

Sukuk 1st Shariah Compliant Returns

Our Shariah Compliant Mortgage Portfolio is of the highest quality and is currently generating annualized returns of 3.59%.

PERSONAL ACCOUNTS

SAVINGS ACCOUNT		
FREQUENCY	DISTRIBUTION RATIO	INDICATIVE RATE
Monthly Returns	28%	1.00%

TERM DEPOSITS

NON-REDEEMABLE		
YEAR	DISTRIBUTION RATIO	INDICATIVE RATE
1-Year	84%	3.00%
3-Year	77%	2.75%
5-Year	77%	2.75%

NON-REDEEMABLE (NEW MONEY)		
YEAR	DISTRIBUTION RATIO	INDICATIVE RATE
1-Year	92%	3.30% ¹
3-Year	86%	3.10% ¹
5-Year	86%	3.10% ¹

GROWING RATE (NON-REDEEMABLE) ²		
YEAR	DISTRIBUTION RATIO	INDICATIVE RATE
1-Year	84%	3.00%
2-Year	86%	3.10%
3-Year	91%	3.25%
4-Year	107%	3.85%
5-Year	114%	4.10%
Effective Average Yield		3.46%

GROWING RATE (NON-REDEEMABLE) (NEW MONEY) ²		
YEAR	DISTRIBUTION RATIO	INDICATIVE RATE
1-Year	92%	3.30% ¹
2-Year	106%	3.80% ¹
3-Year	107%	3.85% ¹
4-Year	109%	3.90% ¹
5-Year	120%	4.30% ¹
Effective Average Yield		3.83%

TERM DEPOSIT (REDEEMABLE) ³		
YEAR	DISTRIBUTION RATIO	INDICATIVE RATE
1-Year	65%	2.35%

The Fine Print:

Please note that the Shariah Compliant Mortgage Portfolio yield and indicative rate may change from time to time.

¹Rate available on new funds transferred from another financial institution.

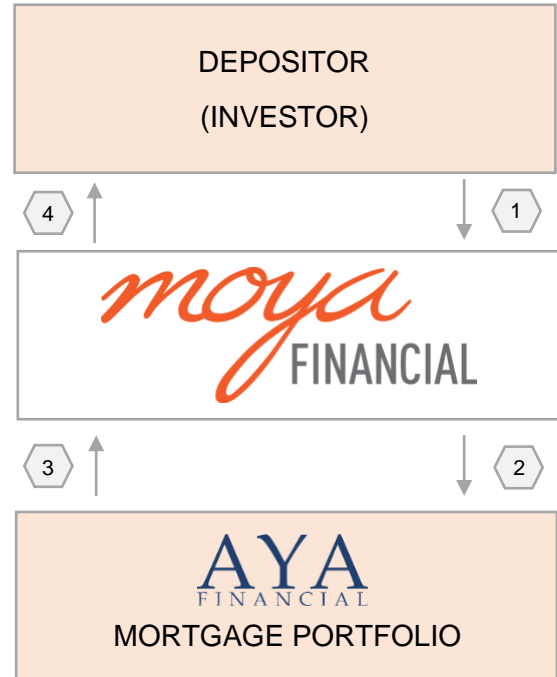
²Not redeemable before maturity, but with an option to redeem on 3-year anniversary.

³Not redeemable before maturity, but with an option to redeem after 90 days.

How it Works

This exclusive product uses the Mudarabah Concept of financing. This product has been approved and endorsed by the Islamic Finance Advisory Board. Here's how it works:

1. Depositor deposits money with a Financial Institution into Shariah Compliant Term Deposit Account using the Mudarabah concept.
2. Financial Institution as the mudarib invests the money into its Shariah Compliant Mortgage Portfolio using the AYA Property Financing Model.
3. The Portfolio generates returns which Financial Institution collects.
4. Financial Institution pays returns to the Depositor after deducting its management fees (based on pre-agreed distribution ratio).



Getting started is easy

Stop by a branch and introduce yourself! Or better still, [book an appointment](#) in advance so we're ready to set up your account when you get to the branch.

AYA Product Inquiries

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Visit us online at AyaFinancial.com.