



Frequently Asked Questions

Questions relating to Parkin

1. Should I subscribe to this IPO? Why should I invest in Parkin?

You will need to discuss this with your investment / financial advisor.

Parkin has a robust financial profile and its key strengths are as follows:

- Poised to benefit from Dubai's ambitious economic and population expansion plans
- Natural dominant market position with exclusive right to operate all RTA's existing and future paid public parking facilities
- Fully integrated digital infrastructure, with advanced operational and technological capabilities
- Supported by a robust regulatory framework protected by a well-defined and comprehensive Concession Agreement
- Resilient financials delivering infrastructure-like cash flows, attractive margins, and high cash conversion allowing for attractive dividends
- Strong platform with significant growth potential, underpinned by multiple avenues to scale-up and diversify
- Clearly defined ESG framework aligned to the RTA's and Dubai's sustainability ambitions

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

2. What is Parkin/what does the company do?

Parkin is the exclusive public parking operator in Dubai with a natural dominant position in Dubai's parking market. With approximately 197,000 paid parking spaces across Dubai, including paid public on-street and off-street parking; public multistorey car parks; and certain privately-owned parking lots under long-term contracts with private owners, the Parkin team has developed a fully digitized parking infrastructure experience, offering six digital payment channels and four payment methods, and utilizing state of the art intelligent parking management systems to provide high quality services to its customers.

Parkin's mandate is protected by a well-defined and comprehensive Concession Agreement with the RTA for a 49-year period from 2024. The Concession Agreement grants Parkin exclusive rights to operate all of the RTA's existing and new public parking facilities.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

3. Who is the Management of Parkin?

Parkin has an experienced management team that have worked together for several years. CEO Eng. Mohamed Al Ali has been with the RTA since 2007 and has led several relevant departments in the organisation. COO Osama Hashim Alsafi has been with the RTA since 2015 including eight years as Director of the Parking Department. CFO Khattab Abu Qaoud



has been with the RTA since 2013 and taken a leading finance role in several key projects including rail expansion projects in Dubai and the IPO of Salik.

The broader management team is further comprised of highly experienced individuals with a long track record at RTA and relevant expertise in the transport and infrastructure sectors.

4. What is the valuation of the Company?

Please discuss with your investment / financial advisor. For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

5. How has Parkin been performing financially?

Parkin has demonstrated a strong financial performance with high margins and superior cash conversion. The company's operating model and favourable regulatory framework translates into superior margins and strong cash conversions. Parkin's revenue grew by 14% from AED686m in 2022 to AED779m in 2023. EBITDA grew at a higher rate of 23% from AED337m in 2022 to AED414m in 2023, representing a margin of 53%. Pro Forma EBITDA for 2023 was AED443m in 2023 resulting in and a Pro forma EBITDA margin of 57%.

The Company's capex light business model resulted in superior cash conversion of 99% in 2023. For more information and detailed financials of the company, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

6. What is Parkin's growth strategy?

The Dubai Government's Urban Master Plan seeks to grow the population of the Emirate by approximately 60% by 2040 with the number of registered vehicles in Dubai expected to increase by approximately 4% per annum on average to 2033.

In line with these growth rates, the demand for public parking in the Emirate is expected to increase by 4.8% per annum on average to 2033, underpinning the company's growth. Parkin has the exclusive right to operate and manage new parking facilities built and acquired by the RTA to expand its parking footprint in Dubai.

Other potential future revenue streams include converting unpaid parking spaces to paid; establishing new agreements with private developers; effectively implementing tariff optimization; expanding new commercial activities such as advertising; electric vehicle related activities; further digital enhancements to drive automation and efficiency; and expanding the company's operational expertise globally.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

7. Does Parkin have any geographical expansion plans in the pipeline?

While the focus of Parkin's growth strategy in the short to medium term is the Dubai market, it may consider exploring international expansion of its operational systems and technology capabilities across the broader GCC region.



For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

8. Who are the existing Parkin shareholders? Who is the owner of Parkin?

The Government of Dubai, through the Dubai Investment Fund (DIF), is currently – and prior to this Offering - the 100% shareholder of Parkin. Following the Offering, the Government of Dubai, through DIF, will continue to be the majority shareholder of Parkin.

9. Why is Parkin deciding to list?

The Offering is being conducted, among other reasons, to allow the selling shareholder to sell part of its respective shareholding interests, while providing increased trading liquidity in the shares and raising the company's profile with the international investment community.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

10. Which exchange is Parkin listing on? Why is this market, the chosen market for Parkin's IPO?

Parkin will be listing its shares on the Dubai Financial Market. Being a Dubai-headquartered company, the DFM was a natural choice as a listing venue.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

11. Is the transaction Shari'a-compliant?

The Internal Sharia Supervision Committees of Emirates NBD Bank PJSC has issued a pronouncement confirming that, in its view, the Offering is compliant with Shariah principles. Investors should undertake their own due diligence to ensure that the Offering is Shariah compliant for their own purposes.

Questions relating to IPO

12. When is the IPO opening? When does subscription open? When can I invest in Parkin and when do subscriptions close? What is the subscription period?

- The First Tranche (the “**UAE Retail Offering**”) period:
 - Is expected to start on 05 March 2024 and will close on 12 March 2024.
 - Refunds will commence 19 March.
- The Second Tranche (“**Professional Investor Offering**”) subscription period:
 - Is expected to open from 05 March 2024 and will close on 13 March 2024.

Price range is expected to be announced on 05 March 2024.

For eligibility criteria, please refer to the prospectus located under the 'Documents' section on the IPO webpage.



These dates are indicative only and may be subject to change. For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

13. When will the final price be announced?

The final pricing is expected to be announced on 14 March 2024.

14. How much of Parkin is intended to be listed?

All shares to be offered are existing shares held by the DIF as the selling shareholder, representing 24.99% of Parkin's total issued share capital. As the selling shareholder, the DIF reserves the right to amend the size of the Offering at any time prior to the end of the subscription period at its sole discretion, subject to applicable laws and the approval of the Securities & Commodities Authority (the "SCA").

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

15. What will the proceeds of the IPO be used for?

The Company will not receive any proceeds from the Offering other than a compensation from the Selling Shareholder for any expenses relating to the Offering. All expenses of the Offering (including selling commissions and discretionary fees) will ultimately be borne by the Selling Shareholder as a deduction of the proceeds from the Offering. The Offering is being conducted, among other reasons, to raise the Company's profile with the investment community and supporting the Government's broader ambitions to further develop local capital markets and deploy capital into other segments of the local economy.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

16. What is the share capital of the Company?

The share capital of the Company, as at the date of the listing, has been set at AED 60,000,000, divided into 3,000,000,000 Shares paid-in-full, with the nominal value of each Share being AED 0.02.

17. How much of the capital will be offered in the IPO? Are new shares being issued by the Company or are the existing shareholders' selling shares?

749,700,000 shares each with a nominal value of AED 0.02 will be made available in the offering, representing 24.99% of Parkin's total issued share capital. All shares to be offered are existing shares held by the DIF as the selling shareholder who reserves the right to amend the size of the offering at any time prior to the end of the subscription period at its sole discretion, subject to applicable laws and the approval of the Securities & Commodities Authority (the "SCA").

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

18. How many shares offered have been allocated to retail tranche subscribers? To others?

- 10% of the offer shares have been allocated to the First Tranche to individual and other investors (as defined in the UAE prospectus) as part of the UAE Retail Offering.
- 90% of the offer shares have been allocated to the Second Tranche to professional investors and other investors which is restricted to “Professional Investors” (as defined in the SCA Board of Directors’ Chairman Decision No.13/R.M of 2021).
- Further, as part of the Qualified Investor Offering, and in accordance with both the Companies Law and the Dubai Law, up to 5% of the Offering will be reserved for offer to the Emirates Investment Authority (the “EIA”) and 5% will be reserved for offer to the Pensions and Social Security Fund of Local Military Personnel.

The DIF as selling shareholder reserves the right to amend the size of the offering and the allocation between tranches at any time prior to the end of the subscription period at its sole discretion, subject to applicable laws and the approval of the SCA.

For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

19. Who is eligible to subscribe to the IPO?

The IPO has been structured around two tranches as defined in the UAE prospectus. For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

There are two broad groups of eligible investors:

- Individuals with a valid DFM NIN and bank account number
- Professional investors outside of the US

The first tranche is for “retail” investors. These are natural persons who have a bank account and a DFM Investor Number. The second tranche is for “qualified” investors. For the full criteria, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

Please note that any and every subscriber must hold a Dubai Financial Market Investor Number (“NIN”) and a bank account number in order to be eligible to apply for Offer shares, irrespective of the tranche they subscribe through.

For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

20. I am a present employee/former employee of Parkin, can I subscribe to shares?

You may participate through the first tranche, as long as you meet the eligibility criteria.

For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

21. Can I apply for shares in more than one tranche?



Subscribers may apply for offer shares in only one tranche. In the event a person applies to more than one tranche, the receiving banks and the joint lead managers may disregard one or both of such applications.

22. What is the price per share?

The price range is expected to be announced on 05 March 2024.

The final offer price and the final offer size will be announced on 14 March 2024.

23. What is the minimum and maximum subscription?

- Retail Tranche:
 - The minimum application size for subscribers in the first tranche is AED 5,000 (Five thousand UAE dirhams) with any additional application in increments of AED 1,000.
 - There is no maximum application size for subscribers in the first tranche.
- Qualified Investor Offering:
 - The minimum application size for the subscribers in the second tranche is AED 5,000,000 (Five million UAE dirhams).
 - There is no maximum application size for subscribers in the second tranche.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

24. When do you expect to begin trading? / When is Parkin expected to begin trading?

Parkin is expected to list on DFM in late March 2024.

25. What is Parkin's dividend policy?

- Parkin will pay a dividend on a semi-annual basis in April and October of each year.
- The minimum dividend payout will be the higher of:
 - 100% of net income; and
 - Free cash flow to equity, subject to distributable reserves requirements.
- The first payment will be made in October 2024 based on H1 2024.
- This dividend policy is designed to reflect the Company's expectation of strong cash flow generation and expected long-term earnings potential.

This dividend policy is subject to consideration by the Board of Directors on the cash management requirements of the Company's business for operating expenses, finance costs and anticipated capital expenditures and investments. In addition, the Company expects that the Board of Directors will also consider market conditions, the current operating environment in the Company's markets and the Board of Directors' outlook for the Company's business and growth opportunities.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

26. How can I subscribe for shares in Parkin’s IPO?/ How does the subscription process work?

- Make sure you have your DFM Investor Number (**NIN**). If you don’t have a NIN, you can obtain one instantly through the DFM app.
- Investing in equities encompasses risks and before making any decision, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.
- You can reach out using the following channels:

Bank	Details
Emirates NBD Bank	ENBD ATMs across UAE ENBD Online Banking ENBD Mobile Banking IPO Portal for Non ENBD customers at https://ipo.emiratesnbd.com Selected Branches
DFM	DFM Website at www.dfm.ae DFM App

- Once a decision has been made, you may subscribe through the following below receiving banks:

Receiving banks to fill in details in the below format.

Bank	Details
Emirates NBD	E-Subscription Account holders with Emirates NBD Bank can subscribe via the bank’s online internet banking and mobile application channel as well as through ATMs. Eligible persons can access Emirates NBD Bank’s ATMs with their debit card, and online banking or mobile application using their relevant username and password (as is customary with these channels). This will be deemed sufficient for the purposes of identification and accordingly the supporting documentation in relation to application set out elsewhere in this Prospectus will not apply to electronic applications. Subscribers without an Emirates NBD Bank account, who are either in the UAE or outside the UAE, can subscribe through the dedicated IPO website https://IPO.EmiratesNBD.com and pay through Online Banking via the UAE Central Bank Payment Gateway (“PGS”) or through UAE Central Bank Fund Transfer (“FTS”) or SWIFT. In case of any issues or support, please contact the dedicated Emirates NBD Bank IPO team through our call center 800 ENBD IPO (800 3623 476)
Abu Dhabi Commercial Bank	Process Steps: Step1: ADCB customers to visit the https://www.adcb.com/Parkin and click IPO Subscription Link

	<p>Step # 2 Complete login authentication using UAE Pass or (Customer ID, Mobile Number and OTP) Step # 3 Enter NIN Number Step # 4 Select Broker, Enter Subscription Amount, Select Account and Submit.</p> <p>For any further queries, kindly contact us on 600502030</p>
Abu Dhabi Islamic Bank	<p>ADIB's electronic subscription channels, including online internet banking, are accessible via ADIB's official website www.adib.ae and mobile banking app. These are duly interfaced with the DFM database and are only available to ADIB account holders.</p> <p>ADIB account holders will access ADIB's electronic subscription channels with their relevant username and password and this will be deemed to be sufficient for the purposes of fulfilling the identification requirements.</p> <p>ADIB account holders complete the electronic application form relevant to their tranche by providing all required details including an updated DFM NIN, an active ADIB account number, the amount they wish to subscribe for, and by selecting the designated brokerage account.</p> <p>By submitting the electronic subscription form, the ADIB account holder accepts the Offering terms and conditions, authorizes ADIB to debit the amount from the respective ADIB account and to transfer the same to the IPO account in favor of the issuer account held at ADIB, as detailed in the subscription application.</p> <p>ADIB account holders with a successful subscription automatically receive an acknowledgement of receipt by email and have to keep this receipt until they receive the allotment notice.</p> <p>For any further queries, kindly contact us on +971 2 652 0878</p>
Al Maryah Community Bank	<p>To subscribe through Mbank, download Mbank UAE app on your mobile device from Apple App store or Google Play or Huawei AppGallery. For instructions on the process of applying for the IPO through the app, access https://www.mbank.ae/IPO Refer to the section "How to subscribe" for step by step guidance.</p> <p>Applications for Minors can also be made through the app.</p> <p>Applicants can also issue DFM NINs from the Mbank mobile app.</p> <p>Subscription applications through Al Maryah Community Bank LLC will only be accepted if made by UAE residents.</p> <p>In case of any issues or support, please contact Mbank call centre at 600 571 111.</p>
Commercial Bank of Dubai	<p>The IPO will be open to all participants not only CBD bank account holders</p>

	<p>Participants can login to CBD website www.cbd.ae or visit any of the selected 6 CBD branches to submit their interest. A dedicated team will then contact/ assist the applicants and complete the requirements.</p> <p>CBD has a centralized IPO Centre that will manage, approve and oversee all applications on DFM system.</p> <p>For any further queries, kindly contact us on +9714-2121156</p>
Dubai Islamic Bank	<p>DIB Customers can submit the IPO subscription through WhatsApp digital journey. Add +97146092222 in your WhatsApp and type IPOSUB and follow the instruction. For any further queries kindly contact us on +971 4 609 2222 or visit the www.dib.ae</p>
Emirates Islamic Bank	<p>E-Subscription Account holders with Emirates Islamic Bank can subscribe via the bank's online internet banking and mobile application channel as well as through ATMs. Eligible persons can access Emirates Islamic Bank ATMs with their debit card, and online banking or mobile application using their relevant username and password (as is customary with these channels). This will be deemed sufficient for the purposes of identification and accordingly the supporting documentation in relation to application set out elsewhere in this Prospectus will not apply to electronic applications.</p> <p>In case of any issues or support, please contact the dedicated Emirates Islamic Bank IPO team through our call center 04-316 00 66 or visit http://www.emiratesislamic.ae/ipo</p>
First Abu Dhabi Bank	<p>E-Subscription FAB EIPO-Subscription Access</p> <p>https://www.bankfab.com/v1/en-ae/investment-banking/iposubscription</p> <p>Refer to the "How to subscribe page" and follow the instructions and submit subscriptions for the First Tranche. FAB Mobile Banking application (For FAB Client) If you need any support, please call FAB Call Centre No. 026161800</p>
Mashreq Bank	<p>Mashreq's Digital IPO subscription allows existing customers to digitally submit their IPO subscription requests, generate NINs with DFM & open brokerage account with Mashreq Securities in real-time through one seamless journey via their Mashreq Mobile App. Eligible clients can avail instant leverage on their IPO subscriptions.</p> <p>Non-Mashreq customers can avail the above by first opening their Mashreq account instantly through the Mashreq Mobile App.</p>

	For further clarifications please refer to https://mashreq.com/parkin-ipo or call 04-424-4457
Wio Bank	<p>Wio Bank’s digital IPO subscription allows customers to generate a National Investor Number (NIN) with DFM instantly and submit their IPO subscription requests. Eligible clients can obtain leverage on their IPO subscriptions.</p> <p>Existing Wio Personal customers can visit the IPO section within the app and subscribe for active IPOs instantly. New customers can avail the service by first opening their Wio Personal account: download the Wio Personal app from the App Store or Google Play onto your mobile device and apply for an account in minutes. Once your application is approved, you can subscribe to active IPOs from within the app immediately.</p> <p>Subscription applications through Wio Bank will only be accepted if they are made by UAE residents. For any queries or support, please refer to the FAQs under the IPO section in the Wio Personal app. Alternatively, please contact us on 600-500-946. To learn more, visit wio.io.</p>

27. What documents do I need to be able to subscribe to an IPO?

Investors need a Dubai Financial Market Investor Number (**NIN**) to subscribe to the IPO.

Please refer to the Prospectus to know more about the documents accompanying subscription applications. For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage or access the DFM FAQs at <https://www.dfm.ae/investing/services/ipo-subscriptions>

28. How do I register for a Dubai Financial Market Investor Number (NIN) to subscribe to Parkin’s IPO?

The following channels can be used to apply for a DFM Investor Number:

Platform	Type of investor
DFM App	For Individual Investors only (excluding minors below age 18)
eServices at www.dfm.ae (the eservices link: https://esrv.dfm.ae/WebApplication.UI/LocalOperations/Login/PopupLogin.aspx?lang=en-US)	Corporate investors only
In person at Dubai Financial Market	For all Types of Investors Timings: Mon-Fri (8:00 am – 4:00 PM)
Licensed Brokerage Firms at DFM	For all Types of Investors



Please refer to the Dubai Financial Market website for information on the process of applying for a NIN at <https://www.dfm.ae/> or access the DFM FAQs at <https://www.dfm.ae/investing/services/how-to-trade>

29. Is there a fee for obtaining a DFM Investor Number (NIN)?

No, there is no fee for obtaining a DFM Investor Number (NIN).

30. I have lost / forgotten my DFM Investor Number (NIN), what do I do?

Please call the DFM Customer Services line on +971 4 305 5555 from the mobile number you have registered with the DFM (weekdays 8am – 4pm) to receive the DFM Investor Number (NIN) immediately over the phone. Alternatively, investors can visit DFM, Rashid Tower, World Trade Centre, Dubai (weekdays 8am – 4pm.)

31. When will I know/be notified of how many shares I will receive?

A notification regarding the final allocation for the subscribers will be sent via SMS by 19 March 2024. For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

32. Is the allocation of my subscribed amount guaranteed?

An allocation of 2,000 shares is guaranteed, subject to the total number of shares allocated pursuant to the minimum guaranteed allocation in the first tranche not exceeding the total number of shares available in the first tranche. For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

33. If I do not receive the full amount of shares I subscribed to, how will I be refunded?

The surplus subscription amount, and any accrued profits results thereon, shall be refunded to the subscribers in the First Tranche by the relevant receiving bank. Refunds are expected to commence on 19 March 2022 and processed by the relevant receiving bank.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

34. On day of listing, where I can see the share price of the Company?

Investors can see the price information of the Company on DFM's website, DFM mobile app, DFM Trading members (brokers) and third-party data vendors. For more information on how to start trading <https://www.dfm.ae/investing/services/how-to-trade>

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

35. On first day of listing, how can I sell shares obtained from the IPO process?

Investors can access their IPO shares under their trading account through the Trading Member (brokers) they intend to place the orders with. Shares obtained by any investors that are not subject to lock-up period, are free for trading from the first day of admission.



Note: it is best if the investor obtains a trading account via Trading members (brokers) ahead of the listing day, in order for the investor to start trading on the subscribed shares instantly.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

36. Will there be any restrictions for selling my shares following the listing?

You will be able to buy and sell Parkin shares once the company has listed on the DFM, through your assigned Trading Members (broker).

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

37. If I used my iVestor Card to subscribe, how will I get a refund if my subscription amount isn't fully allotted?

It will be refunded back to your iVestor Card.

38. Can I get financing or leverage for my IPO subscription?

Please contact your relationship manager at one of the receiving banks for further details.

For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

Section II – Appendix - Branch list of participating receiving banks

Emirates NBD – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location
1	Group Head Office Branch	Dubai	Monday to Thursday	Monday to Thursday	Ground Floor, Emirates NBD Group Head Office, Baniyas Road, Deira, Dubai
			(8:00 AM - 3:00 PM)	(8:00 AM - 2:00 PM)	
			Friday	Friday	
			(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
2	Jumeirah Branch	Dubai	Monday to Thursday	Monday to Thursday	Emirates NBD Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai
			(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
			Friday	Friday	
			(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
			Saturday	Saturday	
			(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
3	Abu Dhabi Main Branch	Abu Dhabi	Monday to Thursday	Monday to Thursday	Ground Floor, Al Neem Building, Shaikh Khalifa street , Abu Dhabi
			(8:00 AM - 3:00 PM)	(8:00 AM - 2:00 PM)	

			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
4	Al Muroor Branch	Abu Dhabi	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	New Airport Road, Muroor, Abu Dhabi
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
5	Al Ain Main Branch	Al Ain	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	Sheikh Khalifa Bin Zayed St. (in front of Burjeel Hospital), Al Ain
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
6	Sharjah Main Branch	Sharjah	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah
			Friday (7:30 AM - 11:30 AM)	Friday (7:30 AM - 10:30 PM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
			Friday (7:30 AM - 11:30 AM)	Friday (7:30 AM - 10:30 PM)	
7	Ajman Branch	Ajman	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	

Emirates Islamic – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location	#
1	Healthcare City Branch	Dubai	Monday to Thursday (8am - 4pm) Friday (8 - 12.30pm & 2pm - 4pm)	Monday to Thursday (8am - 1pm) Friday (8am - 11.30am)	Building 16, Dubai Health Care City	04-316 00 66
2	Nad Al Hamar	Deira	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Bel Remaitha Club Building, Show Rooms # S-8 & S-9, Nad Al Hamar Area, Al Rubat street	04-316 00 66



3	Halwan Branch	Sharjah & NE Region	Monday to Saturday (8am - 8pm) Friday (8am - 11.30am)	Monday to Saturday (8am - 1pm) Friday (8am - 10.30am)	Sheikh Esam Saqr Al Qasimi Building, Wasit Street, Samnan Area, Halwaan, Sharjah	04-316 00 66
4	Ajman Kalifa Bin Zayed	Ajman	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Sara Plaza 2 Building, Al Jurf 2 Area, Sheikh Khalifa Bin Zayed Road, Ajman	04-316 00 66
5	Ras Al Khaimah Branch	Ras Al Khaimah	Monday to Saturday (8am - 8pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Emirates Islamic Tower, Ground Floor, Al Muntaser Road - Al Nakheel Area	04-316 00 66
6	Fujairah Branch	Fujairah	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Building of Emirates Islamic Bank, Sheikh Hamad Bin Abdulla Street, Muraishid Area, Fujairah	04-316 00 66
7	Main Branch Abu Dhabi	Abu Dhabi	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Wave Tower, Corniche Area, Abu Dhabi	04-316 00 66
8	Al Ain Branch	Al Ain	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Saeed Al Tawair Al Ameri Building, Othman Bin Affan Street, Al Marbaa Area, Al Ain	04-316 00 66

First Abu Dhabi Bank – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location
1	Sheikh Rashid Road Branch	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Airport Street – Ramy Hotel Building – Abu Dhabi
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
2	Jabel Ali	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Near Gate No.5, Adjacent to Dubai Chamber Office
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
3	Khubeirah	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Near Spinneys Khalidiya Street Abu Dhabi
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
4	Oud Al Touba Branch	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Oud Al Touba Area, National housing loans bulding, Ali Bin Abi Talieb street, Al Ain.
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
5	Dubai Health Care City Branch	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Opp Wafi Center, Building 47 Dubai Healthcare City - Office
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	

Abu Dhabi Islamic Bank – participating branches

#	Branch name	Branch Type	Branch Code	Branch Location- Area	Area Code	Customer Timing	Customer Timing (Friday)	Branch Address
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(Monday - Saturday)								
1	Al Bateen Branch	Normal Branch	33	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	Abu Dhabi - Al Bateen king Abdulla bin AbdulAziz Al Saud Street - near UAE Central Bank
2	Sheikh Zayed Main Branch	Normal Branch	403	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	Sheikh Rashid Bin Saeed St(Old Airport Road) opposite to Hilton Capital Grand Hotel
3	Nation Towers Branch	Mall Branch	71	Abu Dhabi	1	10:00 AM to 10:00 pm	04:00 PM to 10:00 PM	Nation Towers Galleria – Corniche Road, First Floor
4	Baniyas Branch	Normal Branch	13	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	Al Mafraq –Dubai Road opposite Al Mafraq Hospital - Baniyas
5	Khalifa A City Branch	Normal Branch	94	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	Khalifa A city, street # 16/21 south west.
6	Madinat Zayed Branch	Normal Branch	7	Abu Dhabi West (Gharbiya)	5	08:00 am to 02:00 pm	8:00 AM to 12:00 PM	Madinat Zayed City - Western Region
7	Oud Al Toba Branch	Normal Branch	54	Al Ain	2	08:00 am to 08:00 pm	8:00 AM to 12:00 PM	Oud Al Toba St., No.133
8	Al Tawaam Branch	Normal Branch	365	Al Ain	2	08:00 am to 08:00 pm	8:00 AM to 12:00 PM	Sheik Khalifa Bin Zayed St., 135th St, Opposite UAE university
9	Al Qusais Branch	Normal Branch	51	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Al Qusais Area -Al Wasl Building
10	Second of December Branch	Normal Branch	86	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Jumeirah beach street, Dubai
11	Sheikh Zayed Road Branch	Normal Branch	14	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Emarat Atrium Building, Sheikh Zayed Road
12	Nad Al Sheba Branch	Normal Branch	15	Dubai	3	10:00am to 05:00pm	04:00 PM to 10:00 PM	Avenue Mall - Nad Al Sheba - Nad Al Sheba 2 - Dubai
13	Dubai Internet City - Arenco Branch	Normal Branch	53	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Arenco Tower, Dubai Internet City
14	Fujairah Branch	Normal Branch	6	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Shaikh Hamad Bin Abdulla Street
15	Ras Khaimah Branch	Normal Branch	11	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Opposite Al Manar Mall, Al Muntasir Road
16	Dibba Branch	Normal Branch	17	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Sheikh Zayed Street, Opposite Dibba Police Station - Fujairah
17	Kalba Branch	Normal Branch	49	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Al Wahda Street - Khamis Khalfan Al Zahmi Building - Block No:19
18	Al Dhaid Branch	Normal Branch	38	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Al Dhaid Expo Center
19	Khorfakkan Branch	Normal Branch	22	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	Corniche Road, Banks Area
20	Umm Al Quwain Branch	Normal Branch	29	Sharjah North East Area	4	08: am to 02:00 pm	8:00 AM to 12:00 PM	Umm Al Quwain Union Coop
21	Sharjah Main Branch	Normal Branch	5	Sharjah North East Area	4	08: am to 02:00 pm	8:00 AM to 12:00 PM	Al Mussala Area opposite Etisalat building

Commercial Bank of Dubai – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location
1	Main Branch	Deira, Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 AM (Friday)	Al Ittihad Road, Port Saeed Area, Dubai
2	Jumeirah Branch	Jumeirah	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 AM (Friday)	Jumeirah Road, Dubai
3	Bur Dubai Branch	Bur Dubai, Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 AM (Friday)	Al Mankhool Road, Bur Dubai, Dubai
4	Sheikh Zayed Road Branch	Sh. Zayed Rd., Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday)	Sheikh Zayed Road, Dubai



			07:30 AM - 12:30 PM (Friday)	08:00 AM - 11:00 AM (Friday)	
5	Zayed the First branch	Abu Dhabi	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 AM (Friday)	Zayed The First Road, Abu Dhabi
6	Sharjah Branch	Sharjah	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 AM (Friday)	King Abdulaziz Road, Sharjah

Dubai Islamic Bank – participating branches

S. No.	Branch Name	Branch Location - Area	Customer Timing	IPO Timings	Subs	Branch Address	Contact No.
1	Abu Dhabi Main Br.	Abu Dhabi	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		Airport Road, Opposite to Etisalat Bldg, Abu Dhabi	04 - 6092222
2	Al Ain Main Br	Al Ain	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		Khalifa Street, DIB Bldg., Al Ain	04 - 6092222
3	Dubai Main Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 2:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		DIB Head Office building, Al Maktoum Road , Near Clock Tower, Port Saeed , Dubai	04 - 6092222
4	Sheikh Zayed Road Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		Grosvenor House Commercial Tower, Sheikh Zayed Road, Near Fairmont Hotel, Dubai	04 - 6092222
5	Umm Suqeim Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		Abdalla Bin Fahd Villa, Jumeirah Street, Umm Suqeim 1, Dubai	04 - 6092222
6	Ras Al Khaimah Main Br.	RAK	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		Al Nakeel Area - Al Muntasir Str - Dubai Islamic Bank Bldg.	04 - 6092222
7	Sharjah Main Br	Sharjah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15 AM to 12:15 PM		King Abdul Aziz st. - Al Qasimia / Al Nud - Sharjah	04 - 6092222

MBank – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location
1	Al Maryah Community Bank, Innovation Hub	Abu Dhabi	Mon-Sat: 8AM to 5PM Fri: 8AM to 3PM Sunday Closed	Mon-Sat: 8AM to 5PM and 24x7 through Mbank app Fri: 8AM to 3PM and 24x7 through Mbank app 24x7 through Mbank app	Al Maryah Community Bank, Innovation Hub, 454 Shakhboub Bin Sultan Street, Abu Dhabi, UAE
2	Al Maryah Community Bank, Mall of the Emirates	Dubai	Mon-Sun: 10AM to 10PM	Mon-Sun: 10AM to 10PM and 24x7 through Mbank app	Al Maryah Community Bank, Level 1, Ski Dubai Entrance, Mall of the Emirates, Dubai, UAE

3	Al Maryah Community Bank, ADNOC HQ	Abu Dhabi	Mon-Thu: 8AM to 4PM Fri: 8AM to 3PM Saturday and Sunday Closed	Mon-Thu 8AM to 4PM and 24x7 through Mbank app Fri: 8AM to 3PM and 24x7 through Mbank app 24x7 through Mbank app	Al Maryah Community Bank, ADNOC HQ, Corniche, Abu Dhabi, UAE
4	Al Maryah Community Bank, Capital Mall	Abu Dhabi	Mon-Sun: 10AM to 10PM	Mon-Sun: 10AM to 10PM and 24x7 through Mbank app	Al Maryah Community Bank, Mohammed Bin Zayed City, Mussaffah - Abu Dhabi, UAE

ADCB – participating branches

#	Branch name	Area	Branch Timing	Subscription Timing	Branch Location
1	Shahama Branch	Abu Dhabi	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Dubai Abu Dhabi Road, Near Bani Yas Coop P.O.Box: 76122 Abu Dhabi
2	Hazza Bin Zayed Stadium Branch	Abu Dhabi, Al Ain	08:00 AM - 07:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Hazza Bin Zayed Stadium, Al Ain
3	Zayed Town Branch	Abu Dhabi, Al Dhafra Region	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Zayed Town Main Street, Near Zayed Town Court P.O.Box: 50013 Zayed Town
4	Al Riggah Branch	Dubai	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Al Riggah Road, Near Al Riggah Metro-Station P.O.Box: 5550 Dubai
5	Business Bay Branch	Dubai	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Business Bay, Al Khaleej Al Tejari, Dubai, Nearest landmark-Business bay metro station
6	Ajman Branch	Ajman	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Al Ittihad Street, Near Lulu centre P.O.Box: 1843 Ajman
7	Ras Al Khaimah Branch	RAK	08:00 AM - 07:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Al Naeem Mall, New central business district P.O.Box: 1633 Ras Al Khaimah
8	Fujairah Branch	Fujairah	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Hamed Bin Abdulla Street, Near ADNOC P.O.Box: 770 Fujairah
9	Ruwais Branch	Al Dhafrah Region	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Ruwais Housing Complex Sh. Zayed Road, Near Etisalat Office P.O.Box: 11851 Ruwais
10	Dalma Mall Branch	Abu Dhabi	10:00 AM - 09:00 PM Monday to Thursday & Saturday 03:00 PM - 09:00 PM on Friday Closed on Sunday	10:00 AM - 03:00 PM Monday to Thursday & Saturday No IPO Subscription on Friday Closed on Sunday	Dalma Mall- 1st floor - Mussafah
11	Al Zahiya City Centre Branch	Sharjah	10:00 AM - 09:00 PM Monday to Thursday & Saturday 03:00 PM - 09:00 PM on Friday Closed on Sunday	10:00 AM - 03:00 PM Monday to Thursday & Saturday No IPO Subscription on Friday Closed on Sunday	Sheikh Mohammed Bin Zayed Street, Al Zahiya City Centre, Ground level, near Entrance A, P.O.Box: 23657
12	Al Nahyan Camp Branch	Abu Dhabi	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 PM on Friday Closed on Sunday	08:00 AM - 03:00 PM Monday to Thursday & Saturday 08:00 AM - 12:00 AM On Friday Closed on Sunday	Delma Street, Behind Al Nahyan Camp, Abu Dhabi P.O.Box: 939 Abu Dhabi