

## Murabaha Plus Card Terms and Conditions

### Example of Annual Percentage Rate for Travel Pass Signature Card

Value of Financing		Fees and expenses:	Frequency	Total charges applicable for the entire finance period	Average Charges by Frequency	Annual Percentage Rate
Funding Amount	15,000	Annual Fee + VAT	Annually	575	575	52.27%
Annual Term Cost	35.9%					

### Example of an annual repayment schedule for Travel Pass Signature Card

Sr. No.	Installment Due Date (Monthly)	Principal Amount of Finance	Term Cost Amount	Cumulative principal finance amount	Cumulative Term Cost Amount	Total installment Amount (Payment)	The remaining of the principal finance amount	Annual Fee + VAT	Total charges	Total Paid Amount
0	1/1/2025	-	-	-	-	-	-	-	-	-
1	1/25/2025	(1,057)	(449)	(1,057)	(449)	(1,506)	13,943	-	-	1,506
2	2/25/2025	(1,089)	(417)	(2,146)	(866)	(1,506)	12,854	-	-	1,506
3	3/25/2025	(1,122)	(385)	(3,268)	(1,250)	(1,506)	11,732	-	-	1,506
4	4/25/2025	(1,155)	(351)	(4,423)	(1,601)	(1,506)	10,577	-	-	1,506
5	5/25/2025	(1,190)	(316)	(5,613)	(1,918)	(1,506)	9,387	-	-	1,506
6	6/25/2025	(1,225)	(281)	(6,838)	(2,199)	(1,506)	8,162	-	-	1,506
7	7/25/2025	(1,262)	(244)	(8,100)	(2,443)	(1,506)	6,900	-	-	1,506
8	8/25/2025	(1,300)	(206)	(9,400)	(2,649)	(1,506)	5,600	-	-	1,506
9	9/25/2025	(1,339)	(168)	(10,739)	(2,817)	(1,506)	4,261	-	-	1,506
10	10/25/2025	(1,379)	(127)	(12,118)	(2,944)	(1,506)	2,882	-	-	1,506
11	11/25/2025	(1,420)	(86)	(13,538)	(3,030)	(1,506)	1,462	-	-	1,506
12	12/25/2025	(1,462)	(44)	(15,000)	(3,074)	(1,506)	(0)	575	575	2,081

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