



Late Payment Charges For Islamic Financing

Previous 12 months rates

Effective Date Financing Period	16/10/2023 to 15/11/2023	16/11/2023 to 15/12/2023	16/12/2023 to 15/01/2024	16/01/2024 to 15/02/2024	16/02/2024 to 15/03/2024	16/03/2024 to 15/04/2024	16/04/2024 to 15/05/2024	16/05/2024 to 15/06/2024	16/06/2024 to 15/07/2024	16/07/2024 to 15/08/2024	16/08/2024 to 15/09/2024	16/09/2024 to 15/10/2024
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	3.03%	3.01%	3.01%	3.01%	2.99%	3.00%	3.02%	3.02%	3.03%	3.08%	3.00%	3.03%
After Bank Obtained Court Judgment ³	3.03%	3.01%	3.01%	3.01%	2.99%	3.00%	3.02%	3.02%	3.03%	3.08%	3.00%	3.03%

The late payment charges calculation is based on:

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

²the outstanding balance.

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