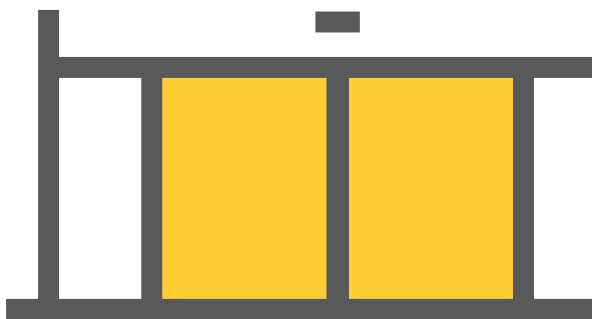


BANKING FEES AND CHARGES



البنك الأول
Alawal bank

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PERSONAL FINANCE FEES

Management Fee*	1% of finance amount, or 5000 SAR whichever is lower
Late Payment Fee	FREE

5% CHARGE ON PAYMENTS THAT APPLICABLE TO VAT:

- COMMISSION (IF ANY)
- PROPERTY OWNER PRICE
- PROPERTY EVALUATION FEES

Note: Additional fees may apply for any transaction above

* All fees and commissions payable are exclusive of value added tax. Any chargeable value added tax in respect of the aforementioned fee or commission shall be payable by the client together with and in addition to any sum agreed to be paid hereunder.

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