

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	10.000%	1%	459
	10.87%	4				255
	10.70%	6				186
	10.66%	7				167
	10.62%	8				153
Personal loan with added interest for the authorized private sector	11.89%	2	10000	10.545%	1%	465
	11.42%	4				258
	11.25%	6				189
	11.20%	7				170
Real estate loans	7.95%	5	20000	7.250%	1%	400
	7.79%	8				277
	7.74%	10				237
	7.67%	15				184
	7.63%	20				160
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	9.49%	2	10000	8.145%	1%	470
	9.01%	4				246
	8.84%	6				177
	8.76%	8				143
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