

Public Investment Fund	Provide interest free medium-and long-term loans to public sector industrial projects, including joint ventures between public and private sectors.
Saudi Agricultural Bank	Provide short-medium and long-term loans for small and large scale, public and private agricultural projects.
Saudi Real Estate Development Fund	1. Provide medium and long-term loans to individual Saudis for up to 70% of housing construction costs; 2. Provide medium and long-term loans for up to 50% of the cost to Saudis building income-producing properties.

Pricing and Terms of Payment

Prices should be quoted to Saudi importers on a C.I.F. or C and F basis; the latter is commonly used when the importer prefers to arrange insurance on his own. FOB prices are, in general, of little use to the Saudi businessman. Payment has traditionally been made in cash or by letter of credit in Saudi Arabia. Although Islamic law prohibits the charging of interest, retailers of consumer durables and heavy equipment dealers are beginning to finance their customers with a two price system.