



AL RAYAN BANK



Banking you can believe in

Premier Banking

In the UK

alrayanbank.co.uk +44 129 889 0137



Premier Banking in the UK for GCC nationals and residents

If you would like to buy property in London or anywhere else in the UK, Masraf Al Rayan's UK subsidiary, Al Rayan Bank can help.

Al Rayan Bank are pioneers of Islamic finance in the UK and offer a range of award-winning banking products.

Under the ownership of Masraf Al Rayan, Al Rayan Bank can help citizens and residents of Qatar and other Gulf Cooperation Council (GCC) countries to buy a home, an investment property or help build up an investment portfolio in the UK in a Sharia compliant way.

Our service

With Premier Banking, you are only a call away from speaking with your dedicated Relationship Manager who will work with you to understand your position and financial aspirations.

Their role is to anticipate and understand your needs and to help you achieve your immediate and long-term wealth goals. Your Relationship Manager is at your service: simply call, or make an appointment for a face-to-face meeting.

Local market expertise

If you're buying a property in London, or elsewhere in the UK, it's important to choose a financial partner with a detailed understanding of the local market.

Your dedicated Relationship Manager from Al Rayan Bank will guide you at every stage. We have a decade of experience in the UK property market, which will be at your disposal for your real estate requirements.





UK Headquarters

We have recently invested in a new flagship headquarters in London's West End as part of our commitment to our customers.

This new flagship headquarters of our Bank, which is a short walk from Bond Street Station, will house our key business departments under one roof, giving our GCC customers a seamless Premier Banking experience.

Within this office, we will be able to meet all of the needs of our GCC customers in terms of Commercial Property Finance, Home Purchase Plans, savings products, and Current Accounts.



Home Purchase Plan Premier (HPPP)

The HPPP is available to overseas residents who are citizens of any countries not affiliated to the UK and European Economic Area (EEA).

Features and benefits

- ▶ Rental rate: negotiable
- ▶ Finance to Value (FTV): up to 75%
- ▶ Minimum Property value: £400,000
- ▶ Minimum age of applicant: 21 years
- ▶ **Additional acquisition payments:** Additional acquisition payments can be made in the month of each rent review
- ▶ **Settlement:** The customer has the option to sell the property at any time without any penalties, subject to an applicable administration fee
- ▶ **Legal title:** For HPPs in England & Wales, Al Rayan Bank holds the legal title until all acquisition payments have been made



Commercial Property Finance

Purchasing, releasing additional capital or refinancing a business property is one of the most important decisions a business will make.

Whether you are looking for a Sharia compliant option, the chance to route your business with an ethically minded partner, or simply appreciate the benefits of excellent personal service and a great value product, Al Rayan Bank has the solution.

Features and benefits

- ▶ Negotiable rental/profit rate
- ▶ FTV up to 75%
- ▶ Minimum finance value £2.5 million
- ▶ Rent/Profit only option available
- ▶ Freehold and leasehold properties
- ▶ Available for purchasing, refinancing and the release of additional capital
- ▶ Choice of payment terms
- ▶ Additional lump sum payments are allowed in specified periods



Fixed Term Deposits

Fixed term deposit accounts are suitable for customers who want to earn the highest rate of expected profit (agreed at the outset) and are willing to lock their money away for a fixed period of time.

Features and benefits

- ▶ Minimum deposit: £5,000
- ▶ Profits are calculated and paid quarterly. You can retain your profit to be reinvested with your original invested amount or take your profit as income
- ▶ No access to your monies during selected term



Wakala Treasury Deposits

A Wakala Treasury Deposit Account generates competitive returns for large, bespoke investments.

Features and benefits

- ▶ Only available for Premier or Commercial customers
- ▶ Minimum deposit of £250,000. Available in Pounds Sterling and US Dollars (the minimum amount for foreign currency deposits should be an equivalent value of £250,000, calculated using the currency exchange rate on the date of the deposit)
- ▶ Profits calculated monthly and paid on maturity
- ▶ You will not be able to terminate the agreement, add or withdraw funds before the maturity date

Current Account

Available for

- ▶ GCC nationals or residents of the GCC
- ▶ High net worth or ultra-high net worth individuals

Features and benefits

- ▶ £20,000 daily purchase limit on debit card
- ▶ £750 ATM daily cash withdrawal limit
- ▶ Dedicated Relationship Manager, fluent in Arabic and experienced in Islamic banking
- ▶ Digital and Telephone Banking
- ▶ Access to the flagship Al Rayan Bank Knightsbridge office

Account fees

- ▶ The monthly fee will be £20 per month per current account
- ▶ No monthly fee if you hold at least £50,000 on deposit with Al Rayan Bank (UK) or if you are a Home Purchase Plan Premier customer

Instant Access Savings

Al Rayan Bank's instant access savings accounts allow you to earn a competitive return on your savings whilst giving you the flexibility to access your money whenever you need it.

Features and benefits

- ▶ Minimum deposit: £5,000
- ▶ Profits are calculated and paid monthly



Notice Accounts

Al Rayan Bank's notice access savings accounts pay a higher rate of expected profit than our instant access savings accounts.

Key features

- ▶ Minimum deposit: £2,500
- ▶ Profits are calculated and paid monthly
- ▶ Notice required on withdrawal



Documents required

Proof of ID

- ▶ Valid passport with Visa/Multi visit visa

Proof of address

- ▶ Government Issued ID Card
- ▶ Bank statement within last three months
- ▶ Utility bill

Further documents

- ▶ Employed customers – Pay slips/evidence of salary
- ▶ Self-employed – 2 years' accounts
- ▶ Property owner – Title deeds and tenancy agreements
- ▶ Bank statements (for the last four months) to confirm salary credits, dividends and rental income
- ▶ Background and profile of customers
- ▶ Evidence and explanation of source of funds and source of wealth

Important information

- ▶ All documents will need to be certified and translated into English
- ▶ We may request further documents and information during the review



If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit www.alrayanbank.co.uk/fscs

Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

Data Protection Officer,
Data Subject Access Requests,
Customer Care Team,
Al Rayan Bank PLC,
PO Box 12461,
Birmingham,
B16 6AQ

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430. Registered office: 4 Stratford Place, London, W1C 1AT.





AL RAYAN BANK

For any further queries:

Get in touch with our
Relationship Manager
in Qatar or the UK

or

Call us on: **+44 129 889 0137**

*Calls may be recorded for training and security purposes.

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