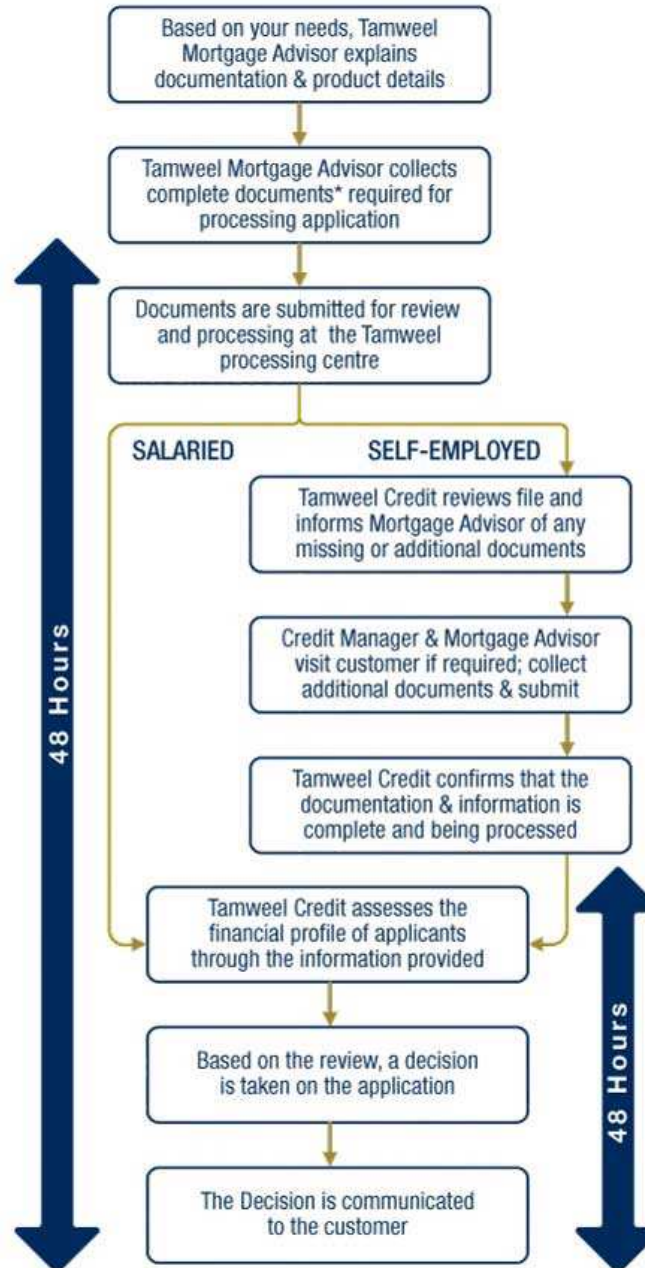




INTRODUCING TAMWEEL'S 48-HOUR PROMISE

Finance approvals in 48 hours.
Or get money back.

48-Hours Process Flow



* The 48 hours Product applies only to applications submitted with complete documentation and information as per Tamweel's policy

It's fast, it's easy and it takes only 48 hours. Now, for the first time, we'll process your home finance application within 48 hours or guarantee money back on arrangement fee. Our 48-hour promise means faster home finance approvals, so you can own your dream home sooner.

Tamweel Advantages:

- Convenient pre-approval facility
- No salary transfer required
- Pay when you stay
- Sharia compliance
- Fixed and flexible profit rate options

Sharia Compliance:

All our products and services are Sharia'a compliant and abide by the Sharia'a principles. This 48 hours Product is a value proposition for our customers and has been offered within Sharia'a values of transparency and commitment to customers.

Documents Required:

As per finance documentation checklist
Visit www.tamweel.ae for further information

YOU CAN REACH US IN 3 EASY WAYS

- 1) Dial 800 - TAMWEEL
- 2) Connect online at www.tamweel.ae
- 3) Visit us at one of our branches in Deira, Sheikh Zayed Road, Sharjah or Abu Dhabi

Terms & Conditions

- The above criteria, service and procedure apply only to the 48 hours approval promise product (the "Product")
- The Product applies only to applications submitted with complete documentation and information as per Tamweel's finance criteria and policy from time to time
- The Product applies only in the case of official working days for banks in the UAE i.e. in normal cases: Sunday to Thursday and excluding Friday and Saturday and public holidays
- Any applications submitted under the Product after 4 PM on a working day will be processed on the next working day
- Tamweel PJSC reserves the right to decline any application that does not meet the eligibility requirements for the Product and will notify the customer within two working days
- In case of any delay in granting approval beyond 48 hours under the Product on the part of Tamweel PJSC, the customer will be entitled to receive AED 1,000 for each working day of delay until decision is taken (subject to a maximum of the actual arrangement fees paid at the time of the application) provided that the customer has not caused such delay. The eligible money back is payable only after the completion of the offer letter formalities by the customer
- 48 hours Product does not apply to finance amounts more than AED 5 million
- 48 hours Product does not apply for non-resident applicants
- All cases for commercial properties or multiple residential units and properties requiring external evaluation will not be eligible for 48 hours Product
- 48 hours Product does not apply in unforeseen circumstances like force majeure or blackouts