outstanding finance value | |
| Letters | a. Liability letter | 1,000 | |
| | b. Sublease approval | 500 | |
| | c. Clearance letter | 500 | |
| Revalidation of Offer Letter** | a. Offer letter renewal | 5,000 | |
| | b. Pre-approval renewal | 5,000 | |
| | c. Change in approval terms | 2,000 | |
| Bank Related Charges | a. Change in bank account | 1,000 | |
| | b. Replacement of cheque (for each instance) | 250 | |
| | c. Refund of standing instruction order | 250 | |
| | d. Cheque returned | 250 (per month, per cheque) | |
| Others | a. Deferment of installment | 250 (on internal approval) | |
| | b. Change in installment recovery dates | 250 | |
| | c. Change in payment mode (for each instance) | 250 | |
| | d. Permanent change in payment mode | 500 | |
| | e. Copy of statement of account | 200 | |
| | f. Copy of any document | 200 | |

Disclaimer: For special promotions a special fee structure may be applicable which will be communicated separately. All fees mentioned above are subject to change at Tamweel PJSC's discretion.

*For under construction properties an additional fee of AED 5,000 applies

**Subject to internal approval of the facility