



Contract Number

Consumer Finance Contract Template (Individuals)



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Financing Contract Summary

Beneficiary Data

Beneficiary Full Name Contract Number
National ID/Resident ID Contract Date

Financing Data

Amount Payable Details Financing Formula
Finance Amount Annual Percentage Rate (APR)
(+) Total Finance Cost Amount Lease Contract Duration (Months)
Term cost ratio (profit) Number of installments
Term cost amount (profit) Monthly Installment Amount (SAR)
Administrative fees (excluding government taxes)* First instalment due date
(=) Total amount payable Last installment due date
Additional Notes*

* Insert the words «not applicable» if the clause in question does not apply to the contract.

Financing Contract Prominent Provisions

Article (4)	Funded Asset Data
Article (6) + Appendix No. (1)	Installment Payment Schedule
Article (8)	Implications of late payment of installments
Article (9)	Financing Contract Termination Procedures
Article (10)	Early Settlement Provisions
Article (16).	Beneficiary Death or Disability

Disclaimer: You must read the financing contract and its appendices and understand the terms and conditions in full, and reading this summary does not replace the contract, nor does it exempt from the obligations contained therein.

Signature of the beneficiary
acknowledging reading and receiving¹

Signature and stamp of the financier's
authorized signatory

¹ The signature can be made electronically via electronic channels using digital authentication.



Consumer Finance Contract

Contract Number

Contract Date

This contract was concluded in City² Day On AH corresponding to , between:

First: The First Party:

Financier Name

Licensed under

Unified Number for Non- Governmental Establishments

Date of commercial registration issuance

Place of commercial registration issuance

National Address

Contact details for the purpose of notifications

Contact details for the purpose of complaints and objections

Represented in signing by

Second: The Second Party:

Full beneficiary name

Nationality Date of birth ID Type

National ID/Resident ID Number Expiry date of National ID/Resident ID

Contact details for the purpose of notifications:

National Address Home phone (if applicable) Mobile Email (if applicable)

Third: Third Party (if any)*:

Sponsor Name

Amount of sponsorship amount

Sponsorship contract number Nationality Date of birth ID Type

National ID/Resident ID Number Expiry date of National ID/Resident ID

Contact details for the purpose of notifications:

National Address Home phone (if applicable) Mobile Email (if applicable)

2. The phrase «through electronic channels using digital certification» shall be inserted if the contract is concluded through the financier's electronic channels.
* Insert the words "not applicable" if the clause in question does not apply to the contract.

[The preamble clause shall be completed by the financier indicating the offer and acceptance of the conclusion of the contract and in accordance with its wording]

Article (1): Scope of the contract

1.1- The foregoing preamble in this Contract, the Financing Contract Summary, the contract appendices, and any statements, terms or representations agreed by the parties to be attached to this Contract shall be an integral part of the Contract.

1.2- Taking into account the nature of the license and the activities practiced by the financier, the provisions and rules of the Banking Control Law, the Financing Companies Control Law and its Executive Bylaws, and the instructions issued by the Saudi Central Bank shall apply to all that is not provided for in this contract, and in the event of a conflict between the provisions of the Contract and the provisions of the regulations and instructions, the provisions of the regulations and instructions shall prevail over others.

Article (2): Definitions and Interpretation

2.1- The following terms and expressions, wherever mentioned in this Contract, shall have the meanings assigned to each of them, unless the context otherwise requires:

Contract Consumer Financing Contract, which means this contract, and includes terms, conditions, exclusions, appendices and warranty documents (if any).

Parties The Financier, the Beneficiary, and the Guarantor (if any).

Guarantor (if any) The third party who undertook to perform all or some of the beneficiary's obligations arising from the contract in accordance with the provisions of the guarantee contract.

Funded Asset The asset whose data and specifications are mentioned in Article (4) of the Contract.

Installments Amounts to be paid in accordance with the provisions stipulated in Article (6) and Appendix No. (1) of the Contract.

Term cost (profit) The term value (profit) imposed on the beneficiary under the contract, and must be expressed in a fixed annual percentage of the amount of financing provided to the beneficiary.

Total financing cost All costs that the beneficiary is obligated to pay other than the amount of financing in accordance with the terms of the contract, including the term cost (profit), fees, commissions, administrative services costs and any expenses necessary to obtain financing.

Finance Amount The maximum or total amounts available to the beneficiary under the contract.

Total amount payable by beneficiary The amount of financing plus the total cost of financing.

Annual Percentage Rate (APR) The discount rate at which the present value of all installments and other payments due from the beneficiary, representing the total amount payable by the beneficiary, equals the present value of the installments of the financing amount available to the beneficiary on the date on which the financing amount (or the first payment thereof) is available to the beneficiary, which is calculated according to the formula stipulated in the instructions of the Saudi Central Bank.

Delay Notice A documented notice from the financier to the beneficiary stating that the beneficiary is late in paying any due installment on its due date for a certain period, and it is sent to the beneficiary in accordance with the mechanism set forth in Article (19) of the contract.

Default Notice A documented notice from the financier to the beneficiary stating that the beneficiary has failed to pay a certain number of installments, and it is sent to the beneficiary in accordance with the mechanism set forth in Article (19) of the contract.

Warranty documents (if any) Documents submitted by the beneficiary to the financier to guarantee the rights of the financier under the contract, which are referred to in Article (12) on guarantees and their substitutes.

Business day The day on which banks and financing companies operate in the Kingdom of Saudi Arabia, or the day on which government agencies work, in relation to registration, documentation and other work carried out by government agencies, and this does not include working days that are during the period of holidays and official holidays.

2.2- Interpretation:

In this contract, unless the context otherwise requires:

2.2.1- The title of the materials is intended for convenience of reference to those materials only.

2.2.2- **A reference to "article" or "appendix" is a reference to the article or appendix in this contract.**

2.2.3- Words in which the singular is referred are also meant to refer to the plural, and vice versa.

Article (3): Conclusion, Enforcement and Duration of the Contract

3.1- Contract ³ shall enter into force and shall commence on the date of H corresponding to , and continues until the fulfillment of the total amount payable by the beneficiary or otherwise agreed by the parties.

3.2- The obligations of each party under this contract shall remain in force until they are fulfilled, the contract is terminated or one of the other parties is reduced.

Article (4): Financed Asset

[This article shall be completed by the financier in a manner that clarifies the data and specifications of the financed asset, in the form of a table specifying – as a minimum – the type of the financed asset (e.g.: stocks/metals/commodities ... etc.), its quantity, costs and fees for its purchase, the name of the selling merchant (if applicable), and any data or information affecting or potentially influential relevant to the financed asset, with an indication of the terms of delivery and receipt of the financed asset or authorization/power of attorney to sell the financed asset according to the financing formula]

3. The contract period may not exceed (5) years or (60) months.

Article (5): Financial Obligations

5.1- Finance Amount SAR

5.2- Term cost (profit):

The term cost (profit) is fixed throughout the term of the contract at % of the financing amount, which is equal to SAR

5.3- Administrative Fees⁴ (excluding government taxes) %.

5.4- Annual Percentage Rate (APR) %.

5.5- Total amount payable by the beneficiary SAR

Installments (6): Premiums

6.1- Each installment of the total amount payable by the beneficiary is due on the day [insert today's date] of each Gregorian month or its equivalent in the Hijri date.

6.2- The installments details are as follows: Installment Amount SAR

First installment due date H (corresponding to).

Last installment due date H (corresponding to).

Appendix No. (1) of the contract includes a statement of the full monthly installments due by the beneficiary.

6.3- The beneficiary shall be obligated to pay the installments to the financier on a regular basis and at the agreed times in accordance with the installment payment schedule contained in Appendix (1) of the contract.

6.4- Without prejudice to clause (6.3) of this Article, the financier may remind the beneficiary of the date of payment of the monthly installment before its time via text messages or e-mail indicated in the contact detail for the purpose of the notices shown in the introduction of the contract, and remind him/her again after the installment is due.

6.5- If any amount is due from the beneficiary under this contract on a non-working day, the beneficiary may pay such amount on the working day immediately following it.

6.6- The financier may deduct the amount of the monthly installment – if the beneficiary grants the authorization to do so – on the due date, even if this is not on a working day⁵.

4- The financier shall specify the details of the administrative fees – including the fees for the purchase and sale of goods in the financing contract concluded in the form of Tawarruq – and the costs required from the beneficiary according to a schedule, and it must not exceed the amount of (5,000) SAR or (1%) of the financing amount, whichever is less, and the financier may include the phrase (not applicable) in the event that the contract is concluded without administrative fees.

5 The item may be deleted if the financing is not related to direct deduction or a standing order.

Article (7): Payment Methods

The beneficiary shall be obligated to pay the installments to the financier on their due date through one or more of the following methods⁶:

() A deposit or cash payment in one of the branches of the financier or a specified branch.

() Through the financier’s electronic payment platform.

() Through the SADAD system to the account

() the beneficiary’s authorization to the financier to deduct directly from his/her account No. At bank on the due date of the installments.

() the beneficiary’s authorization to the financier to deduct directly from his/her account No. At bank on the date of depositing the monthly salary.

() A deposit into the account of the financier whose data are listed below:

Bank Account Name
 Account Number (IBAN) SA

Article (8): Delay or Default in Payment

8.1- In the event that the beneficiary is (7) working days late in paying any installment due on the date of payment in whole or in part, the financier shall send a notice of delay to any of the addresses indicated in the contact details for the purpose of the notices shown in the introduction of the contract to the beneficiary (and to the guarantor, if any) indicating the beneficiary’s delay in payment and informing them of the obligation to pay immediately.

8.2- Subject to the provisions of clause (6.5) and (8.1) of the contract, the beneficiary shall be considered defaulting in the event that he/she is wholly or partially late in paying (5) consecutive or sporadic installments, and he/she shall be considered defaulting in the event that he fails wholly or partially to pay (3) consecutive installments or (5) separate installments on their due dates, and then the financier shall have the right to consider the beneficiary as defaulting and send a default notice to the beneficiary and (the guarantor, if any) to any of the addresses indicated in the contact details for the purpose of notifications. indicated in the introduction to the contract, with a period of payment not exceeding (30) calendar days from the date of notice

8.3- In the event that the beneficiary (or the guarantor, if any) does not correct the default within the period granted in the default notice, the financier may then consider this case as a case of breach of contract and shall be dealt with in accordance with Article (15) of the contract.

8.4- The financier shall have the right, when the beneficiary fails to pay, not to send the default notice to the beneficiary if one of the following two cases is met:

8.4.1- In the event of fraudulent activities by the beneficiary (or guarantor if any), which the financier must prove.

8.4.2- In the event of the beneficiary making procedures of selling or attempting to sell the financed goods whose ownership or mortgaged guarantee has been retained by the financier, without obtaining authorization from the financier⁷.

8.5- The failure of the financier to exercise any of their rights approved under this contract, or as approved by the relevant regulations and instructions, does not mean that the financier waives them.

⁷ The financier may delete item (8,4,2) if it is not included in the contract concluded with the beneficiary.

Article (9): Procedures for exercising the right to terminate the contract

9.1- Subject to the provisions of Article (10) of the Contract, the Beneficiary may terminate the Contract by providing the financier with a written notice (paper or electronic) to any of the addresses indicated in the contact data for the purpose of the notices shown in the introduction to the contract to the financier within a period of (10) days from the date of concluding the contract, and the financier may request documents proving that the conditions mentioned in clause (9.2) of this Article have not been met by the beneficiary.

9.2- The beneficiary shall not be entitled to exercise the right to terminate the contract if one of the following conditions is met:

9.2.1- If the beneficiary withdraws any part of the financing amount.

9.2.2- If the beneficiary uses any of the means of obtaining financing provided to him/her by the financier to obtain goods or services, including depositing shares in the beneficiary's portfolio, and the beneficiary's ownership or use of the funded asset.

9.3- In the event of terminating the contract under clause (9.1) of this Article, the financier may not impose any term cost (profit) or fees, or claim any commissions from the beneficiary.

Article (10): Early Repayment Provisions

10.1- The beneficiary may apply at any time for early repayment.

10.2- The financier shall have the right to claim the amounts mentioned below the beneficiary to be allowed to make full early repayment, which are as follows:

- a. The remaining amount of the financing amount.
- b. Reinvestment cost (profit), not exceeding the term cost (profit) of the three months installments following the last due installment before the beneficiary submits the application for early full payment according to the installment schedule contained in Appendix (1).
- c. The non-refundable expenses paid by the financier to a third party due to the contract that the financier must prove.

10.3- The beneficiary shall be obligated to pay the total early repayment amount due within (7) working days from the date of notification thereof, and the financier shall be obligated to issue a clearance letter to the beneficiary within a period not exceeding one working day, and seven working days for the client who obtained a credit card or monthly discount card, as stipulated in the instructions for the time periods for issuing a clearance letter and transferring debt, and updating his credit record with credit information companies.

Article (11): Administrative Costs and Fees

11.1- The beneficiary shall pay the administrative costs and fees agreed upon in Article (5) of the contract, provided that the total of such costs and administrative fees does not exceed the amount of (5,000) SAR or (1%) of the financing amount⁸, whichever is less, and this does not include government taxes.

11.2- The financier shall bear the costs and fees for which the contract stipulates their responsibility or the relevant regulations and instructions stipulate that they shall bear them.

Article (12): Guarantees and their substitutes

12.1- The beneficiary shall undertake to provide the financier with one or more of the following guarantees or their substitutes⁹:

- () Guarantee (according to the form approved by the financier).
- () Number promissory note.
- () Transfer salary to the financier.
- () Standing order or direct debit.
- () Other (if any), namely

12.2- The beneficiary shall submit all guarantee documents (if any) to the financier on the date specified in Article (3) of the contract.

Article (13): Pledges and Acknowledgments of the Beneficiary

13.1- The beneficiary shall undertake and acknowledge that the information, documents or documents provided by him/her to the financier for the purpose of conducting any searches or evaluations in order to enter into the contract are true, correct, accurate and not misleading.

13.2- The beneficiary shall undertake and acknowledge – in the event that the contract is concluded through electronic channels using digital certification¹⁰ – that the contract is signed electronically using digital certification, and he/she may not challenge or object to the contract or the validity of its conclusion on the basis that its implementation was electronic. The beneficiary shall also acknowledge the knowledge of the risks associated with this.

13.3- The beneficiary shall undertake and acknowledge that the obligations contained in the contract are valid and binding obligations and undertake to abide by them, and shall also acknowledge that the taxpayer’s books and entries are considered a conclusive and final proof of the validity of the amounts recorded in the financier’s records, and it is considered a legal argument to be considered at any time or in the event of a dispute between the parties, unless the beneficiary objects to them within (7) working days from the date of notification of their registration in the financier’s records.

13.4- The beneficiary shall undertake and acknowledge the continuation and validity of all guarantees or their substitutes (if any) provided by him/her to the financier until they fulfill all their obligations in accordance with the contract, and shall undertake in the event of a substantial decrease in the value of the guarantees provided by him/her or in a way that affects the rights of the financier resulting therefrom, as well as providing additional guarantees acceptable to the financier, taking into account the installments paid by the beneficiary until the time of the decrease in the value of the guarantees.

13.5- The beneficiary shall undertake and acknowledge that he/she will continue to have the salary transferred to the financier in the event of retirement or change of employer¹¹.

8 Administrative fees include fees for the purchase and sale of goods in the Tawarruq financing contract.

9 Not applicable if the financing is granted without collateral.

10 The clause is deleted if the contract is not concluded through electronic channels using digital certification.

11 The clause may be omitted if funding is not granted based on the transfer of salary to the financier (paragraph does not apply to finance companies).

13.6- The beneficiary shall undertake and acknowledge that the financial disclosure is free of any obligations or claims that he/she did not disclose to the financier - when requesting financing - that may directly and materially affect their ability to fulfill the financial obligations arising from this contract, and shall confirm his/her acceptance of the amount of the agreed installments, and shall undertake to notify the financier of any change that may occur in the future and materially affect his/her financial ability to fulfill his obligations in accordance with the contract.

13.7- The beneficiary shall undertake and acknowledge that he/she has not taken any action to declare bankruptcy or insolvency and no legal procedures have been taken against him/her to declare bankruptcy or insolvency.

13.8- The beneficiary shall be obliged to notify the financier upon becoming aware of any circumstances that may lead to the breach or termination of this contract, in addition to the steps taken to rectify the situation.

13.9- The foregoing declarations and undertakings shall be valid for the duration of the contract, and the beneficiary may not plead that they are limited to the time of signing the contract.

Article (14): The Financier Undertakings and Declarations

14.1- The financier shall undertake and acknowledge that the obligations contained in the contract are valid and binding obligations for him/her, and they shall undertake to abide by them.

14.2- The financier shall undertake and acknowledge that he/she has not taken any action to declare his/her bankruptcy or insolvency and no legal procedures have been taken against him/her to declare bankruptcy or insolvency.

14.3- The financier shall undertake and acknowledge that – prior to the conclusion of the contract – he/she will consider the status of the credit beneficiary accurately and clearly and the ability of the beneficiary to bear the credit obligations resulting from this contract.

14.4- The financier shall confirm their fairness, honesty and justice with the beneficiary at all stages of the relationship between them, and the financier's application of the best practices followed to preserve the rights of the beneficiary; and the financier shall be obligated to apply the regulations and instructions related to this contract.

14.5- The financier shall be obligated to protect the beneficiary's financial and personal information, maintain its privacy, and not use it except for specific professional and operational purposes, with the exception of what the financier discloses to the competent government agencies, or licensed non-governmental entities, to the extent necessary to fulfill their right in accordance with the relevant laws and controls.

14.6- The foregoing declarations and undertakings shall be valid for the duration of the contract, and the financier may not plead that they are limited to the time of signing the contract.

Article (15): Breach of Contract Provisions

15.1- The beneficiary shall be deemed to be in breach of the obligations under this contract in any of the following cases (each, referred to as a "breach"):

15.1.1- If the beneficiary fails to pay the due installments and does not correct the default within the period granted in the default notice in accordance with the provisions of delay or default in payment contained in Article (8) of the contract.

15.1.2- If the beneficiary substantially violates the terms and conditions contained in the contract, and does not correct such breach within the period stipulated in this contract, or within (30) days from the date the financier notifies the beneficiary of such a breach (in the absence of another period stipulated in this contract).

15.1.3- If any undertakings, representations or guarantees made under this contract prove to be materially invalid.

15.1.4- Upon the beneficiary declaring his/her insolvency or bankruptcy or when appointing a liquidator, administrative or judicial receiver, bankruptcy trustee or any position acting in the place of these tasks over all or some of the assets or business of the beneficiary or on the funded asset.

15.2- Without prejudice to the provisions of the relevant regulations and instructions, in the event of a breach, the financier may take any of the following:

15.2.1- Discuss and agree with the beneficiary to amend the contract period, payment dates, the amount of installments, or otherwise – when needed – to give the beneficiary an opportunity to correct the situation.

15.2.2- Agree with the beneficiary to submit a request for early full repayment in accordance with the provisions of early repayment contained in Article (10) of the contract.

15.2.3- Fulfillment of his/her rights under any of the guarantee documents in accordance with the applicable controls.

15.3- The beneficiary shall be entitled to all amounts that exceed the amount due to the financier in the event that the financier executes the guarantees and their substitutes (if any).

Article (16): Death or disability of the beneficiary

16.1- The beneficiary shall be exempted from the obligations under this contract in the event of death or total disability in accordance with the collection controls and procedures for individual customers issued by the Saudi Central Bank, and the beneficiary shall then be considered to have fully performed his/her obligations in accordance with the contract, and the financier shall be obligated to issue a clearance letter to the beneficiary or his/her heirs in accordance with the principles and rules for protecting customers of financial institutions issued by the Saudi Central Bank, and updating his/her credit record at the credit information company within the period specified under the relevant regulations and instructions.

16.2- In the event that death or total disability is one of the matters excluded from the exemption in accordance with the collection controls and procedures for individual customers issued by the Saudi Central Bank, then the contract shall be terminated and this case shall be dealt with in accordance with the provisions of the breach of contract contained in Article (15) of the contract or what the financier decides.

Article (17) Notarization of the contract

17.1- The financier shall have the right to document this contract and any of its annexes or guarantees and their substitutes (if any) with the competent authorities to guarantee its rights, and the beneficiary shall be granted the consent and what is necessary to enforce this right.

17.2- The financier shall bear the contract documentation fees (if any), and the beneficiary may not be charged for this.

Article (18) Amendment of Contract

The contract or any of its articles or clauses may not be amended after its conclusion.

Article (19) Notifications

19.1- All notifications sent from the financier to the beneficiary shall be in writing (paper or electronic) and shall be valid and binding, and they shall be sent during working days and times to any of the addresses indicated in the contact details for the purpose of the notices shown in the introduction to the contract. It is not assumed that the delay notice, default notice, or breach notice or are not supposed to be received or informed to the person to whom it is addressed until two working days from the date of their dispatch, provided that they are sent to the guarantor (if any).

19.2- The notifications sent by the beneficiary (or the guarantor, if any) shall be presumed to be delivered to the financier and be informed of their content, provided that they are sent during the working days and times and to one of the addresses indicated in the contact details for the purpose of the notices shown in the introduction to the contract; and if the e-mail is sent on a non-working day, or after (17:00) of a working day, it shall be assumed that it will reach the financier and be informed about its content on the next working day.

19.3- Each party shall immediately notify the other of any changes to its contact addresses, and any party that has failed or neglected to notify the other party of the change of its contact addresses, or one of them, may not be unable to know or not reach the other party.

Article (20) Miscellaneous Provisions

20.1- The beneficiary shall grant his/her consent to the financier – for the purposes of this contract and in accordance with the provisions of the relevant regulations and instructions – in order to collect and process information and data, including credit information and collect it to examine the beneficiary's credit record and verify his/her financial solvency, ability to pay and credit conduct. The beneficiary shall also grant his/her consent to establish a credit record in case he/she does not have a credit record, and to include his/her credit data in it with any of the entities licensed to practice credit information activity. The beneficiary shall also agree that the financier may provide and exchanges credit information related to this contract with any of the entities licensed to practice credit information activity.

20.2- The beneficiary shall grant his/her consent to the financier to communicate with the employer to obtain salary data and information and follow up with the entity in the event of any changes to the salary to know the reasons¹².

20.3- The financier shall be obligated to provide the beneficiary with a summary of the payment for this contract – upon request – to any of the addresses indicated in the contact details for the purpose of the notices shown in the introduction to the contract.

20.4- The financier shall be obliged, at the request of the beneficiary, to reschedule the indebtedness in the event that it is proven that the beneficiary's circumstances have changed (compulsory or optional), in accordance with the instructions issued by the Saudi Central Bank.

20.5- The invalidity, irregularity or unenforceability of any article of the contract shall not lead to the invalidity or unenforceability of the other articles of the contract, and the financier and the beneficiary shall correct any such invalidity.

¹²The item may be deleted if funding is not granted based on the transfer of salary to the financier.

20.6- In the event of an inquiry, dispute or complaint with the beneficiary, he/she shall submit a request to do so through the contact details for the purpose of complaints and objections described in the introduction to the contract, and the financier shall study the request and respond according to the procedures followed in such cases during the period specified in the instructions of the Saudi Central Bank.

20.7- The beneficiary shall be entitled to request a copy of the contract in English.

20.8- The Arabic language shall be the approved language of the contract, and in the event of a conflict between the Arabic text and the English text of any of the documents, the Arabic text shall prevail.

20.9- This contract¹³ and its appendices shall be in two identical original copies signed by the parties, and both the financier and the beneficiary shall receive a copy to act in accordance with its terms, undertakings and appendices.

Article (21) Applicable Law and Jurisdiction

21.1- This contract shall be subject to the laws in force in the Kingdom of Saudi Arabia, and shall be interpreted, enforced and adjudicated on claims arising therefrom.

21.2- Any dispute arising between the parties shall be settled amicably, and if the parties fail to resolve the dispute amicably within (15) working days from the date of its occurrence, any of the parties shall have the right to apply to the competent judicial authority to settle the dispute.

IN WITNESS WHEREOF, the financier and the beneficiary (and the guarantor, if any) signed this contract on the day indicated at the beginning thereof:

Financier Name	<input type="text"/>	Beneficiary	<input type="text"/>
Name	<input type="text"/>	Name	<input type="text"/>
Attribute	<input type="text"/>	Attribute	<input type="text"/>
Signature	<input type="text"/>	Signature	<input type="text"/>
		Guarantor (if any)	<input type="text"/>
		Name	<input type="text"/>
		Attribute	<input type="text"/>
		Signature	<input type="text"/>

¹³The clause shall be deleted if the contract is concluded through electronic channels using digital certification, provided that the beneficiary has an electronic copy of the contract.

Installment Payment Schedule

رقم العقد	عدد القساط		
مدة العقد بالشهر	مبلغ التمويل		
تاريخ ابتداء العقد	نسبة كلفة الأجل (الربح)		
تاريخ انتهاء العقد	مبلغ كلفة الأجل (الربح)		
الرسوم الإدارية*	(APR معدل النسبة السنوي)		
إجمالي المبلغ المستحق	مبلغ القسط الشهري		

* تدرج عبارة لا ينطبق إذا كان البند المعني لا ينطبق على العقد.

رقم القسط (الشهر)	تاريخ استحقاق القسط	اليوم	مبلغ القسط الشهري (ر.س)	مبلغ الأصل الممول من القسط الشهري (ر.س)	كلفة الأجل (الربح) من القسط الشهري (ر.س)	المتبقي من مبلغ التمويل	المتبقي من إجمالي المبلغ المستحق سداه