



## Late Payment Charges For Islamic Financing

### Previous 12 months rates

| Effective Date<br>Financing Period                 | 16/01/2025<br>to<br>15/02/2025 | 16/02/2025<br>to<br>15/03/2025 | 16/03/2025<br>to<br>15/04/2025 | 16/04/2025<br>to<br>15/05/2025 | 16/05/2025<br>to<br>15/06/2025 | 16/06/2025<br>to<br>15/07/2025 | 16/07/2025<br>to<br>15/08/2025 | 16/08/2025<br>to<br>15/09/2025 | 16/09/2025<br>to<br>15/10/2025 | 16/10/2025<br>to<br>15/11/2025 | 16/11/2025<br>to<br>15/12/2025 | 16/12/2025<br>to<br>15/01/2026 |
|----------------------------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| Prior To<br>Maturity Date <sup>1</sup>             | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          | 1.00%                          |
| After<br>Maturity Date <sup>2</sup>                | 3.04%                          | 3.02%                          | 3.03%                          | 3.03%                          | 3.03%                          | 3.02%                          | 3.02%                          | 2.82%                          | 2.76%                          | 2.77%                          | 2.75%                          | 2.76%                          |
| After Bank Obtained<br>Court Judgment <sup>3</sup> | 3.04%                          | 3.02%                          | 3.03%                          | 3.03%                          | 3.03%                          | 3.02%                          | 3.02%                          | 2.82%                          | 2.76%                          | 2.77%                          | 2.75%                          | 2.76%                          |

The late payment charges calculation is based on:

<sup>1</sup>the overdue instalments; *and/or* the outstanding balance in the case of default causing the facility to be cancelled or brought to court for judgment.

<sup>2</sup>the outstanding balance.

<sup>3</sup>the outstanding balance (excluding legal costs and late payment charges as stated in the judgment).