

## Auto Lease Charge List

Fee Type		Fees
1	Processing Fee for Auto Lease*	1% of Finance Amount or SAR 5,000 (Whichever is Lower)
2	Registration Fee	As per Actual Charges
3	Extended Warranty	0-2 Years Tenor
		3-5 Years Tenor
<b>Life of Finance</b>		
Fee Type		Fees
4	Retrieve/Lost Key	SAR. 150
5	Delay in/not Returning the Spare Key (Based on Vehicle)	Up to SAR 5,000
6	Reissuance of Vehicle Registration Card (in case the card is lost )	SAR 200
7	Late Payment Fee per Month (Maximum 1 EMI)	SAR 150
8	Additional Driver	SAR 0
9	Renewal of Registration (Private)	As per actual charges
10	Renewal of Registration (Transport)	As per actual charges
11	Late Renewal (Expired Registration)	SAR 100 (per year)
12	International Driving Authorization	SAR 35
13	Early Ownership	The following 3 months profit from the time of settlement request + Third party cost (if non-refundable)
14	Lease Transfer	1% of Finance Amount or SAR 1,500 (Whichever is Lower)
<b>End of Finance</b>		
Fee Type		Fees
15	Transfer of Ownership Fee (Paid at Maturity / Early Settlement)	As per Actual Charges
16	Insurance Deductible	As per Policy
17	Traffic Violation (if Any)	As per Actual Charges
18	Repossession Fees	As per Actual Charges

### TREATMENT OF RETURNED CARS

#### (A) Return to Bank for New & Used cars:

#### One of the following options will apply based on the bank decisions

- 1) Will be subject to Auto Dealership appraisal/evaluation. If the quotation from dealership is less than the net receivable from customer, the customer will have to pay the difference amount between the receivable and evaluation from appraisal/evaluation. If the evaluation is equal or more than the current receivable, then the customer will not pay anything. The customer will also be asked to pay pending dues (if any).
- 2) The bank will sell the car to the Third party and the customer will pay the difference between the total remaining principal (at the time of returning the car) and the price in which the car is sold for.
- 3) Bank can allow the car to be leased to new customer.

#### (B) Return Car (with Buy-Back) 50/50 Scheme:

The car will be offered to the dealership to Buy-Back the car. The customer will pay the difference between the total receivable (at the time of returning the car) and the price offered by the dealership.

Could vary based on campaign features, dealer contribution, regulatory requirement etc.\*

#### Notes:

- 1) Insurance deductible rate as per the insurance policy and can change from time to time.
- 2) Extended Warranty is required if the warranty provided by the dealership does not cover the tenor of the lease.
- 3) The above charges are subject to change from time to time and customer will be required to pay the latest charges at that time.
- 4) All charges, commissions and fees are exclusive of Value Added Tax (VAT)
- 5) Customer will be charged VAT for non-Government fee.

Financing Type	Finance Amount	Tenor of Finance Years	Annual Profit Rate	Monthly Repayment Amount (SAR)	Residual Value (SAR)
Salary Transfer to Emirates NBD*	100,000	5	10.73%	1683	35,000
50/50 Financing**	100,000	2	13.32%	1034	100,000
Salary Transfer to another bank*	100,000	5	11.88%	1746	35,000

For vehicle prices at SAR 100,000 and 0% down payment\* For vehicle prices at SAR 200,000\*\*

The APR includes profit rate, insurance premium and management fee.

APR, Monthly Repayment Amount and Residual Values may vary subject to campaigns and Bank's Terms and Conditions

Please scan for  
Auto Lease financing  
examples

