



## Examples on calculating APR for Montajat Afrad for current clients' new loans

Product Name	APR	Loan term in years	Loan Value	Interest	First Year Fee	Monthly Payment approximately
Personal loan with added interest for Retirees and private sector employees	11.35%	2	10000	9.750%	1%	470
	10.87%	4				257
	10.70%	6				186
	10.65%	7				166
	10.62%	8				152
Personal loan with added interest for the authorized private sector	12.70%	2	10000	11.350%	1%	478
	12.22%	4				264
	12.06%	6				193
	12.01%	7				173
Real estate loans	8.20%	5	20000	7.500%	1%	407
	8.05%	8				284
	7.99%	10				244
	7.92%	15				193
	7.88%	20				169
Product financing loans	Vendors bear the interest and clients bear the fee with a deduction of 1%	1	1000	0.000%	1%	83.33
		2				41.66
		3				27.77
Car loans	10.56%	2	10000	9.195%	1%	475
	10.08%	4				268
	9.91%	6				200
	9.83%	8				167
Accrued interest upon account statement	21.00%					

### Includes effective percentage rate:

- 1- First year fee
- 2- Mail fee for each payment
- 3- One Jordanian Dinar monthly for life insurance
- 4- One Jordanian Dinar for real estate loans

**Interest rate is linked to the Interbank price stated by the Central Bank and it shall increase or decrease in accordance with this price**

The above loan prices and examples are granted according to the specified policies of employers, each case might be solely studied if any cases are found to be in violation of such policies.