

Owner Occupied – Commodity Murabaha (Tawarruq) Home Finance / Ijarah Home Purchase Plan

KEY FEATURES

The rent is benchmarked against the KFH PLC Base Rate (currently 3.75%) which tracks the Bank of England base rate.

Current pricing as stated below is the KFH PLC Base Rate plus a profit margin. This is a variable rate and any change in the Bank of England base rate will be reflected by a change in the KFH PLC Base Rate within 1 calendar month or 30 days and you will be notified of the change accordingly.

Owner Occupied – Commodity Murabaha (Tawarruq) Home Finance / Ijarah Home Purchase Plan			
Amortizing (Profit & Cost Price / Rent and Acquisition Payment)			
Initial Rate	Product	Term	FTV
5.875%	2.125% Margin + KFH PLC Base Rate* (variable)	8 to 30 Years	Greater than 60% and less than or equal to 70%
5.70%	1.95% Margin + KFH PLC Base Rate* (variable)	8 to 30 Years	Greater than 50% and less than or equal to 60%
5.50%	1.75% Margin + KFH PLC Base Rate* (variable)	8 to 30 Years	Less than or equal to 50%

Rates are effective from and including 28 January 2026.

Please note that Ijarah Owner Occupied Home Purchase Plans are subject to regulation by the Financial Conduct Authority if you or certain of your close relatives live in the property.

With the above option you can:

- Finance available on either a Commodity Murabaha (Tawarruq) or Ijarah basis.
- Purchase either freehold or leasehold (50 years remaining at the end of the term of the Home Purchase Plan) residential property located in London and the Home Counties, over any period between 8 and 30 years.
- Rent the property from the Bank whilst making monthly payments towards the purchase of the property.
- For properties within Prime Central London (as determined by the Bank's valuer) and valued in excess of £1 million, finance up to a maximum of 70% of the property's value or purchase price, whichever is the lower. 65% for properties within Central London, Outer London and the Home Counties.
- Properties located elsewhere in England may be considered on a case-by-case basis.
- Suitable types of properties, location and maximum facility to value are at the Bank's discretion.
- Refinance (remortgage) from an existing standard interest-bearing mortgage or from an existing Islamic home finance product.
- Sell the property when you wish (Legal fee and admin fee might apply).
- Settle the outstanding balance and purchase the property from the Bank at any time (Legal fee and admin fee might apply).
- Available to employed and self-employed.
- Available to UK and Non-UK residents.
- Available to Trusts, legal corporate entities (special purpose vehicles) in the UK and abroad and UK partnerships.
- Minimum finance amount £250,000.
- Minimum age 18, maximum age at the end of the term of 80.
- Application fee of 0.75% payable based on the finance amount (an additional 0.25% will be payable if you are a portfolio landlord).
- No early payment charges.

Buildings Insurance

Lessee will be responsible for the maintenance of the property and ensuring that the property has appropriate building insurance in place before completion. As the registered owner of the property the Bank must either be joint insured under the policy or its interest should be endorsed on the policy. Finance will not be released until proof of a valid insurance cover is provided. For leasehold properties where the insurance is controlled by a landlord, you are required to promptly pay all the insurance premiums due.

Tenancy Agreement

The property must be let as a single private dwelling on an Assured Shorthold Tenancy basis. HMOs (House in Multiple Occupation), short term business lets, and holiday lets are not acceptable.

Please note:

KFH PLC Base Rate – means the Kuwait Finance House PLC Base Rate and is used as a benchmark for the pricing of the rent. Our Shariah Supervisory Board have stated that the KFH PLC Base Rate, which tracks the Bank of England base rate can be used as a benchmark for determining the rent in Ijarah. Additionally, the use of such a benchmark is for comparing market rates only and to ensure transparency between the two parties.

You may find that when the payments on your home purchase plan are reassessed due to a change in KFH PLC Base Rate, the amount may change either up or down because the payments are benchmarked against KFH PLC Base Rate.

To ensure you have the most up to date information available, please contact:

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Please Note: calls may be recorded for monitoring and training purposes.

Any offer of finance will be subject to the Bank's due diligence process. Terms and conditions of the above products are subject to change or may be withdrawn at any time at the Bank's discretion.

Please note companies within the KFH Group which do not carry out investment business in the UK are not subject to the provisions of the UK financial services legislation.

Accordingly, investors entering into investment agreements with such companies will not have the protection afforded by such legislation or the rules and regulations made under it, including the UK's Financial Services Compensation Scheme.

Kuwait Finance House PLC sells its Ijarah Home Purchase Plan suite of products on an advised basis; if you are uncertain about the suitability of our products, then you should consult an independent financial advisor.

Before agreeing to offer an Ijarah Home Purchase Plan, we will satisfy ourselves about the suitability of the application.

Kuwait Finance House PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Registration Number 131818. Registered in England and Wales (company number 00877859) the registered office is Kuwait Finance House PLC, 35 Portman Square, London, W1H 6LR. Telephone +44(0)2074876500. Fax +44(0)2074876974. www.uk.kfh.com. Member of the KFH group.

We promise to act in a way that helps your ability to make informed decisions in line with your needs and financial objectives. This document does not constitute advice and is not a recommendation to obtain a home purchase plan from Kuwait Finance House PLC.

AS A LAST RESORT YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP WITH YOUR PAYMENTS"