

# Fee Structure

July 2011

Category	Type of Service	Fees (in AED)
Arrangement Fees*	Pre-Approval Fee	AED 1,000 non-refundable
	Property Specific Fee	1% of Finance Value <ul style="list-style-type: none"> <li>• Minimum Fee of AED 5,000</li> <li>• Maximum cap of AED 25,000</li> </ul> To be collected as below: <ul style="list-style-type: none"> <li>• 0.50% on Application Stage</li> <li>• 0.50% on Acceptance Stage</li> </ul>
Cancellations	Cancellation of application by the customer before approval	AED 1,000 of arrangement fee to be retained and remaining to be refunded
	Cancellation of application by the customer after approval	No refund of Arrangement Fee
	Application declined by Tamweel	AED 1,000 of arrangement fee to be retained and remaining to be refunded
Prepayment Fees	<i>Tamweel will recover the cost relating to pre payments while maintaining the following caps:</i>	
	<b>Ready Property</b>	
	Full Settlement	Up to 4% of Outstanding Finance
	In case of buy out	Up to 5% of Outstanding Finance
	Partial Settlement	Up to 2% of Prepaid Amount
	<b>Under construction Property</b>	
	Full Settlement	Up to 4% of Finance Value
	In case of buy out	Up to 5% of Finance Value
Partial Settlement	Up to 2% of Prepaid Amount	
Third Party Fees	<i>These are third party charges and are subject to change made by the service provider.</i>	
	Life Takaful	0.2772% p.a. of Outstanding Finance
	Property Takaful	0.0297% p.a. of Appraised Property Value
	Evaluation Fees	AED 2,500 non-refundable
Revalidation Fees	Offer Letter Renewal	AED 5,000
	Pre Approval Renewal	AED 5,000
	Change in Approval Terms	AED 2,000
Due Diligence and Document Processing Fees	Property Replacement (Swap)	AED 2,000
	Credit Adjustment	AED 1,000
	Remedial Solutions	AED 500
Letter Issuance	Liability Certificate	AED 1,000
	Clearance Letter	AED 500
	Request of Other Letters including but not limited to:	
	Sublease Approval Letter	AED 250
	NOC Request	
	Copy of Statement of Account	
	Copy of other documents	
Other Letters upon customer request		
Bank Related Charges	Change in Bank Account (initiated by customer)	AED 1,000
	Repayment Instrument Dishonored	AED 250 per instance
	Temporary change in Repayment Instrument (PDC / SIO)	AED 250 per instance
	Change in Rental recovery date	AED 250 per instance
	Deferment of Rental Payment Date	AED 250 per instance
	Permanent Change in Repayment Instrument	AED 25 per instance
	Temporary Change in Payment Mode	AED 250 per instance
Permanent Change in Payment Mode	AED 500	

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.