Late Payment Charges For Islamic Financing

Previous 12 months rates

Effective Date / Financing Period	16/11/2025 to 15/12/2025	16/12/2025 to 15/01/2026	16/01/2026 to 15/02/2026	16/02/2026 to 15/03/2026	16/03/2026 to 15/04/2026	16/04/2026 to 15/05/2026	16/05/2026 to 15/06/2026	16/06/2026 to 15/07/2026	16/07/2026 to 15/08/2026	16/08/2026 to 15/09/2026	16/09/2026 to 15/10/2026	16/10/2026 to 15/11/2026
Prior To Maturity Date[1]	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 Maturity Date[2]	2.75%	2.76%	2.77%	2.75%	2.75%	2.76%	2.75%	2.75%	2.76%	2.76%	2.75%	2.76%
After Bank Obtained Court Judgment[3]	2.75%	2.76%	2.77%	2.75%	2.75%	2.76%	2.75%	2.75%	2.76%	2.76%	2.75%	2.76%

The late payment charges calculation is based on:

[1]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.

[2]the outstanding balance.

[3]the outstanding balance (excluding legal costs and late payment charges as stated in the judgment).