

BOGEKKfmrnv5LOOLTMLf

EI FUJAIRAH



شيك  
CHEQUE

الإمارات الإسلامية  
EMIRATES ISLAMIC

Advantage Banking

Date 16 JAN 2025

التاريخ

Pay Against  
This Cheque to  
or Bearer

شيك دبي الاسلامي

ادفعوا بموجب هذا الشيك إلى  
أو لحامله

Dirhams

تسعة وتسعون ألفاً وثلاثمائة وستة وتسعون

درهم

درهم لاغني #

درهم  
AED

99,396/-

KHALED ALIKHAMISHUMAID ALDAHMANI

A/C No. 3708327510401

AE72 0340 0037 0832 7510 401

مصرف الإمارات الإسلامية ش.م.ع.  
Emirates Islamic Bank P.J.S.C.

Do Not Write Below This Line لا تكتب تحت هذا الخط

Signature

التوقيع

0000 131: 1034 7015 11: 8327510401

QR Code printed on the cheque is a security feature.  
The word Cheque is printed in Thermo Chromic ink.  
Tamper evident UV - To verify hold to the light.  
Absence of these features could indicate a fraudulent document.

(ASH)  
997108031350657

997-024101611208007

WE COPY OF CHEQUE DEPOSITED WITH DUBAI  
HAT UNDERTAKES TO PRESENT IT UPON REQUEST

~~A/c No. 9971 0803 1350 616~~

~~HF COLLECTION NEW BOOKING TITHE ROAD AED IBAN~~

~~IBAN No: Ae45 6240 9971 0803 1350 616~~

Notes	Amount	Notes	Amount	Coins	Amount
1000 X		50 X			
500 X		20 X			
200 X		10 X			
100 X		5 X			

Total



## RETURN MEMO

## CHEQUE RETURN MEMO

مذكرة إعادة الشيك

Dated	17-01-2025	17-01-2025	التاريخ :
Ref. no:			رقم الحركة:
Branch Name	SAM LITIGATION-DUBAI	SAM LITIGATION-DUBAI	اسم الفرع :
Beneficiary Name	DIB INTERNAL ACCOUNTS	DIB INTERNAL ACCOUNTS	اسم المستفيد:
Beneficiary Address			عنوان المستفيد:
Beneficiary A/C no	997108031350657	997108031350657	حساب المستفيد:
The cheque, details as indicated below was returned unpaid for the reason stated by the drawn on bank		تم إرجاع الشيك ، التفاصيل كما هو موضح أدناه ، للسبب المذكور من قبل البنك المسحوب	
Drawn on Bank	EMIRATES ISLAMIC BANK	EMIRATES ISLAMIC BANK	البنك المسحوب عليه الشيك
Drawn on ACC.	8327510401	8327510401	حساب المسحوب عليه الشيك
Date of Return	2025-01-17	2025-01-17	تاريخ إرجاع الشيك
Cheque no.	000013	000013	رقم الشيك
Cheque Amount	99,396.00	99,396.00	مبلغ الشيك
Return Reason code.	A	A	رمز إعادة الشيك
Return Reason description	INSUFFICIENT FUNDS (INF)	عدم كفاية الرصيد	اسباب إعادة الشيك
Remarks			ملاحظات

هذا الإشعار يصدر اليا ولا يحتاج الى اى توقيع

This is computer generated letter and does not require any signature

سكني  
MyHome



بنك دبي الإسلامي  
Dubai Islamic Bank  
The better way to bank

Buying your own home requires you to make carefully planned choices. MyHome by Dubai Islamic Bank empowers you with the right choices. The selections you make below will assure you of unmatched benefits throughout the journey of finance repayment. Greater value for your home, superior finance experience for you. Isn't it what your investment truly deserves?

Go ahead, get started with MyHome. It's made for you, by you.

### MyHome Relationship

Would you like MyHome to manage your relationship?

- ☐ Yes, I want to transfer my salary to DIB
- ☐ My salary is already being transferred to DIB
- ☒ No, I do not want to transfer my salary to DIB  
or am a business man (self-employed)



### Choose your Monthlies

What type of rate option best suits you?

- ☒ I want a VARIABLE rate product with a fixed margin for life linked to EIBOR; I want my rate to be fixed for C. 3 Months Eibor (Quarterly review - January, April, July & October)
- ☐ I want a FIXED lower introductory rate for the first couple of years and can make up the difference by paying higher in the subsequent years or upon early settlement.
- I want my rate to be fixed for None
- ☐ I want a fixed rate for the entire tenure of my home finance with DIB.



### Budget the Extras

Would you like the bank to help you with the ancillary costs of your home purchase?

- ☐ Yes, I want the bank to help me "budget the extras" and break down the "extras" into easy monthly payments for up to 48 Months. I will need the bank to process an amount of up to AED 0.00 under the easy payment plan (EPP) option.
- ☒ No, I will manage the additional costs myself.



### Create a Legacy

Are you planning to add additional coverage for your family, wealth & health?

- ☐ I want to add the incremental cover to my home finance to protect my family, health & wealth over and above the basic life & permanent and total disability coverage.
- Please add to my existing cover
- A. An additional 20% of my finance value to secure my children's education in case of any eventuality (up to AED 200,000)
- B. Coverage for my Home Contents and other associated losses in case of fire, theft and other eventualities
- C. Home Assistance for up to 3 visits a year covering for situations requiring Plumbing, Electricity, Locksmith & Glasswork
- ☒ I choose to continue with the basic family takaful plan requirement of Life & Permanent total disability coverage against the outstanding on my home finance



☒ I confirm to have fully understood the MyHome proposition and have carefully picked & chosen the solutions I need for my Home Finance.

Name Khaled Ali khamis Humaid Aldanmahi

Signature

Date 01/10/2019

بنك دبي الإسلامي  
دفع اقسامي  
محمود علي  
13242  
التوقيع: محمد علي



## HOME FINANCE APPLICATION FORM

No. of Applicants: 1 Preferred language: English Tenor of Finance (in months): 300  
Applicant Type: Primary Relationship with Primary: None  
Product Type: Standard Ijara Income Type: Income Basis  
Product Subtype: Standard Family Protection Plan Required: Yes

## A. IDENTIFICATION DETAILS

Title Full Name in English (as per Passport) (First Name / Middle Name / Last Name)  
Mr. Khaled Ali khamis Humaid Aldahmani  
Date of Birth (DD / MM / YYYY): 27/06/1995 Gender ☒ Male ☐ Female ☐ None  
Nationality: United Arab Emirates Country of Residence: United Arab Emirates  
UAE Resident: ☒ Yes ☐ No Length of stay in UAE (in months): 288.0  
Passport /TL No. Y5HN63310 Passport/TL Issue Date: 15/03/2015  
Passport/TL Expiry Date: 14/03/2020 Issuing Authority: United Arab Emirates  
Emirates ID No: 784-1995-9602831-8 Emirates ID Expiry Date: 17/11/2021  
Visa Number: Visa Expiry Date:

## B. PERSONAL DETAILS

Preferred Method of Contact: Phone Email ☒ SMS  
Marital Status: Married No. of Dependents/Children: 0  
Education: High School ☒ Graduate Post Graduate Other

## C. RESIDENTIAL ADDRESS DETAILS

Mobile Number: 971544438803 Email Address: kbz43461@gmail.com  
Address: Abu Dhabi, Alain, Al Gemi, St. Hemdan Bin Zaid First, Villa No 103 P.O.Box: 4668-Ajman  
Town/City: Al Aain Residence Tel. No.: 971544438803  
Nearest Landmark: Al Gemi Mall Country: United Arab Emirates

## Please Give Status of Present Residence:

Own Property With Mortgage Own Property Without Mortgage Company Provided Rented  
☒ Living with Parents Other :  
Local Reference 1 Name: Taghreed Talal Mobile: 971569020078  
Local Reference 2 Name: Mohamed Talal Mobile: 971543219220

**D. HOME COUNTRY ADDRESS DETAILS**

Address UAE, Abu Dhabi, Alain , Al Gemi, St. Hemdan Bin Zaid First, Villa No 103

P.O.Box: 4668-Ajman

Town/City: Al Ain

Country: United Arab Emirates

Home Country Tel. No.: 971544438803

Reference 1 Name: Taghreed Talal

Mobile No.: 971569020078

Reference 2 Name: Mohamed Talal

Mobile No.: 971543219220

**E. PROPERTY DETAILS**☐

Pre Approval

Project Name: Private Villa

Developer: Private Home

Property Location: Ajman

Address: Plot No. 2356, District: Mowaihat 1, Sector: Southern

Expected usage of Property: ☒ Self Use☐ Rental☐ Investment☐ Other

Transaction Type:

☐ Direct☒ Resale

Property Phase None

Property Type: ☒ Villa☐ Townhouse☐ Apartment☐ Penthouse☐ Commercial☐ Other

Transaction Amount (AED) 1,960,000.00

Finance Amount Required(AED) 1,560,000.00

Down Payment amount (AED) 390,000.00

Source of down payment Saving &amp; Family

Original Property Value (AED) 1,950,000.00

MBRE Finance Value (AED) 0.00

Repayment Tenor (in months) 300

MBRE Tenor (in months)

Project completion date: 01/01/2019

Top up Amount(AED) 0.00

Equity Release Amount(AED) 0.00

Cash Out Amount (AED) 0.00

Buyout Amount (AED) 0.00

Buyout FI Type None

Ownership Type (free hold and private) Private

Registration Type Ajman - Rahaan

Land Type (if private) Non-Granted

Appraised Property Value 1,950,000.00

**F. CURRENT EMPLOYMENT DETAILS**Self Employed ☒ Salaried

Company: G.H.Q Armed Forces

Address: Abu Dhabi

P.O.Box: 111330 - AD

Town/City: Abu Dhabi

Country: United Arab Emirates

Industry: Others

Position: Lieutenant

Employed Since (DD / MM / YYYY): 22/08/2013

Office Email: kbz43461@gmail.com

Office Tel. No.

97124414999

Preferred mailing address (for receiving our correspondence):

☒ Residential☐ Office

**G. PREVIOUS EMPLOYMENT DETAILS** (If current employment is less than 1 years)

Company Name: \_\_\_\_\_

Designation: \_\_\_\_\_ Industry: Travel/Transportation

From Date: \_\_\_\_\_ To Date: \_\_\_\_\_

Town/City: \_\_\_\_\_ Country: None

**H. MONTHLY INCOME DETAILS FOR SALARIED APPLICANTS** (Please enter the values in AED)

Basic Salary	Housing Allowance	Annual Bonus/12	Monthly Rental Income	Other Income	Total Income
32,950.00	0.00	0.00	0.00	0.00	32,950.00

**I. MONTHLY INCOME DETAILS FOR SELF EMPLOYED APPLICANTS**

Type of Company: Sole Proprietorship Partnership Branch of Foreign Company LLC PJSC  
Ministry Free Zone Company Other

Date of Establishment (DD / MM / YYYY): \_\_\_\_\_ Profit Share

Trade License Expiry date : \_\_\_\_\_ Estimated Monthly Income (AED): \_\_\_\_\_

**J. ASSETS** (Estimated Market Value in AED - Including outside the UAE)

Deposits/Investments	House/Real Estate Owned	Other Assets	Total Assets
0.00	0.00	0.00	0.00

**Details of Bank Account Held**

Bank Name	Account Number
EIB	3708327510401

**K. LIABILITIES** (What You Owe - including outside the UAE)

Existing Facility	Institution Name	Finance Amount (AED)	Monthly Installment (AED)
Personal Finance		0.00	0.00
Auto Finance		0.00	0.00
Home Finance 1		0.00	0.00
Home Finance 2		0.00	0.00
Others		0.00	0.00

Credit Card 1: \_\_\_\_\_ Bank Name: \_\_\_\_\_ Card Limit (AED): 0.00

Credit Card 2: \_\_\_\_\_ Bank Name: \_\_\_\_\_ Card Limit (AED): 0.00

Have you ever: Defaulted beyond 1 month on a loan Yes ☒ No Been declared Bankrupt Yes ☒ No Had any criminal proceeding brought upon you Yes ☒ No  
Are you a guarantor for loan/finance taken by someone else? Yes ☒ No (If yes, please provide details as per attached format)

**L. ADDITIONAL DETAILS FOR EQUITY RELEASE**

Equity Release: Current Use: Others Please state the usage of funds: Others

Are you purchasing property for the first time , in UAE? ☒ Yes No If No then enter Property Number 1

If No, do you: Currently own a property which is: With Finance Facility Self Funded  
Owned property which is: With Finance Facility Self Funded

**FINANCE DOCUMENTATION CHECKLIST**

To serve you better, we request you to tick all the applicable boxes in consultation with Dubai Islamic bank Finance Advisor

**A) Personal Documents (For all Applicants)**

- ✓ Completed application form signed by all applicants with all fields duly filled in
- ✓ Valid Passport Copy (with Visa page for Residents in UAE)
- Arrangement Fee Cheque
- Salaried: fee cheque is issued from bank account where salary is credited
- Self Employed: fee cheque is issued from Personal Bank Account

**B) Income Documents (Salaried)**

- ✓ Salary Certificate in Original (as per attached format and not more than 30 days old)
- ✓ Bank statements in original for all applicants whose income is being considered. Statements should be for last 6 months and for account where salary is being credited
- Statements should reflect credit of Variable Salary or Bonus/Incentive/Commission, If applicable
- Other bank statements for last 6 months, if other income (Rental, Interest etc.) is not received in Salary Bank Account
- Other bank statements last 6 months if some fixed obligations are being paid from any other bank accounts
- ✓ Proof of previous employment Of length of current service is less than one year)
- Liability Letter in original (not more than 30 days old) from banks where salary/other Income Is credited

**C) Income Documents (Self Employed)**

- Audited Financial Statements in Original for last 3 years
- Valid Trade/Commercial/Professional License copy
- Copy of Memorandum and Articles of Association (first Memorandum and all Amendments made till date)
- Copy of last 6 months Bank Statements of the Company
- Last 6 months Personal Bank Statements(for all applicants whose income is being considered), in original
- Copy(ies) of Bank Facility Letter(s), in case the Company has availed Banking Facilities from other Banks
- Liability Letter in original (not more than 30 days old) from banks where the Company/Applicant(s) have accounts

**D) Other Documents**

- For Rental Income, provide original valid tenancy contract, copy of ownership documents of property and original bank statements reflecting rental income
- Interest/Dividend Income Documents
- Copy of certificates and/or investment instruments/bonds

**E) Additional Documents for Non-Residents**

- Credit Bureau Report (not more than 30 days old)
- Copy of signed tax returns (with all schedules) for last 2 years

**F) Property Documents**

- ✓ Copy of Reservation Contract
- Direct Sale: Reservation Contract (duly signed by Buyer and Seller)
- Resale: Reservation Contract or MOU (duly signed by Buyer, Seller and Real Estate Agency)
- Copies of Down Payment Receipts
- Copy of Purchase Contract from Developer
- Copy of title deed
- Seller's passport copy



**CONSENT & DECLARATION****I/We, the undersigned hereby:**

1. declare that the information provided in this application is accurate, true, complete, and current, and I understand and accept that any facility that Dubai Islamic Bank may decide to offer me will be on the basis of this information;
2. undertake to advise Dubai Islamic Bank in writing at the time of any changes in my occupation/employment or the bank details or the status of my residency, and to further provide Dubai Islamic Bank with any information and documents that it may request from time to time;
3. authorize Dubai Islamic Bank as it considers necessary, to use its approved verification agencies or make references/inquiries from any source of information, or any person or entity nominated herein
4. authorize any such contacted references, financial institutions, banks, debt collection agencies, credit bureaus, or any other person or entity to disclose and provide Dubai Islamic Bank with any information requested about me in its possession;
5. authorize Dubai Islamic Bank at any time and at its absolute discretion, to use or disclose the particulars and information provided herein or any information relating to my liabilities towards Dubai Islamic Bank, or any other financial information including any breach of obligations or defaults in repayment or any other financial information, to other financial institutions or banks, debt collection agencies or credit bureaus or any other third party;
6. confirm that I will not, at any time, hold Dubai Islamic Bank responsible for any delays or defects or non-conformity to specifications or any other discrepancy or default in or relating to the construction of the property that may be financed under this application;
7. acknowledge that Dubai Islamic Bank has the sole discretion to approve or decline my / our application without revealing any reason for its decision to do so;
8. acknowledge that in case Dubai Islamic Bank declines my application, any refund of arrangement fees will be as per the prevailing Service and Price Tariff Card;
9. acknowledge that if the application is withdrawn or cancelled by me after submission, any refund of arrangement fees will be as per the prevailing Service and Price Tariff Card;
10. acknowledge that Family Protection Plan (Takaful) is mandatory for every applicant prior to disbursement of Home Finance by Dubai Islamic Bank;
11. acknowledge that in the event of prepayment of finance, Dubai Islamic Bank will release me from the contract after recovering all outstanding dues and will additionally retain a prepayment fee as per the prevailing Service and Price Tariff Card;
12. acknowledge that External Evaluation of the property is mandatory by one of our approved panel of evaluators and will be charged a non-refundable fee of AED 2,500 (or as per the quote of the evaluator) payable at the application submission stage;
13. acknowledge that the pre-approval is property specific and is only applicable for property clearly owned by me without encumbrance or lien;
14. acknowledge that upon acceptance of the finance facility and handing over of all signed documents, a transfer appointment should be requested by me at least 48 hours prior to the transfer date;
15. acknowledge that any urgent transfers will be charged at AED 3,000 by Dubai Islamic Bank PJSC at the time of such request;
16. acknowledge that I have read the Service and Price Tariff Card and that it is subject to changes from time to time without prior notice to me;
17. acknowledge that in the case of multiple applicants, we are jointly liable and responsible severally and jointly to repay the facilities amount that may be extended to us by Dubai Islamic Bank;
18. acknowledge that I have read and fully understand the Terms and Conditions under which Dubai Islamic Bank is willing to offer facilities, and I agree to be bound by the same, and by any amendments that may be made by Dubai Islamic Bank to the Terms and Conditions from time to time

**My Home - Card Declaration**

I/We hereby apply for the issuance of a credit card(s) as (specified above) from Dubai Islamic Bank, Dubai. I/We declare that I/We have read and understood the contents of this application and the information provided in this application is true and correct and I/We shall notify Dubai Islamic Bank (hereinafter referred to as "the Bank") of any changes thereto. I/We confirm and agree that the Bank (which, for the avoidance of doubt means Dubai Islamic Bank PJSC, its local or foreign branches, subsidiaries, affiliates, representative offices, it's or their agents and any third parties selected by any of them or us) has my/our permission and I/We authorize the Bank to obtain and verify any information in connection with this application from anyone the Bank may consider appropriate (such as any local or international authority, credit reference agency or any other person/entity which maintains such information) and/or give any such information to any local or international authority, service provider or other person or entity for the purpose of providing any product or service to me/us in connection with this application (including data processing). I/We accept that the Bank is entitled, at its absolute discretion, to accept or reject this application without assigning any reason whatsoever, and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me/us. I/We acknowledge and agree that the activation/ signing on the back of the card(s) or use of the primary card and/or supplementary/internet card(s), if any, issued on my account, shall be deemed to be an acceptance of terms and condition of the bank card agreement and All Islamic electronic banking services (as amended from time to time) accompanying the card. I/We hereby undertake to use Dubai Islamic Bank debit/ credit/ charge card only for sharia compliant purposes (purchase of goods, products and services permissible under the principle of Islamic Sharia) and in accordance with any and all applicable laws (including principles of Islamic Sharia), regulations, usages and customs relating to public policy and morality. Upon approval of this application by the Bank, I/We agree to pay the prevailing fees and charges for the card(s). If so requested by the Bank, I/We authorize the Bank to issue supplementary card(s) and/or internet card(s) for use of my/our account to the people(s) named and I/We undertake to/are over 18 years of age to hereby undertake the use of such supplementary card(s) and/or internet card(s) shall be made under my/our supervision and control. I/We hereby indemnify the bank against any loss or damage, liability or cost incurred by the Bank on account of any breach by me or by the supplementary/ internet cardholder(s) of the aforesaid condition or any other terms or conditions in the Bank card agreement or by reason of any legal disability or incapacity of the supplementary/ internet cardholder(s). I/We also acknowledge that the supplementary/ internet card(s) fees shall be billed in my/our statement and it shall be my responsibility to honor all charge incurred on the supplementary/ internet card(s). I/We agree that our continuation of membership of the supplementary/ internet cardholder(s) shall be dependent on the continuation of my membership and I/We agree and accept that I/We shall not make any claim against Dubai Islamic Bank in this respect.

Applied Card Limit:

Bank: Emirates Islamic Bank

Name to be embossed on Card Card

Account Number: 3708327510401

Dispatch Mode Branch

IBAN No: AE720340003708327510401

Account Holder's Name:

**Customer Signature**

Date(dd/mm/yyyy): 01/10/2019

Applicant Name: Khaled Ali khamis Humaid Aldahmani

Signature:

**Sales Declaration**

A) The property will be registered by DIB on behalf of the customer under the below structure at the relevant authority as (DLD/ Municipality/ etc.) Mortgage (Rahn)

B) The property being purchased is: Cash-owned

HFA Name: Mohamed Warith

HFA Staff ID: 13242

HFA Sign &amp; Stamp:

SM Name: Syed Shehzad

SM Staff ID: 17337

SM Sign &amp; Stamp:



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Go ahead, get started with MyHome. It's made for you, by you.

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### Choose your Monthlies

What type of rate option best suits you?

- ☒ I want a VARIABLE rate product with a fixed margin for life linked to EIBOR; I want my rate to be fixed for C. 3 Months Eibor (Quarterly review - January, April, July & October)
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- I want my rate to be fixed for None
- ☐ I want a fixed rate for the entire tenure of my home finance with DIB.



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Would you like the bank to help you with the ancillary costs of your home purchase?

- ☐ Yes, I want the bank to help me "budget the extras" and break down the "extras" into easy monthly payments for up to 48 Months. I will need the bank to process an amount of up to AED 0.00 under the easy payment plan (EPP) option.
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- ☒ I choose to continue with the basic family takaful plan requirement of Life & Permanent total disability coverage against the outstanding on my home finance



☒ I confirm to have fully understood the MyHome proposition and have carefully picked & chosen the solutions I need for my Home Finance.

Name Khaled Ali khamis Humaid Aldahmani

Signature \_\_\_\_\_ Date 25/09/2019



## HOME FINANCE APPLICATION FORM

No. of Applicants: 1 Preferred language: English Tenor of Finance (in months): 300  
Applicant Type: Primary Relationship with Primary: None  
Product Type: Standard Ijara Income Type: Income Basis  
Product Subtype: Standard Family Protection Plan Required: Yes

## A. IDENTIFICATION DETAILS

Title Full Name in English (as per Passport) (First Name / Middle Name / Last Name)  
Mr. Khaled Ali khamis Humaid Aldahmani  
Gender ☒ Male ☐ Female ☐ None  
Date of Birth (DD / MM / YYYY): 27/06/1995  
Nationality: United Arab Emirates  
Country of Residence: United Arab Emirates  
UAE Resident: ☒ Yes ☐ No  
Length of stay in UAE (in months): 288.0  
Passport / TL No. Y5HN63310  
Passport/TL Issue Date: 15/03/2015  
Issuing Authority: United Arab Emirates  
Passport/TL Expiry Date: 14/03/2020  
Emirates ID No: 784-1995-9602831-8  
Emirates ID Expiry Date: 17/11/2021  
Visa Number: Visa Expiry Date:

## B. PERSONAL DETAILS

Preferred Method of Contact: Phone Email ☒ SMS No. of Dependents/Children: 0  
Marital Status: Married  
Education: High School ☒ Graduate Post Graduate Other

## C. RESIDENTIAL ADDRESS DETAILS

Mobile Number: 971544438803 Email Address: kbz43461@gmail.com  
Address: Abu Dhabi, Alain, Al Gemi, St. Hemdan Bin Zaid First, Villa No 103 P.O.Box: 4668-Ajman  
Town/City: Al Ain Residence Tel. No.: 971544438803  
Nearest Landmark: Al Gemi Mall Country: United Arab Emirates

## Please Give Status of Present Residence:

Own Property With Mortgage Own Property Without Mortgage Company Provided Rented  
☒ Living with Parents Other :  
Local Reference 1 Name: Taghreed Talal Mobile: 971569020078  
Local Reference 2 Name: Mohamed Talal Mobile: 971543219220

**D. HOME COUNTRY ADDRESS DETAILS**

Address UAE, Abu Dhabi, Al Ain, St. Hemdan Bin Zaid First, Villa No 103

P.O.Box: 4668-Ajman

Town/City: Al Ain

Country: United Arab Emirates

Home Country Tel. No.: 971544438803

Reference 1 Name: Taghreed Talal

Mobile No.: 971569020078

Reference 2 Name: Mohamed Talal

Mobile No.: 971543219220

**E. PROPERTY DETAILS** ☐ Pre Approval

Project Name: Private Villa

Developer: Private Home

Property Location: Ajman

Address: Plot No. 2356, District: Mowaihat 1, Sector: Southern

Expected usage of Property: ☒ Self Use

Rental

Investment

Other

Property Phase None

Transaction Type: Direct ☒ ResaleProperty Type: ☒ Villa

Townhouse

Apartment

Penthouse

Commercial

Other

Transaction Amount (AED) 1,960,000.00

Finance Amount Required(AED) 1,560,000.00

Down Payment amount (AED) 390,000.00

Source of down payment Saving &amp; Family

Original Property Value (AED) 1,950,000.00

MBRE Finance Value (AED) 0.00

Repayment Tenor (in months) 300

MBRE Tenor (in months)

Project completion date: 01/01/2019

Top up Amount(AED) 0.00

Equity Release Amount(AED) 0.00

Cash Out Amount (AED) 0.00

Buyout Amount (AED) 0.00

Buyout FI Type None

Ownership Type (free hold and private) Private

Registration Type Ajman - Rahaan

Land Type (if private) Non-Granted

Appraised Property Value 1,950,000.00

**F. CURRENT EMPLOYMENT DETAILS**Self Employed ☒ Salaried

Company: G.H.Q Armed Forces

Address: Abu Dhabi

P.O.Box: 111330 - AD

Town/City: Abu Dhabi

Country: United Arab Emirates

Industry: Others

Position: Lieutenant

Employed Since (DD / MM / YYYY): 22/08/2013

Office Email: kbz43461@gmail.com

Office Tel. No. 97124414999

Preferred mailing address (for receiving our correspondence):

☒ Residential

Office

**G. PREVIOUS EMPLOYMENT DETAILS** (If current employment is less than 1 years)

Company Name: \_\_\_\_\_ Industry: Travel/Transportation

Designation: \_\_\_\_\_

From Date: \_\_\_\_\_ To Date: \_\_\_\_\_

Town/City: \_\_\_\_\_ Country: None

**H. MONTHLY INCOME DETAILS FOR SALARIED APPLICANTS** (Please enter the values in AED)

Basic Salary	Housing Allowance	Annual Bonus/12	Monthly Rental Income	Other Income	Total Income
32,950.00	0.00	0.00	0.00	0.00	32,950.00

**I. MONTHLY INCOME DETAILS FOR SELF EMPLOYED APPLICANTS**

Type of Company: Sole Proprietorship Partnership Branch of Foreign Company LLC PJSC  
Ministry Free Zone Company Other Profit Share

Date of Establishment (DD / MM / YYYY): \_\_\_\_\_

Trade License Expiry date: \_\_\_\_\_

Estimated Monthly Income (AED): \_\_\_\_\_

**J. ASSETS** (Estimated Market Value in AED - Including outside the UAE)

Deposits/Investments	House/Real Estate Owned	Other Assets	Total Assets
0.00	0.00	0.00	0.00

**Details of Bank Account Held**

Bank Name	Account Number
EIB	3708327510401

**K. LIABILITIES** (What You Owe - including outside the UAE)

Existing Facility	Institution Name	Finance Amount (AED)	Monthly Installment (AED)
Personal Finance		0.00	0.00
Auto Finance		0.00	0.00
Home Finance 1		0.00	0.00
Home Finance 2		0.00	0.00
Others		0.00	0.00

Credit Card 1: \_\_\_\_\_ Bank Name: \_\_\_\_\_ Card Limit (AED): 0.00

Credit Card 2: \_\_\_\_\_ Bank Name: \_\_\_\_\_ Card Limit (AED): 0.00

Have you ever: Defaulted beyond 1 month on a loan Yes ☒ No ☐ Been declared Bankrupt Yes ☒ No ☐ Had any criminal proceeding brought upon you Yes ☒ No ☐

Are you a guarantor for loan/finance taken by someone else? Yes ☒ No ☐ (If yes, please provide details as per attached format)

**L. ADDITIONAL DETAILS FOR EQUITY RELEASE**

Equity Release: Current Use: Others

Please state the usage of funds: Others

Are you purchasing property for the first time, in UAE?

☒ Yes ☐ No If No then enter Property Number 1

If No, do you: Currently own a property which is:

With Finance Facility Self Funded

Owned property which is:

With Finance Facility Self Funded

**FINANCE DOCUMENTATION CHECKLIST**

To serve you better, we request you to tick all the applicable boxes in consultation with Dubai Islamic Bank Finance Advisor

**A) Personal Documents (For all Applicants)**

- ✓ Completed application form signed by all applicants with all fields duly filled in
- ✓ Valid Passport Copy (with Visa page for Residents in UAE)
- Arrangement Fee Cheque
- Salaried: fee cheque is issued from bank account where salary is credited
- Self Employed: fee cheque is issued from Personal Bank Account

**B) Income Documents (Salaried)**

- ✓ Salary Certificate in Original (as per attached format and not more than 30 days old)
- ✓ Bank statements in original for all applicants whose income is being considered. Statements should be for last 6 months and for account where salary is being credited
- Statements should reflect credit of Variable Salary or Bonus/Incentive/Commission, if applicable
- Other bank statements for last 6 months, if other income (Rental, Interest etc.) is not received in Salary Bank Account
- Other bank statements last 6 months if some fixed obligations are being paid from any other bank accounts
- ✓ Proof of previous employment Of length of current service is less than one year)
- Liability Letter in original (not more than 30 days old) from banks where salary/other Income is credited

**C) Income Documents (Self Employed)**

- Audited Financial Statements in Original for last 3 years
- Valid Trade/Commercial/Professional License copy
- Copy of Memorandum and Articles of Association (first Memorandum and all Amendments made till date)
- Copy of last 6 months Bank Statements of the Company
- Last 6 months Personal Bank Statements (for all applicants whose income is being considered), in original
- Copy(ies) of Bank Facility Letter(s), in case the Company has availed Banking Facilities from other Banks
- Liability Letter in original (not more than 30 days old) from banks where the Company/Applicant(s) have accounts

**D) Other Documents**

- For Rental Income, provide original valid tenancy contract, copy of ownership documents of property and original bank statements reflecting rental income
- Interest/Dividend Income Documents
- Copy of certificates and/or investment instruments/bonds

**E) Additional Documents for Non-Residents**

- Credit Bureau Report (not more than 30 days old)
- Copy of signed tax returns (with all schedules) for last 2 years

**F) Property Documents**

- ✓ Copy of Reservation Contract
- Direct Sale: Reservation Contract (duly signed by Buyer and Seller)
- Resale: Reservation Contract or MOU (duly signed by Buyer, Seller and Real Estate Agency)
- Copies of Down Payment Receipts
- Copy of Purchase Contract from Developer
- Copy of title deed
- Seller's passport copy



**CONSENT & DECLARATION****I/We, the undersigned hereby:**

1. declare that the information provided in this application is accurate, true, complete, and current, and I understand and accept that any facility that Dubai Islamic Bank may decide to offer me will be on the basis of this information;
2. undertake to advise Dubai Islamic Bank in writing at the time of any changes in my occupation/employment or the bank details or the status of my residency, and to further provide Dubai Islamic Bank with any information and documents that it may request from time to time;
3. authorize Dubai Islamic Bank as it considers necessary, to use its approved verification agencies or make references/inquiries from any source of information, or any person or entity nominated herein;
4. authorize any such contacted references, financial institutions, banks, debt collection agencies, credit bureaus, or any other person or entity to disclose and provide Dubai Islamic Bank with any information requested about me in its possession;
5. authorize Dubai Islamic Bank at any time and at its absolute discretion, to use or disclose the particulars and information provided herein or any information relating to my liabilities towards Dubai Islamic Bank, or any other financial information including any breach of obligations or defaults in repayment or any other financial information, to other financial institutions or banks, debt collection agencies or credit bureaus or any other third party;
6. confirm that I will not, at any time, hold Dubai Islamic Bank responsible for any delays or defects or non-conformity to specifications or any other discrepancy or default in or relating to the construction of the property that may be financed under this application;
7. acknowledge that Dubai Islamic Bank has the sole discretion to approve or decline my / our application without revealing any reason for its decision to do so;
8. acknowledge that in case Dubai Islamic Bank declines my application, any refund of arrangement fees will be as per the prevailing Service and Price Tariff Card;
9. acknowledge that if the application is withdrawn or cancelled by me after submission, any refund of arrangement fees will be as per the prevailing Service and Price Tariff Card;
10. acknowledge that Family Protection Plan (Takaful) is mandatory for every applicant prior to disbursement of Home Finance by Dubai Islamic Bank;
11. acknowledge that in the event of prepayment of finance, Dubai Islamic Bank will release me from the contract after recovering all outstanding dues and will additionally retain a prepayment fee as per the prevailing Service and Price Tariff Card;
12. acknowledge that External Evaluation of the property is mandatory by one of our approved panel of evaluators and will be charged a non-refundable fee of AED 2,500 (or as per the quote of the evaluator) payable at the application submission stage;
13. acknowledge that the pre-approval is property specific and is only applicable for property clearly owned by me without encumbrance or lien;
14. acknowledge that upon acceptance of the finance facility and handing over of all signed documents, a transfer appointment should be requested by me at least 48 hours prior to the transfer date;
15. acknowledge that any urgent transfers will be charged at AED 3,000 by Dubai Islamic Bank PJSC at the time of such request;
16. acknowledge that I have read the Service and Price Tariff Card and that it is subject to changes from time to time without prior notice to me;
17. acknowledge that in the case of multiple applicants, we are jointly liable and responsible severally and jointly to repay the facilities amount that may be extended to us by Dubai Islamic Bank;
18. acknowledge that I have read and fully understand the Terms and Conditions under which Dubai Islamic Bank is willing to offer facilities, and I agree to be bound by the same, and by any amendments that may be made by Dubai Islamic Bank to the Terms and Conditions from time to time.

**My Home - Card Declaration**

I/We hereby apply for the issuance of a credit card(s) as (specified above) from Dubai Islamic Bank, Dubai. I/We declare that I/We have read and understood the contents of this application and the information provided in this application is true and correct and I/We shall notify Dubai Islamic Bank (hereinafter referred to as "the Bank") of any changes thereto. I/We confirm and agree that the Bank (which, for the avoidance of doubt means Dubai Islamic Bank PJSC, its local or foreign branches, subsidiaries, affiliates, representative offices, its or their agents and any third parties selected by any of them or us) has my/our permission and I/We authorize the Bank to obtain and verify any information in connection with this application from anyone the Bank may consider appropriate (such as any local or international authority, credit reference agency or any other person/entity which maintains such information) and/or give any such information to any local or international authority, service provider or other person or entity for the purpose of providing any product or service to me/us in connection with this application (including data processing). I/We accept that the Bank is entitled, at its absolute discretion, to accept or reject this application without assigning any reason whatsoever, and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me/us. I/We acknowledge and agree that the activation/ signing on the back of the card(s) or use of the primary card and/or supplementary/internet card(s), if any, issued on my account, shall be deemed to be an acceptance of terms and condition of the bank card agreement and Al Islami electronic banking services (as amended from time to time) accompanying the card. I/We hereby undertake to use Dubai Islamic Bank debit/ credit/ charge card only for sharia compliant purposes (purchase of goods, products and services permissible under the principle of Islamic Sharia) and in accordance with any and all applicable laws (including principles of Islamic Sharia), regulations, usages and customs relating to public policy and morality. Upon approval of this application by the Bank, I/We agree to pay the prevailing fees and charges for the card(s). If so requested by the Bank, I/We authorize the Bank to issue supplementary card(s) and/or internet card(s) shall be made for use of my/our account to the people(s) named and I/We undertake is/are over 18 years of age to hereby undertake the use of such supplementary card(s) and/or internet card(s) shall be made under my/our supervision and control. I/We hereby indemnify the bank against any loss or damage, liability or cost incurred by the Bank on account of any breach by me or by the supplementary/ internet cardholder(s) of the aforesaid condition or any other terms or conditions in the Bank card agreement or by reason of any legal disability or incapacity of the supplementary/ internet cardholder(s). I/We also acknowledge that the supplementary/ internet card(s) fees shall be billed in my/our statement and it shall be my responsibility to honor all charge incurred on the supplementary/ internet card(s). I/We agree that our continuation of membership of the supplementary/ internet cardholder(s) shall be dependent on the continuation of my membership and I/We agree and accept that I/We shall not make any claim against Dubai Islamic Bank in this respect.

Applied Card Limit:

Name to be embossed on Card Card

Dispatch Mode

Branch

Account Holder's Name:

Bank: Emirates Islamic Bank

Account Number: 3708327510401

IBAN No: AE720340003708327510401

**Customer Signature**

Date(dd/mm/yyyy): 25/09/2019

Applicant Name: Khaled Ali khamis Humaid Aldahmani

Signature: \_\_\_\_\_

**Sales Declaration**

A) The property will be registered by DIB on behalf of the customer under the below structure at the relevant authority as (DLD/ Municipality/ etc.) Mortgage (Rahn)

B) The property being purchased is: Cash-owned

HFA Name: Mohamed Warith

HFA Staff ID: 13242

HFA Sign &amp; Stamp: \_\_\_\_\_

SM Name: Syed Shehzad

SM Staff ID: 17337

SM Sign &amp; Stamp: \_\_\_\_\_

Note: Value Added Tax (VAT) came into effect in the United Arab Emirates from 1 January 2018. Therefore, from January 1, 2018, all DIB rates & fees where VAT applies have been revised to be VAT inclusive



29 Sep 2019

التاريخ

MF106756

Khaled Ali khamis Humaid Aldahmani

PO Box: 4668-Ajman

Al Aain , United Arab Emirates

Contact No: 971568123330

رقم المرجع

اسم العميل

رقم صندوق البريد

المدينة، البلد

رقم الاتصال:

**Subject:** Finance approval for Private Villa, Plot No. 2356, District: Mowaihat 1, Sector: Southern

**الموضوع:** موافقة على تمويل عقار Private Villa, Plot No. 2356, District: Mowaihat 1, Sector: Southern

Congratulations! Your application for finance facility has been approved by us subject to your acceptance and fulfillment of the terms and conditions below mentioned.

تهانينا لكم! لقد قبلنا طلبكم الحصول على تسهيل تمويل شريطة موافقتكم على الأحكام والشروط الواردة أدناه واستيفائها.

**Details of the approved finance facility: -****تفاصيل تسهيل التمويل المعتمد:-**

Property Details		بيانات العقار
Property Name	Private Villa	اسم العقار
Developer Name	Private Home	اسم المطور
Property Type and Location	VILLA, Ajman	نوع العقار ومكانه
Property Address	Plot No. 2356, District: Mowaihat 1, Sector: Southern	عنوان العقار
Appraised Property Value	AED 1,950,000	القيمة التقديرية للعقار (درهم)
Down Payment	AED 390,000	الدفعة المقدمة (درهم)

Finance Details		تفاصيل التمويل	
Finance to Value Ratio (FTV)	Up to 80.00% of the evaluated market value of the property	80.00% بحد أقصى من القيمة السوقية المقترنة للعقار	نسبة التمويل إلى القيمة
Finance Value	AED 1,560,000	1,560,000	قيمة التمويل
Rate Choice for the purpose of determining Variable Rental	(i) In relation to the Lease Periods within the Variable Rate Period for 300 Months (i.e. the Lease Period wherein the Fixed Rate shall not apply): The Bank's Base Rate* + 1.01944% = 3.74% (Subject to the Lease Agreement); and (ii) In relation to the Lease Periods within the Fixed Rate	(i) خلال مدة الإيجار ذات الأجرة المتغيرة، أدخل المعادلة 300 شهرا، (أي فترة الإيجار بدون سداد الأجرة الثابتة) السعر الأساسي لدى بنك دبي الإسلامي + 1.01944% = 3.74% (مع مراعاة أي تعديل في فترة الإيجار) (ii) خلال مدة الإيجار ذات الأجرة الثابتة: أدخل المعادلة 0 شهرا N/A : حد الأدنى لمعدل الربح (المعدل المرن) سيكون: 3.74000000%	خيارات نسبة الربح لتحديد عنصر الأجرة المتغيرة

Page 1 of 16

Head Office - Retail Credit

P.O. Box 1080, Dubai, UAE

T +971 4 2953000

F +971 4 2954111

Tlx: 48772/45889 ISLAMI EN DUBAI

Said A. El Halawani

11637

DUBAEAD

Customer Initials [الإشارة العامة - الموافقات الائتمانية]

ص ب 1080، دبي، إ.ع.م

ت +971 4 2953000

ف +971 4 2954111

تليكس: 48772/45889 ISLAMI EN 48772/45889، سويفت: DUBAEAD

00971533





	Period for 0 Months: N/A% Your Applicable Minimum Floor Rate (Flexible Only) shall be 3.74000000%		
Fixed Rate Period	Means the period as defined in the Lease Agreement.	المدة المحددة في عقد الإيجار	مدة الأجرة الثابتة
Profit Rate Frequency	Your Profit Rate is linked to 3 Months EIBOR	معدل الربح مرتبط بـ 3 Months EIBOR	معدل تغيير نسبة الربح
Payment Tenor	300 months	شهرًا 300	مدة السداد
Finance Type	Flexible/Fixed Rate Ijara	إجارة بمعدل / الثابتة ربح مرن	نوع التمويل
Product Name	Standard Ijara - Standard	Standard Ijara - Standard	اسم المنتج

Fee Details		تفاصيل الرسوم	
Arrangement Fee	AED 16,380 for processing your finance application and preparing the documents mentioned in this Offer letter.	رسوم الترتيب	16,380 درهم مقابل إعداد طلب تمويلك وإعداد المستندات المذكورة في خطاب العرض هذا.
Evaluation Fee	AED 3,000 to cover the cost of appraisal of the property done by an independent third party. The aforementioned amount may vary depending upon the location / Emirate and type of the Property.	رسوم التقييم	3,000 درهم لتغطية تكاليف تقييم العقار من قبل طرف خارجي مستقل. وقد يختلف المبلغ المذكور أعلاه بحسب الموقع/المكان ونوع العقار.

\* This rate is indicative and subject to change in accordance with the terms of the Lease Agreement. The Bank's Base Rate is linked to EIBOR with the following review frequencies as per the option selected for flexible Ijara. The Margin 1.01944% however remains fixed throughout the tenor of this facility.

\* هذا المعدل مؤشر وقابل للتغير وفقًا لشروط عقد الإيجار. يرتبط السعر الأساسي للبنك بالإيبور بالمعدلات المراجعة التالية وفقًا للخيار المحدد للإجارة المتغيرة. ومع ذلك، فإن الهامش 1.01944% يبقى ثابتًا طوال فترة التسهيلات.

3-Month EIBOR | Reviewed on every 1st of January, April, July & October

إيبور 3 أشهر: تتم المراجعة في الأول من يناير وأبريل ويوليو وأكتوبر.

6-Month EIBOR | Reviewed on every 1st of January & July.

إيبور 6 أشهر: تمت المراجعة في الأول من يناير ويوليو.

12-Month EIBOR | Reviewed on 1st of January

إيبور 12 شهر: تمت المراجعة في 1 يناير من كل عام

\*\* For the avoidance of doubt and for your convenience, all amounts where VAT applies are shown with VAT included at the prevailing rate.

\*\* جميع المبالغ التي تنطبق عليها ضريبة القيمة المضافة قد تم عرضها متضمنة قيمة الضريبة المضافة المطبقة بالسعر السائد لها وذلك لتجنب الشك وللتسهيل على العملاء.

You are required to provide the below mentioned cheques / ISIO at the time of acceptance of this offer.

ينبغي تقديم الشيكات التالية / الأمر النهائي الدائم بعد الموافقة على هذا العرض.

1. Monthly Rental  
(Refer Point A in Terms and Conditions)

1. الإيجار الشهري  
(راجع البند (أ) من الشروط والأحكام)



Type	Amount	Description	التفاصيل	المبلغ	النوع
Indicative Monthly Rental Amount with Life Takaful Contribution	Variable Rate Period AED 8,283 Fixed Rate Period AED 0	Payable monthly	يستحق شهرياً	خلال مدة سداد الأجرة المتغيرة فقط 8,283 درهم خلال مدة الأجرة الثابتة: 0	إيجار شهري استرشيدي مع قسط تأمين تكاليف على الحياة
Life Takaful Contribution	AED 271	Payable monthly (This amount is an average calculated over the tenor of the facility however, the actual amount based on outstanding value will be payable monthly on actual basis)	الدفع الشهري (هذا المبلغ عبارة عن متوسط محسوب خلال فترة التسهيل، ومع ذلك، فإن المبلغ الفعلي القائم على القيمة المستحقة سيتم دفعه شهرياً على أساس فعلي)	271 : درهم	قسط التأمين التكافلي على الحياة

Q2  
  
 Jonat Amine El Halawani  
 11637  
 Home Finance-Retail Credit

**2. Security Cheques**

(Refer Point B in Terms and Conditions)

**2- شيكات الضمان**

(راجع البند (ب) من الشروط والأحكام)

Type	Amount	المبلغ	النوع
Cheque Covering 6 months rental payments	AED 49,698	49,698 درهم	شيك يغطي دفعات الإيجار لمدة 6 أشهر
Cheque Covering 12 months rental payments	AED 99,396	99,396 درهم	شيك يغطي دفعات الإيجار لمدة 12 شهراً
Cheque Covering 282 months rental payments	AED 2,335,806	2,335,806 درهم	شيك يغطي دفعات الإيجار لمدة 282 أشهر

**3. Property Takaful**

(Refer Point C in Terms and Conditions)

**3. إنشاء تأمين تكافلي على العقار**

(راجع البند (ج) من الشروط والأحكام)

Type	Amount	Description	التفاصيل	المبلغ	النوع
Property Takaful Contribution  (depends on approved policy provider and not applicable on Vacant Land)	AED 648	Payable Annually	مستحق سنوياً	648 درهم	قسط تأمين تكافلي على العقار  (تبعاً للشركة المقدمة لوثيقة التأمين المعتمدة)

**4. Land Department Fee**

(Refer Point E in Terms and Conditions)

**4. الرسوم المستحقة إلى دائرة الأراضي والأموال**

(راجع البند (هـ) من الشروط والأحكام)

Type	النوع
Land Department Fee  (To be paid directly at the time of Property Transfer as per the information available from the relevant Land Department / Relevant Registration Authority)	رسوم دائرة الأراضي والأموال  (تدفع مباشرة عند نقل ملكية العقار طبقاً للمعلومات المتاحة من دائرة الأراضي والأموال ذات الصلة/هيئة التسجيل المعنية)

ملاحظات:

**Note:**

- 02
- Irrevocable Standing Instruction Order ("ISIO") from the Current Account with Dubai Islamic Bank by the Lessee is required; else you will be required to fill the forms for Direct Debit Authority ("DDA") for your payments. In

- يتعين على المستأجر تقديم أمر نهائي دائم من الحساب الجاري لدى بنك دبي الإسلامي، وإلا سيطلب منكم تعبئة نموذج التفويض بالخصم المباشر لعمليات الدفع المستحقة عليكم. وإذا كانت هذه أول مرة يتعامل فيها المستأجر مع بنك دبي الإسلامي، فقد يلزم حينها فتح حساب جار كجزء من الشروط



case the lessee does not previously bank with Dubai Islamic Bank, a current account may need to be opened as part of the requirements precedent to the disbursal of the facility.

- Signature on ISIO to be verified from a branch of Dubai Islamic Bank
- All cheques to be as per the new security specifications from Central Bank and the requisite regulating authorities.

المسبقة لصرف مبلغ التسهيل.

- يتحقق فرع بنك دبي الإسلامي من التوقيع المجهور على الأمر النهائي الدائم.
- تُحرر كفة الشيكات وفقاً لمواصفات الضمان الجديد الصادرة عن المصرف المركزي والجهات التنظيمية المعنية.

### Terms and Conditions

### الشروط والأحكام

#### A. MONTHLY RENTAL

#### أ. الإيجار الشهري

1. The ISIO/DDA collected for Monthly Rentals include the supplementary rental (contribution payable for your Life Takaful policy). This is done for your ease of payment. The terms and conditions of the Life Takaful policy are explained below under the section 'Takaful Policy'.
2. The ISIO/DDA for Monthly Rentals will be based on the prevailing profit rate (*refer Finance Details section*). Any rate change will impact the future installments thereby increasing / decreasing the installment amount from time to time. The rate changes will be communicated prior to the start of the lease period.
3. The actual monthly rentals will differ from the "Indicative Monthly Rental Amount with Life Takaful Contribution" since it is calculated based on the current profit rate and average contribution for life takaful over the entire tenor. The actual monthly rental deduction will be based on the applicable profit rate and life takaful contribution paid for that period (as charged by the takaful provider).
4. The lessee(s) undertakes to pay the Monthly Rentals on the \_\_\_\_\_ day

1. الأمر النهائي الدائم/تقويض الخصم المباشر المستلم بخصوص الإيجارات الشهرية يشمل الإيجار التكافلي (القسط المستحق عن وثيقة التأمين التكافلي على الحياة). ونقصد من وراء هذا تبسيط الدفع عليكم. ويرد أنناه شرحاً لأحكام وشروط وثيقة التأمين التكافلي على الحياة تحت بند "وثيقة التأمين التكافلي".

2. يعتمد الأمر النهائي الدائم/تقويض الخصم المباشر للإيجارات الشهرية على معدل الربح السائد (راجع قسم تفاصيل التمويل). وسيؤثر أي تغيير في المعدل على الأقساط المستقبلية، بحيث يزداد/ينخفض مبلغ القسط من وقت لآخر. وسيتم إبلاغكم بأي تغيير في معدل الربح قبل بدء فترة الإيجار.

3. ستختلف الإيجارات الشهرية الفعلية عن "مبلغ الإيجار الشهري الاسترشادي مع قسط التأمين التكافلي على الحياة" نظراً لأنه يحتسب على أساس معدل الربح الحالي ومتوسط قسط التأمين التكافلي على الحياة طوال المدة. وسيتم خصم الإيجار الشهري الفعلي على معدل الربح المطبق وقسط التأمين التكافلي على الحياة المنفوع عن تلك الفترة (حسبما تقرضه شركة التأمين التكافلي).

4- يتعهد المستأجر بسداد الإيجارات الشهرية في يوم \_\_\_\_\_ من كل شهر.



of every month.

## B. SECURITY CHEQUES

1. Security cheques shall be used to recover any delayed or defaulted payments.
2. Once the finance facility has been paid in full, we will destroy all unused security cheques.
3. The lessee(s) hereby agree and authorize the Bank to insert the date and present the cheques for payment and the lessee(s) hereby waive any right that we may have to contest in this regard.

## ب. شيكات الضمان

1. تستخدم شيكات الضمان لاسترداد أي مبالغ متأخرة أو غير مدفوعة.
2. بعد مداد تسهيل التمويل بالكامل، سنقوم بإتلاف كافة شيكات الضمان غير المستخدمة.
3. يوافق المستأجر (المستأجرون) ويفوض (يفوضون) البنك لتأريخ وتقديم الشيكات للدفع، ويتنازل (يتنازلون) عن أي حق له/لهم في الاعتراض على ذلك.

## C. TAKAFUL POLICY

## ج. وثيقة التأمين التكافلي

1. Life Takaful and Property Takaful are mandatorily required in favor of Dubai Islamic Bank on account of the customer (s).
2. The validity of this facility is subject to fulfillment and receipt of approval from the Takaful provider for life and property Takaful.
3. Below are the terms and conditions of the Takaful policies:

1. التأمين التكافلي على الحياة وعلى العقار شرط إلزامي مطلوب لصالح بنك دبي الإسلامي على العميل (العملاء).
2. سريان هذا التسهيل مرهون بإتجاز واستلام موافقة من شركة التأمين التكافلي على إنشاء تأمين تكافلي على الحياة وعلى العقار.
3. فيما يلي أحكام وشروط وثائق التأمين التكافلي.

### a. Life Takaful (Family Protection Plan - FPP)

### أ. التأمين التكافلي على الحياة (خطة حماية الأسرة)

- i. Takaful coverage is mandatorily required for all the applicants availing the finance facility from Dubai Islamic Bank and is covered only to the extent of the

1. التغطية التكافلية إلزامية على جميع المتقدمين للحصول على تسهيل تمويل من بنك دبي الإسلامي، وتمتد فقط على التمويل المستحق في أي مرحلة زمنية معينة.



finance outstanding at any given point of time.

- ii. If additional cover is required over and above the finance outstanding, you will have to make your own arrangement through any service provider of your choice.

- iii. It is mandatory to take Takaful coverage from one of the Dubai Islamic Bank approved Takaful providers.

- iv. In the event that no payment or partial payment is received from yourself for the supplementary rental (life takaful contribution) via the Monthly Rental payments, you will be liable to pay such shortfalls to Dubai Islamic Bank on demand considering that Dubai Islamic Bank is paying these premiums on your behalf.

- v. In the event of claims, the amount settled by the Takaful provider shall be deemed final. Dubai Islamic Bank shall not bear any responsibility or liability towards any disputes arising out of such claims. In such matters, the decision of the Takaful provider shall be final and binding on you, your successors and assignees.

- vi. Takaful coverage is required prior to acceptance of this offer and disbursement of finance by Dubai Islamic Bank.

- vii. A separate adjustment account will be created for parking the monthly adjustments towards life Takaful. The adjustments balance may accrue in the said account till such time your

2. حال الحاجة إلى أي تغطية إضافية تزيد على التمويل المستحق، يتعين عليكم حينها إجراء الترتيبات الخاصة بكم من خلال أي شركة تختارونها.

3. يلزم إنشاء تغطية تكافلية لدى أحد شركات التأمين التكافلي المعتمدة من بنك دبي الإسلامي.

4. في حالة التخلف عن الدفع أو الدفع الجزئي للإيجار التكميلي (قسط التأمين التكافلي على الحياة) عن طريق دفعات الإيجار الشهرية، تتحملون دفع هذا العجز إلى بنك دبي الإسلامي عند الطلب، مع العلم بأن بنك دبي الإسلامي يدفع هذه الأقساط نيابة عنكم.

5. في حالة المطالبات، سيعتبر المبلغ المدفوع من قبل شركة التأمين التكافلي نهائياً. ولا يتحمل بنك دبي الإسلامي أي مسؤولية أو التزام عن أية منازعات ناشئة من هذه المطالبات. ويكون قرار شركة التأمين التكافلي في هذه الحالة نهائياً وملزماً لكم وخلفكم العام والخاص.

6. يلزم إنشاء التغطية التأمينية التكافلية قبل الموافقة على هذا العرض وصرف بنك دبي الإسلامي للتمويل.

7. سينشأ حساب تسوية منفصل للأقساط الشهرية الخاصة بتكافل الحياة. وقد يتراكم رصيد التسويات في الحساب المذكور لحين تفعيل تسهيل تمويل المنزل لدينا. وسيحصل الرصيد المتبقي (إن وجد) المتراكم نتيجة التسويات الشهرية للتكافل الحيوي عند تسوية تمويلكم لدينا.



Customer Initials [

الإدارة العامة - الموافقات الائتمانية]

ص.ب. 1080، دبي، إ.ع.م.

ت +971 4 2953000

ف +971 4 2954111

ت.ل.خ.س: 48772/45889 ISLAMI EM، سويفت: DUIBAEAD

00612953



Home Finance facility is active with us. The outstanding balance (if any) accrued as a result of monthly adjustments towards life Takaful will be collected at the time of settlement of your finance with us.

#### b. Property Takaful

- i. It is mandatory to take Property Takaful coverage from one of the Dubai Islamic Bank approved Takaful providers.
- ii. The supplementary rental (property takaful contribution) (as specified by the policy provider) should be paid to us on an annual basis. Dubai Islamic Bank will collect 1 ISIO/DDA for supplementary rental (Property Takaful) from you at the time of acceptance of this finance offer (covering annual contribution for Property Takaful).
- iii. The Property Takaful rates are subject to change and the applicable rate as on the date of renewal will be applied on an annual basis. If there is any change in the Property Takaful rate, the same will be advised to you.
- iv. Dubai Islamic Bank shall obtain coverage on the property only to the extent of property value assessed at the time of granting finance. If you choose to obtain additional property takaful due to appreciation in the property value, it shall be done at your own cost.
- v. In the event of claims, the amount settled by the Takaful provider shall be deemed final. We shall not bear any

#### ب. التأمين التكافلي على العقار

1. يلزم إنشاء تغطية تأمينية تكافلية على العقار لدى إحدى شركات التأمين التكافلي المعتمدة من بنك دبي الإسلامي.
2. ينبغي دفع الإيجار التكميلي (قسط التأمين التكافلي على العقار) (حسبما تحدده الشركة المصدرة للوثيقة) إلينا سنوياً. ويقوم بنك دبي الإسلامي باستلام أمر نهائي دائم/تقويض خصم مباشر واحد (1) للإيجار التكميلي (التأمين التكافلي على العقار) منكم بعد الموافقة على عرض التمويل هذا (يغطي القسط السنوي للتأمين التكافلي على العقار).
3. أسعار التأمين التكافلي على العقار عرضة للتغيير، ويطبق السعر المفروض في تاريخ التجديد سنوياً. وفي حال حدوث أي تغيير في سعر التأمين التكافلي على العقار، سنوافيكم بذلك.
4. يحصل بنك دبي الإسلامي على تغطية تأمينية على العقار ولكن في حدود قيمة العقار المقررة عند منح التمويل. ومتى قررتم إنشاء تأمين تكافلي إضافي على العقار نتيجة تأمين قيمة العقار، تتحملون التكاليف المترتبة على ذلك.
5. في حالة المطالبات، سيعتبر المبلغ المدفوع من قبل شركة التأمين التكافلي نهائياً. ولا يتحمل بنك دبي الإسلامي أي مسؤولية أو التزام عن أية منازعات ناشئة من هذه





responsibility or liability towards any disputes arising out of such claims. In such matters, the decision of the Takaful provider shall be final and binding on you, your successors and assignees.

المطالبات. ويكون قرار شركة التأمين التكملي في هذه الحالة نهائياً وملزماً لكم وخلفكم العلم والخاص.

#### D. TRANSFER PROCESS

#### د. إجراء نقل الملكية

1. The transfer of the property (property registration) is dependent on the completion of all formalities by the seller allowing for the title to be transferred at the Land's department. Should any of the documents mentioned in the Offer Letter as a requirement for processing your finance facility not be executed before the title transfer, Dubai Islamic Bank will not be held responsible for any loss due to any delays or cancellation of transaction.
2. The transfer (property registration) process will take place at the Land Department and you are requested to provide your relationship manager with a convenient date and time for the transfer process at least 48 hours prior to the transfer date.
3. Any transfers required to be completed within 24 hours will be executed at Dubai Islamic Bank's discretion and subject to the submission of complete documents as required by Dubai Islamic Bank. Such transfers will be charged at AED 3,150 (including VAT) payable to Dubai Islamic Bank PJSC at the time of request.
4. For Buyout and Buyout with Equity Release Cases; if for any reason Dubai Islamic Bank rights over the property is not registered in the relevant authority/body within 30 days from the cheque issuance date for settlement of your account with your bank then:

1. بعد نقل ملكية العقار (تسجيل العقار) إجراء مستقلاً عند إتمام كافة الإجراءات من طرف البائع بما يسمح بنقل الملكية لدى دائرة الأراضي والأموال. وفي حالة عدم توقيع أي من المستندات المذكورة في خطاب العرض والتي تمثل شرطاً لتجهيز تسهيل التمويل قبل نقل الملكية، لن يتحمل بنك دبي الإسلامي أي مسؤولية عن أي خسارة ناتجة من أي تأخير أو إلغاء للمعاملة.

2. تجري عملية نقل الملكية (تسجيل العقار) لدى دائرة الأراضي والأموال، ويتعين عليكم التأكيد من جاهزية مدير العلاقات لديكم في تاريخ ووقت مناسبين لحضور إجراء نقل الملكية قبل 48 ساعة على الأقل من تاريخ نقل الملكية.

3. تُجرى أي إجراءات لنقل الملكية لازمة خلال 24 ساعة وفق تقدير بنك دبي الإسلامي وشريطة تقديم كامل المستندات التي يطلبها البنك. وتقرض على تلك العمليات رسوم قدرها 3,150 درهم تُستحق الدفع إلى بنك دبي الإسلامي ش.م.ع. عند الطلب.

4. إذا حدث في حالات الشراء عند إصدار حقوق الملكية أن لم تُسجل حقوق بنك دبي الإسلامي لأي سبب من الأسباب لدى الجهة المعنية خلال 30 يوماً من تاريخ إصدار الشيك لتسوية حسابكم لدى البنك الذي تتعاملون معه، فحينئذ:

a. Dubai Islamic Bank will send a

أ. يرسل بنك دبي الإسلامي طلباً إلى البنك الذي تتعاملون معه





request to your bank to refund all amounts paid by Dubai Islamic Bank on your behalf. In case your bank abstain from refunding the said amount, then you shall be solely liable and responsible for the refund of such amount ; and

- b. Dubai Islamic Bank has the sole discretion to cancel the facility offered.

لرد كافة المبالغ التي دفعها بنك دبي الإسلامي نيابة عنكم. وإذا امتنع ببنككم عن رد المبلغ المذكور، حينها تتحملون وحكم كامل المسؤولية عن رد هذا المبلغ، و

ب. بحق لبنك دبي الإسلامي وفق تقديره وحده إلغاء التسهيل المعروض.

#### E. LAND DEPARTMENT AND ANY OTHER FEES

1. You are responsible for any and all fees payable to the Land Department, the Developer and / or any other public or official authority, in connection with the transfer of the Property, and the registration of title or any lien.
2. You are required to provide Managers' Cheque in favor of land department or relevant registration authority at the time of transfer being the fees imposed by said authority to perfect the transfer/registration of the Property title. For the emirates where no land department fee / relevant registration authority charges are currently applicable, you would be required to provide the said fee / charges if imposed by the concerned authority in future to perfect the transfer / registration of the Property title. By signing this deed, you hereby authorize Dubai Islamic Bank to draw your account for any amount that may be imposed by land department / relevant registration authority to perfect transfer/registration of the Property title.
3. For all Dubai based transactions, you are required to provide a cash payment of AED 4,000 (plus any applicable taxes and charges) which represents the service fee applicable to the transfer trustee agent appointed by Dubai Land Department to facilitate the transfer process.

#### هـ. رسوم دائرة الأراضي والأموال وأي رسوم أخرى

1. تتحملون كافة الرسوم المستحقة إلى دائرة الأراضي والأموال والمطور و/أو أي جهة حكومية أو رسمية أخرى عن نقل ملكية العقار و/أو تسجيل الملكية أو أي رهن.
2. يتعين عليكم تقديم شيك مدير لصالح دائرة الأراضي والأموال عند نقل الملكية مقابل الرسوم التي تفرضها الدائرة المذكورة لنقل ملكية/تسجيل العقار. وبالنسبة للإمارات التي لا تفرض فيها رسوم لدائرة الأراضي والأموال/ دائرة التسجيل ذات الصلة، سيطلب منكم دفع الرسوم/المصاريف المذكورة إذا فرضتها الجهة المعنية مستقبلاً لإجراء نقل الملكية/تسجيل ملكية العقار. ومن خلال التوقيع على هذه الوثيقة، فإنكم تفوضون بنك دبي الإسلامي بأن يسحب من حسابكم أي مبلغ تفرضه دائرة الأراضي والأموال/دائرة التسجيل المعنية لإجراء نقل الملكية/تسجيل ملكية العقار.
3. بالنسبة لجميع المعاملات الجارية في دبي، يطلب منكم دفع 4,000 درهم نقداً (مضافاً إليها أي مصروفات أو ضرائب مطبقة) نظير رسوم خدمة تطبق على وكيل نقل الملكية المعين من دائرة الأراضي والأموال في دبي لتسهيل إجراء نقل الملكية.



4. This fee may vary in accordance with the terms agreed between you and the Seller/Developer. This is governed by the Land Department or relevant authority and is subject to change. Any difference in the fees at the time of transfer, will be payable by you.

4. قد تختلف هذه الرسوم تبعاً لما يتم الاتفاق عليه من شروط بينكم وبين البائع/المطور. وتخضع هذه الرسوم القابلة للتعديل لسلطة دائرة الأراضي والأماك أو الجهة المعنية، وأنتم ملزمون بدفع أي فرق في الرسوم عند نقل الملكية.

#### F. SERVICE AND PRICE TARIFF CARD

1. Any Arrangement Fee, Processing Fee, Evaluation Fee, and/or any other fee payable under this facility, is non-refundable. In the event any of these fees are due to be paid, such fees should be cleared prior to the acceptance of this facility.
2. All charges are applicable as mentioned in the Service and Price Tariff card which is subject to change from time to time.

#### ج. بطاقة تعرفه رسوم الخدمة والسعر

1. جميع رسوم الإعداد والترتيب والتجهيز والتقييم و/أو أي رسوم أخرى مستحقة وفقاً لهذا التسهيل غير مستردة. وفي حال وجوب دفع أي من هذه الرسوم، ينبغي سدادها قبل الموافقة على هذا التسهيل.
2. كافة الرسوم المطبقة وفقاً لبطاقة تعرف رسوم الخدمة والسعر عرضة للتغيير من وقت لآخر.

#### G. OTHER TERMS AND CONDITIONS

1. All owners whose names are stated in the property ownership document should be an applicant for the finance facility.
2. In case of Resale Transactions, the offer is subject to a valid Memorandum of Understanding ("MoU") between the Buyer and the Seller. In the event the MoU is expired, Dubai Islamic Bank may cancel this offer at its own discretion without the Applicant's consent.
3. You hereby agree, confirm and acknowledge that you will not hold Dubai Islamic Bank PJSC responsible for any delays or defects or non-conformity to specifications or any other discrepancy or default in or relating to the construction of the property that is financed under this Offer Letter.

#### ج. الشروط والأحكام الأخرى

1. ينبغي أن يكون جميع الملاك المقيدة أسمائهم في سند ملكية العقار من المتقدمين للحصول على تسهيل التمويل.
2. في حالة معاملات إعادة البيع، يخضع العرض لمذكرة تفاهم صحيحة (مذكرة التفاهم) بين المشتري والبائع. وفي حالة انتهاء مذكرة التفاهم، يجوز لبنك دبي الإسلامي إلغاء هذا العرض تبعاً لتقديره وحده دون الرجوع إلى مقدم الطلب.
3. توافقون وتؤكدون وتقررون بهذا أنكم لن تحمّلوا بنك دبي الإسلامي ش.م.ع المسؤولية عن أي تأخير في إنشاء العقار الممول وفقاً لخطاب العرض هذا أو عيوب به أو عدم مطابقته للمواصفات أو أي تناقض أو خلل آخر يتعلق بالعقار.



4. You hereby agree that you will provide proof of payment of all contributions towards purchase of the property beyond the finance value. In buyout or resale cases, the customer must settle the difference amount between liability of the bank/seller and the approved finance value. You hereby undertake to provide such proof of payment prior to the transfer of the property at the relevant regulatory department.

4. توافقون بهذا على تقديم إثبات يفيد دفع كافة المساهمات الخاصة بشراء العقار والتي تزيد عن قيمة التمويل. وفي حالات الشراء أو إعادة البيع، يتعين على العميل دفع الفرق بين التزام البنك/البائع وقيمة التمويل المعتمد. وعليه فإنكم تتعهدون بتقديم هذا الإثبات قبل نقل ملكية العقار لدى الجهة التنظيمية ذات الصلة.

5. For Buyout and Buyout with Equity Release Cases; The Validity of this facility is subject to your fulfillment of, but not limited to, covering all shortfall which may arise due to a difference between the approved finance value and the liability with the existing finance provider.

5. في حالات الشراء عند إصدار حقوق الملكية، يصبح سريان هذا التسهيل مرهوناً بقدرتكم، على سبيل المثال وليس الحصر، على تغطية أي عجز قد ينشأ نتيجة أي فرق بين قيمة التمويل المعتمد والالتزام الواجب تجاه مزود التمويل وقتئذ.

6. For Top up Cases; once the total Settlement Amount has been offset by the release of funds on activation of the new Ijarah, the balance will be released to you. Dubai Islamic Bank reserves the right to reimburse the pro rata settlement amount towards the old facility, should the transactions be executed prior to the date used for calculating of the settlement amount.

6. في حالات زيادة مبلغ التمويل، وبعد تعويض مبلغ التسوية الكلي من خلال صرف الأموال عند تفعيل الإجارة الجديدة، يُصرف المبلغ البقي إليكم. ويحتفظ بنك دبي الإسلامي بحقه في تعويض مبلغ التسوية النسبي بخصوص التسهيل القديم إذا تم تنفيذ المعاملات قبل التاريخ المحدد لاحتساب مبلغ التسوية.

7. The Customer shall make any payments to be made by it under this Offer Letter, shall be made without any deduction or withholding for or on account of any Tax. If any deduction or withholding is required by any applicable law, to be made the amount for the payment in respect of which the Tax deduction is required to be made shall be increased to an amount that (after the Tax deduction) will leave an amount equal to the payment which would have been made if no Tax deduction was required.

7. يجب على المتعامل سداد جميع المدفوعات بموجب هذه الاتفاقية دون أي خصم أو احتجاز بسبب أو لحساب أي ضريبة. إذا أوجب قانون ساري المفعول أي خصم أو حجب، فيتم زيادة مبلغ الدفع المتعلق بالخصم الضريبي المطلوب إلى المبلغ (بعد خصم الضرائب) بحيث يظل مبلغاً مساوياً إلى المبلغ الذي كان سيتحقق إذا لم يكن هناك أي خصم ضريبي مطلوب.

8. In case the property details (of name, number, address etc. of plot, building, community etc.) in respect of subject property which may occur from typo errors or arising from variances or discrepancies of details from various sources like

8. في حالات الأخطاء المطبعية أو الاختلافات في تفاصيل بيانات الملكية (الاسم والرقم والعنوان ورقم القطعة، والمبنى، والمجمع، وما إلى ذلك) الخاصة بالعقار موضوع العقود وذلك في سند الملكية المؤقت أو عقد البيع والشراء أو سند الملكية النهائي بعد إصدار هذه الرسالة، يمنح المستأجر



Oqood, pre Title Deed, Sale Purchase Agreement or final Title Deed after issuance of this letter, The lessee(s) hereby irrevocably authorize the Bank officials to update, without any notice to us, records of the Bank accordingly with new / revised details based on the revised property details as updated from time to time by the regulatory authority

9. All amounts payable by the Bank to the Customer under this Offer Letter shall be inclusive of VAT or any other applicable Tax. The Customer hereby irrevocably and unconditionally undertakes to indemnify (to the full extent of the liabilities) the Bank against any liabilities (including any cost of enforcement or any proceedings) arising out of or in connection with VAT or any other applicable Tax.
10. All amounts which are expressed to be payable under this Offer Letter by the Customer to the Bank which (in whole or part) , for VAT purposes, constitute the consideration for any supply of goods or services shall be deemed to be exclusive of any VAT which is chargeable under such supply. If VAT is chargeable on any supply made by the Bank under Offer Letter, the Customer shall pay (in addition to and at the same time as paying the consideration for the supply) an amount equal to the amount of VAT.

بموجب هذه الرسالة تفويضاً غير قابل للإلغاء لموظفي البنك لتحديث سجلات البنك وفقاً لتلك التفاصيل الجديدة/المراجعة وذلك وفقاً للتعديلات في تفاصيل الملكية على النحو الذي قد يتم تحديثها من قبل السلطة التنظيمية من وقت لآخر وذلك دون إشعار مسبق لنا.

9. جميع المبالغ المستحقة الدفع من قبل البنك إلى المتعامل بموجب هذه الاتفاقية تشمل ضريبة القيمة المضافة أو أي ضريبة سارية أخرى. ويتعهد المتعامل بشكل غير قابل للنقض وغير مشروط بتعويض البنك (بكامل الخصومات) عن أي التزامات تنشأ عن أو تتعلق بضريبة القيمة المضافة أو أي ضريبة سارية أخرى.

10. جميع المبالغ المذكورة في هذه الاتفاقية من قبل المتعامل إلى البنك (كلية أو جزئية) تشمل حساب ضريبة القيمة المضافة على أي سلعة أو أي خدمات يتم توريدها بما في ذلك ضريبة القيمة المضافة المستحقة على هذا التوريد. وإذا استحق أي خصم أوحجز على البنك بسبب أي قانون ساري فسيتم إضافة قيمة مبلغ الخصم الضريبي المستحق (بعد خصم الضريبة) إلى المبلغ المنفوع إلى الموكل ليبقى كما هو قبل الخصم الضريبي.

#### H. DISBURSEMENT OF FINANCE BY DUBAI ISLAMIC BANK

#### ح. صرف التمويل من بنك دبي الإسلامي

1. The disbursement of finance by Dubai Islamic Bank to the developer / seller / bank(as applicable) will be made only once the above documents have been executed and the terms and conditions as highlighted in this Offer Letter have been accepted and fulfilled within the stipulated time frame.

1. يُصرف التمويل من بنك دبي الإسلامي إلى المطور/البائع/البنك (حسب مقتضى الحال) بعد توقيع المستندات المشار إليها أعلاه وقبول واستيفاء الشروط والأحكام الواردة في خطاب العرض هذا خلال المدة المحددة.

2. For Buyout with Equity Release Cases; once the total outstanding amount due to your bank has been offset, the balance will be released to you as soon as the title is clearly transferred in Dubai Islamic

2. في حالات الشراء عند إصدار حقوق الملكية، وبعد دفع إجمالي المبلغ المستحق إلى بنكم، يُصرف المبلغ الباقي إليكم بمجرد انتقال الملكية انتقالاً تاماً باسم بنك دبي الإسلامي لدى دائرة الأراضي والأموال.



Bank's name at the Land's Department.

# I. FINANCE OFFER VALIDITY

1. The finance offer is valid for a period of 30 calendar days from the date of issue.

The Final Offer Letter needs to be signed and accepted together with the finance documentation relevant to the Ijarah structure as well as the terms and conditions thereof.

# J. Conditions for approval

1. Applicant to provide original AECB consent form.
2. Applicant to provide original signed My Home application form with selection of 3 months Eibor
3. Passport and Emirates ID to be signed by applicant and OSV by MSA.
4. Original or E statement for applicants Emirates Islamic Bank account number 3708327510401 from 01/06/2019 till 01/09/2019.
5. Applicant to provide original salary certificate.
6. Applicant to provide proof that Emirates Islamic Bank credit card number ending with 0005 limit has been reduced from AED 68,000/- to AED 20,000/-.
7. As per account summary provided it is showing applicant has two credit cards with Emirates Islamic Bank, applicant to provide proof one card is primary and other is supplementary.
8. Applicant to provide No Liability Letter from MAG Development and copy of cheques of AED 2,810/- to be transferred in the name of the other partner name Mrs. Taghreed Bin Mafrosh.
9. This home finance facility to be booked under your existing CIF number 0914810 with Dubai Islamic Bank.

Yours Sincerely,



Page 14 of 15  
Head Office - Retail Credit  
P.O. Box 1080, Dubai, UAE  
T +971 4 2953000  
F +971 4 2954111

Tlx 48772/45889 ISLAMI EM, Swift: DUBIAEAD

# ط. سريان عرض التمويل

1. يسري هذا العرض لغاية 30 يوماً ميلادياً من تاريخ صدوره.

يلزم توقيع وقبول خطاب العرض النهائي علاوة على مستندات التمويل ذات الصلة بهيكل الإجارة وكذلك أحكامها وشروطها.

# ي. شروط الموافقة

1. Applicant to provide original AECB consent form.
2. Applicant to provide original signed My Home application form with selection of 3 months Eibor
3. Passport and Emirates ID to be signed by applicant and OSV by MSA.
4. Original or E statement for applicants Emirates Islamic Bank account number 3708327510401 from 01/06/2019 till 01/09/2019.
5. Applicant to provide original salary certificate.
6. Applicant to provide proof that Emirates Islamic Bank credit card number ending with 0005 limit has been reduced from AED 68,000/- to AED 20,000/-.
7. As per account summary provided it is showing applicant has two credit cards with Emirates Islamic Bank, applicant to provide proof one card is primary and other is supplementary.
8. Applicant to provide No Liability Letter from MAG Development and copy of cheques of AED 2,810/- to be transferred in the name of the other partner name Mrs. Taghreed Bin Mafrosh.
9. This home finance facility to be booked under your existing CIF number 0914810 with Dubai Islamic Bank.

وتفضلوا بقبول فائق التحية والتقدير،

K

Customer Initials [ الإدارة العامة - الموافقات الائتمانية ]

ص ب 1080، دبي، ا.ع.م.

ك +971 4 2953000

ف +971 4 2954111

تل فاكس: 48772/45889 ISLAMI EM، سويفت: DUBIAEAD

00612970



## For Dubai Islamic Bank PJSC

I/We, the above-named Applicant(s), hereby agree to be bound by the terms and conditions contained in this letter. I/We hereby confirm that the details provided by me/us are true and accurate to the best of my/our knowledge.

عن بنك دبي الإسلامي ش.م.ع

أنا/نحن مقدم/مقدمو الطلب المشار إليه/إليهم أعلاه أوافق/نوافق على التقيد بما جاء في هذا الخطاب من أحكام وشروط وأؤكد/نؤكد على أن ما قدمته/قدمناه من تفاصيل صحيحة ونقيّة على حد علمي/علمنا.

Applicant Name	Signature
Khaled Ali khamis Humaid Aldahmani	





عقد رهن عقار

13/10/2019	التاريخ	RLM 3	الرقم
تأميني	نوع الرهن		
الدرجة الاولى	درجة الرهن		
خالد علي خميس حميد الدهماني	الطرف الأول: الراهن		
بنك دبي الإسلامي	الطرف الثاني: المرتهن له		
	المستفيد من القرض		
13/10/2044 - 13/10/2019	المدة: من - إلى		

يتعهد الطرف الأول برهن الأرض المبنية أثناء بما عليها من المباني والمنشآت للطرف الثاني

المويهات 1	الحص	القطاع الجنوبي	القطاع	عجمان	المدينة
450.001	المساحة	105352356	رقم السند	2356	رقم القطعة
		1,560,000			مقابل مبلغ

ومن المعلوم انه لا يحق للطرف الأول في هذه المدة بيع الأرض أو رهنها لدى جهة أخرى أو التصرف بها، وأنه في حال عدم السداد في الموعد المحدد، فإنه يحق للطرف الثاني بيع الأرض وما عليها من عقارات والتصرف بها تصرفاً مطلقاً لاسترداد الدين المطلوب

2353	رقم الاصل	MF106756	الملاحظات
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	توقيع الطرف الثاني		توقيع الطرف الأول
	توقيع محرر عقد الرهن	حسين الشعالي	محرر عقد الرهن

محرر العقد من أربع نسخ

عن / مدير عام دائرة الأراضي والتظيم العقاري



الإصدار الثاني 01 / FM / OP1 / RTS / RED - نسخة المرتهن

UNITED ARAB EMIRATES  
VISAS

الإمارات العربية المتحدة  
السلطنة

Handwritten signature and date: 13/2/15

جواز سفر  
Passport

UNITED ARAB EMIRATES دولة الإمارات العربية المتحدة



Type Country Code Passport No رقم الجواز  
P ARE Y5HN63310 -



الإسم  
خالد علي خميس حميد الدهماني

Names  
KHALED ALI KHAMIS HUMAID ALDAHMANI

Nationality الجنسية  
United Arab Emirates الإمارات العربية المتحدة

Date of Birth تاريخ الميلاد Sex الجنس  
27/06/1995 M ذكر

Place of Birth مكان الميلاد  
DUBAI دبي

Date of Expiry تاريخ الانتهاء Date of Issue تاريخ الإصدار  
14/03/2020 15/03/2015

Issuing Authority جهة الإصدار Holder's Signature توقيع حامل الجواز  
RAS AL KHAIMAH رأس الخيمة

P<AREALDAHMANI<<KHALED<ALI<KHAMIS<HUMAID<<<<  
Y5HN633106ARE9506273M2003142<<<<<<<<<<<<<<<<<4



UNITED ARAB EMIRATES  
VISAS

الإمارات العربية المتحدة  
التأشيرات



الرقم الموحد 572066



رقم الاضبارة

UNITED ARAB EMIRATES  
VISAS

United Arab Emirates



دولة الإمارات العربية المتحدة

Identity Card

بطاقة هوية



ID Number / رقم الهوية  
784-1995-9602831-8



الإسم: خالد علي خميس حميد الدهماني

Name: Khaled Ali Khamis Humaid  
Aldahmani

الجنسية: الإمارات العربية المتحدة

Nationality: United Arab Emirates



Sex: M الجنس: ذكر

Date of Birth 27/06/1995 تاريخ الولادة

Signature / التوقيع

Expiry Date / تاريخ الإنتهاء  
17/11/2021

Card Number / رقم البطاقة  
080919076

2528542/01

06000099F9A41374

عند العثور على هذه البطاقة الرجاء إرجاعها إلى جهة إصدارها أو إلى أقرب مركز شرطة  
If you find this card, please return it to the issuing organization or to the nearest police station.

IDARE0809190766784199596028318  
9506273M2111175ARE<<<<<<<<<<<<<6  
ALDAHMANI<<KHALED<ALI<KHAMIS<H



التاريخ : 2019/09/15

شهادة لمن يهمله الأمر

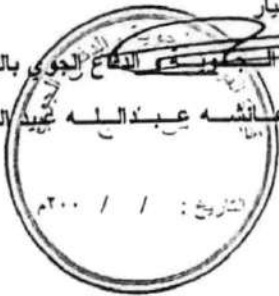
تشهد القيادة العامة للقوات المسلحة بدولة الإمارات العربية المتحدة بأن  
السيد/ خالد علي خميس حميد الدهماني (امراتي الجنسية) أحد منتميني القيادة العامة للقوات  
المسلحة من تاريخ 2013/08/22 ولا يزال على رأس عمله حتى تاريخه علماً بأنه يتقاضى  
راتباً كما هو موضح أدناه:

32,950/-

34000	إجمالي الراتب الشهري
1250	خصم التقاعد
1050	خصومات أخرى
31700	صافي الراتب الشهري

وقد أعطيت له هذه الشهادة بناء على طلبه لتقديمها إلى (مصرف دبي الإسلامي) دون تحمل هذه القيادة أدنى  
مسؤولية تجاه الغير .

ع/اللواء ركن طيار  
فائد القوات الجوية الدفاع الجوي بالوكالة  
الملازم / عائشة عبد الله محمد القايدي



ملاحظة :

- الشهادة صالحة لمدة ثلاثة شهور .
- أي شهادة غير مختومة لاتعتمد.
- أي كشط أو تعديل أو كتابة يلغي هذه الشهادة.
- يعتمد التوقيع الإلكتروني.



مصادقة سمو رئيس الدائرة  
Approval of H.H Dept. Chairman



سند ملكية

Title Deed

رقم سند الملكية  
Title Deed No.

105352356

الحي: المويهاة 1  
District: Mowaihat 1  
المساحة (متر مربع): 450.001  
Area(sq.m): 450.001

القطاع: القطاع الجنوبي  
Sector: Southern Sector  
القطعة: 2356  
Plot: 2356

المدينة: عجمان  
City: Ajman  
نوع الملكية: الشراء  
Ownership Type: Purchase

الحدود Borders					
شمالاً N:	شارع St	15.00	جنوباً S:	جار Plot	15.00
شرقاً E:	جار Plot	30.00	غرباً W:	جار Plot	30.00

اسم المالك	Owner Name	%
خالد علي خميس حميد الدهماني	Khaled ali khamis humaid aldahmani	100 %
الامارات العربية المتحدة , بطاقة هوية	784199596028318	ID No , الامارات العربية المتحدة



مدير عام دائرة الأراضي والتظيم العقاري  
GM, Dept of Lands & Real Estate Regulation

ملاحظة:

مرهونة لصالح بنك دبي الإسلامي درجة الرهن الدرجة الاولى

Pledged in favor of Dubai Islamic Bank Mortgage Degree First Degree

التاريخ: 13/10/2019

20035894  
hnYVko







اسم المالك	Owner Name
خالد علي خميس حميد الدهماني Khaled ali khamis humaid aldahmani	

الرقم المميز	القطعة	الحي	القطاع	المدينة	الارتداد	الاستعمال الرئيسي
105352356	2356	المويهات 1 Mowaihat 1	القطاع الجنوبي Southern Sector	عجمان Ajman	30.00 جاز 30.00 جاز	سكني Residential

رقم السند	نوع الملكية	المساحة م2	الطوابق	الاستعمال الفرعي
105352356	الشراء Purchase	متر مربع 450.001 sq.m.	1	سكني تجاري Commercial Residential

ملاحظات	تاريخ	بواسطة
	13/10/2019	aamer

ملاحظات دائرة الأراضي والتخطيط العقاري
هذا المخطط للاستعمال الرسمي لدائرة الأراضي والتخطيط العقاري وفي حالة اتخاذ أي تغييرات على المخطط يلزم مراجعة دائرة البلدية والتخطيط بعجمان

