

Owning a home has never been more affordable. Yusr, the world's first Sharia compliant Adjustable Repayment Mortgage, enables you to pay up to 30% lower monthly installments in the initial years for any ready property.

These years are known as the "Yusr Period". The deferred amount will be adjusted after the "Yusr Period" at no extra cost. So thanks to the lower installments in the initial years, you can now own your dream home without it being a burden.

## YUSR FEATURES

- Pay up to 30% lower installments during the "Yusr Period"
- Make a down payment as low as 10%\* of the property value
- Enjoy the longest repayment tenor of up to 25 years

## SHARIA COMPLIANCE

All our products are Sharia compliant. This product is based on an Ijara concept, wherein the financier leases the asset to the customer in return for rental payment for a specified financing period. The financier promises to transfer the title of the asset to the customer at the end of the financing period if all payments have been made.

## GENERAL TERMS OF FINANCE

- Finance Amount: Up to AED 7 million
- Mode of Payment: Monthly post-dated cheques or Standing Instructions from your salary account
- Processing and Arrangement Fee: Up to 1.25% of the finance amount

## AGE

- Minimum 21 years
- Maximum 65 years up on maturity of financing

## INCOME/SALARY

- For individual applicants: AED 10,000/- per month
- For joint borrowers: AED 12,000/- per month (total household income), subject to a minimum income of AED 8,000/- for one of the co-borrowers

## EMPLOYMENT STATUS

- Salaried: Confirmed employment for at least 1 year
- Business: Operating and profitable for the last 3 years

## DOCUMENTS REQUIRED

- 1) Completed application form
- 2) Copy of valid passport with valid Residence Visa
- 3) Original Salary Certificate
- 4) Bank statements for the last 6 months
- 5) Details of the property
- 6) Post-dated cheques or standing order from other banks
- 7) Original Sale Agreement

- 8) Proof of down payments made to developer
- 9) Liability Letter from your bank

If you are self-employed, these additional documents are required:

- 1) Copy of Trade License
- 2) Audited financial statements for the last 3 years
- 3) Copy of Chamber of Commerce Registration
- 4) Memorandum/Articles of Association
- 5) Company Account bank statements for the last 6 months

## TAMWEEL ADVANTAGES

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

## APPLY IN 4 EASY STEPS

- 1) Select your product
- 2) Complete your application with all your documents
- 3) Receive an offer letter and contracts (subject to approval by Tamweel)
- 4) Sign and return back all documents

## YOU CAN REACH US IN 3 EASY WAYS

- 1) Dial 800 - TAMWEEL (8269335)
- 2) Visit us at one of our branches
- 3) Connect online at [www.tamweel.ae](http://www.tamweel.ae)

### Note:

- 1) All prices and details are subject to change without prior notice. Please check with our mortgage adviser for updated information.
- 2) All finance facilities are granted at the sole discretion of Tamweel PJSC.

\* Depending on the property selected and the current promotion.



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