



Asset Pricing and EIBOR/SOFR

Personal Loans		
Segment	Monthly Salary	Reducing Interest Rate per annum
HNW Segment	>=AED 80k	9.49%
Affluent Segment	AED 15k - AED 79.9k	10.49%
Mass Segment	< AED 15k	13.49%

Personal Finance		
Segment	Monthly Salary	Reducing Profit Rate per annum
HNW Segment	>=AED 80k	9.49%
Affluent Segment	AED 15k - AED 79.9k	10.49%
Mass Segment	< AED 15k	13.49%

Auto Loans - New & Used Cars		
Applicable for Salaried & Self Employed		
Segment	Monthly Income	Reducing Interest Rate per annum
HNW Segment	>=AED 80k	7.79%
Affluent Segment	AED 15k - AED 79.9k	8.49%
Mass Segment	< AED 15k	8.69%
Company	-	8.99%

Auto Finance - New & Used Cars		
Applicable for Salaried & Self Employed		
Segment	Monthly Income	Reducing Profit Rate per annum
HNW Segment	>=AED 80k	7.79%
Affluent Segment	AED 15k - AED 79.9k	8.49%
Mass Segment	< AED 15k	8.69%
Company	-	8.99%

Home Mortgage Loans - Reducing Rates		
Applicable for Salaried & Self Employed		
Segment	Monthly Income	Variable rates
HNW Segment	>=AED 80k	3m EIBOR + 3.29% margin Min 5.99%
Affluent Segment	AED 15k - AED 79.9k	3m EIBOR + 4.29% margin Min 6.99%
Mass Segment	< AED 15k	3m EIBOR + 5.29% margin Min 7.99%

Home Mortgage Finance - Reducing Rates		
Applicable for Salaried & Self Employed		
Segment	Monthly Income	Variable rates
HNW Segment	>=AED 80k	3m EIBOR + 3.29% margin Min 5.99%
Affluent Segment	AED 15k - AED 79.9k	3m EIBOR + 4.29% margin Min 6.99%
Mass Segment	< AED 15k	3m EIBOR + 5.29% margin Min 7.99%

Overdraft - Reducing Rate per annum			
Applicable for Salaried & Self Employed			
Segment	Monthly Sal	Salary Transfer/Non Salary Transfer	FD under Lien
HNW Segment	>=AED 80k	9.49%	FD + 1%
Affluent Segment	AED 15k - AED 79.9k	10.49%	FD + 1%
Mass Segment	< AED 15k	13.49%	FD + 1%

	as of 1st July'23
EIBOR - 3month	5.167%
SOFR - 3month	5.264%