



Frequently Asked Questions (Investors)

Questions relating to Empower

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

You will need to discuss this with your investment / financial advisor. Empower has a robust financial profile.

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

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

Empower is the world's largest district cooling services provider by connected capacity (according to the International District Energy Association) and is a clear leading player in the district cooling market in Dubai, with a targeted share of approximately 80% of Dubai's district cooling market by the end of 2022.

Currently, Empower serves more than 110,000 corporate and individual customers daily, and its operational model is focused on transforming traditional processes of air conditioning into one which is energy efficient and supports the UAE's efforts to achieve its carbon neutrality goals.

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

3. Which geographies does Empower operate in?

Empower is a strategic asset fuelling the UAE's growth engine. Operating in Dubai, Empower oversees a robust, well-diversified portfolio, serving some of Dubai's most iconic landmarks including the Burj Al Arab, Dubai International Financial Centre, Emirates Towers, Museum of the Future and Palm Jumeirah, among others.

With the Dubai 2040 Urban Master Plan projecting an increase in land areas for hotels and tourism by 134% by 2040, as well as an increase in residents and daytime population to 5.8 million and 7.8 million, respectively, Empower is poised for sustained and stable long-term growth. Looking ahead, Empower is well positioned to benefit from secured growth opportunities within existing and new developments as well as inorganic opportunities in Dubai and beyond.

4. Who is the Management of Empower?

His Excellency Saeed Mohammed Ahmad Al Tayer is the Chairman of Empower and His Excellency Ahmad Bin Shafar is the Chief Executive Officer. The Management team is further comprised of exceptionally experienced individuals with a long track record within the company.

5. 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.



6. How has Empower been performing financially?

The Group's consolidated revenue for the years ended 31 December 2019, 2020, 2021 and the six months ended 30 June 2021 and 2022 was AED 2,189 million, AED 2,255 million, AED 2,464 million, AED 993 million and AED 1,154 million, respectively. The Group is targeting 12% to 13% revenue growth for the year ending 31 December 2022, as compared to the year ended 31 December 2021.

For more information and detailed financials of the company, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

7. What is Empower's growth strategy?

Empower is well poised to benefit from secured growth opportunities within existing and new developments as well as inorganic opportunities in Dubai and beyond. The company expects to add approximately 370 thousand RT of connected cooling capacity in the medium term to meet the increasing demand in existing master developments in Dubai. Additionally, there is also the potential to connecting more customers in areas adjacent to the current network, retrofitting existing systems for its district cooling networks and expanding in brand new master developments.

Significant consolidation opportunities in the fast-growing district cooling market in UAE and internationally, coupled with operational improvements in cooling plants are also further expected to contribute to Empower's future growth.

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

8. Does Empower have any geographical expansion plans in the pipeline?

While the focus of Empower's growth strategy in the short to medium term is the Dubai market, it may consider exploring international expansion, which may include the KSA, Qatar and other markets that have broad adoption, or potential for adoption, of district cooling services. It is estimated that a substantial majority of electricity usage in the UAE and wider GCC region is used for space cooling.

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

9. Who are the existing Empower shareholders? Who is the owner of Empower?

Empower is jointly owned by, Dubai Electricity and Water Authority ("DEWA") and Emirates Power Investment LLC ("Emirates Power"), an indirectly wholly owned subsidiary of Dubai Holding LLC.

10. Why is Empower deciding to list?

The offering is being conducted, among other reasons, to allow the Selling Shareholders to sell part of their respective shareholding interests, while providing increased trading liquidity in the Shares and raising the Company's profile within the international investment community.

11. Which exchange is Empower listing on? Why is this market, the chosen market for Empower IPO?



Empower will be listing its shares on the Dubai Financial Market (“DFM”). DFM was a natural choice for the listing for Empower, a company with Dubai domicile - and targeting 80% of Dubai’s district cooling demand (subject to the successful completion of Dubai Airport’s district cooling acquisition).

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

12. 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

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

- The First Tranche (the “**UAE Retail Offering**”) period:
 - Is expected to start on 31 October 2022 and to close on 7 November 2022.
 - Refunds will commence 14 November 2022.
- The Second Tranche (“**Professional Investor Offering**”) subscription period:
 - Is expected to open from 31 October 2022 and to close on 8 November 2022.

Price range is expected to be announced on 31 October 2022.

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.

14. When will the final price be announced?

The final pricing is expected to be announced on 9 November 2022.

15. How much of Empower is intended to be listed?

All shares to be offered represent sale of existing shares held in aggregate by DEWA and Emirates Power, with DEWA selling 7% and Emirates Power selling 3% via the Offering.

The Selling Shareholders reserve the right to increase the size of the Offering (in whole and individual tranches) at any time before the end of the subscription period of the Second Tranche, subject to approval of the Securities and Commodities Authority of the UAE.

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

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



The Company will not receive any of the proceeds of the sale of the Shares, all of which will be paid to the Selling Shareholders, net of any expenses relating to the offering. The Offering is being conducted, among other reasons, to allow the Selling Shareholders to sell part of its respective shareholding interests, while providing increased trading liquidity in the Shares and raising the Company's profile within the international investment community.

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

17. What is the share capital of the Company?

The existing share capital of the Company, has been set at AED 1,000,000,000, divided into 10,000,000,000 shares paid-in-full, with a nominal value of each AED 0.10 per share

18. 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?

The Offering is 100% secondary meaning all shares being offered are existing shares not new shares. A total of 1,000,000,000 shares, equivalent to 10 % of Empower's existing shares, will be offered.

The Selling Shareholders reserve the right to increase the size of the Offering at any time before pricing of the Offering, subject to applicable laws and approval of SCA.

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

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

- a. 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
- b. 90 % of the offer shares have been allocated to the Second Tranche to professional investors and other investors (as defined in the International Offering Circular) in a number of countries outside the United States of America, including in the UAE, as part of the Qualified Investor Offering.

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 Local Military Pensions and Social Security Division at Department of Finance.

The Selling Shareholders reserving the right to amend the size of the Offering at any time prior to the end of the subscription period at their 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.

20. 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.

21. I am a present employee/former employee of Empower, 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.

22. 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.

23. What is the price per share?

The price range will be announced on 31 October 2022.

The final offer price and the final offer size will be announced on 9 November 2022.

24. 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 Dirham) 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 Dirham)
 - 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.

25. When do you expect to begin trading? / When is Empower expected to begin trading?

Empower is expected to list on DFM in November 2022.

26. What is Empower's dividend policy?

- The Group expects to pay a minimum dividend amount of AED 850 million per annum, in the first two fiscal years following the Global Offering (April 2023 to October 2024).
- The Company expects to distribute its first dividend payment of a minimum of AED 425 million after the Global Offering, for the second half of 2022, by April 2023. After the October 2024 distribution, the Company expects to pay a sustainable dividend in line with the growth of the business.
- This dividend policy is designed to reflect the Company's expectation of strong cash flow and expected long-term earnings potential, while allowing the Company to retain sufficient capital to fund ongoing operating requirements and continued investment for long-term growth.

This dividend policy is subject to consideration of the Board of Directors of the cash management requirements of the Group's business for operating expenses, financing expense and anticipated capital expenditures.

In addition, the Group expects that the Board of Directors will also consider market conditions, the then current operating environment in the Group's markets, and the Board of Directors' outlook for the Group's business. For more information, please refer to the prospectus located under the 'Documents' section on the IPO webpage.

27. How can I subscribe for shares in Empower'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 for one instantly through the DFM app.
- Investing in equities encompass risks and before making any decision, please refer to the prospectus located under the 'Documents' section on the IPO webpage.
- You can reach out to 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
Emirates Islamic Bank	EI ATMs across UAE EI Online Banking EI Mobile Banking 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:

Bank	Details
Emirates NBD	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 4767 (800 IPOS)
Emirates Islamic	Emirates Islamic e-Subscription • Account holders with Emirates Islamic Bank can subscribe via the bank's online internet banking channel as well as through ATMs & Mobile application. Eligible persons can access the ATMs using their debit card, and internet banking accounts with their username and password (as is customary with electronic banking channels). This will be deemed sufficient for the purposes of identification regarding their subscriptions.

	Please note that non-Emirates Islamic Bank customers will not be eligible for subscription through Emirates Islamic Bank's electronic subscription channels. In case of any issues or support, please contact the dedicated Emirates Islamic Bank IPO team through our call center 800 4767 (800 IPOS).
FAB	E-Subscription FAB EIPO-Subscription Access https://www.bankfab.com/en-ae/cib/iposubscription . Refer to the "How to subscribe page" and follow the instructions and submit subscriptions for the First Tranche & Third Tranche. FAB Mobile Banking application (For FAB Client) If you need any support, please call FAB Call Centre No. 026161800
ADIB	- 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. 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. - 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. - 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. - 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. For any further queries, kindly contact us on +971 2 652 0878
Mashreq	- Mashreq Bank's Digital Journey will offer the functionality to existing Mashreq customers to digitally submit their IPO subscription requests, generate NINs with DFM & open brokerage account with Mashreq Securities real-time through one seamless journey via their Mashreq Mobile App. Eligible clients can also apply for upto 5 multiples of leverage through the same digital journey. - Non-Mashreq customers can avail the above by first opening their Mashreq NEO account instantly through the Mashreq NEO App. For further clarifications please refer to https://mashreq.com/empower-ipo

	For any further queries, kindly contact us on +971 4 424 4457
Dubai Islamic Bank	DIB's Customer 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
Ajman Bank	- Ajman Bank account holders will be able to subscribe for the IPO via Online Banking and through the nominated participating Branches. Please login to https://www.ajmanbank.ae to subscribe through our online banking channel by following simple steps. - For any further queries, kindly contact us on 800 22
Mbank	- Mbank UAE Mobile Banking Application - For applying through Al Maryah Community Bank LLC's MBank UAE app, access https://www.mbank.ae/IPO. - Refer to the section "How to subscribe" for instructions on subscribing through Mbank UAE app on your mobile device (the app is available for download on the Apple App store and Google Play). - Applicants can also issue DFM NINs from the Mbank mobile app. - Subscription applications through Al Maryah Community Bank LLC will only be accepted if made by UAE residents. - For any further queries, kindly contact us on 600 571 111
CBD	- The IPO will be open to all CBD account holders. - Account holders can login to their CBD online banking portal and submit their interest for the IPO. The dedicated team will then contact the client and complete the requirements including opening of CBD FS brokerage account. - For any further queries, kindly contact us on +971 4 212 1895 For any further queries, kindly contact us on +971 4 212 1895
Sharjah Islamic Bank	For any further queries, kindly contact us on +971 6 599 9999

28. What documents do I need to apply for shares?

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 <http://www.dfm.ae/docs/en/faqs/eipo>.

29. How do I register for a Dubai Financial Market Investor Number (NIN) to subscribe to Empower'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 21)
eServices at www.dfm.ae	For all Types of Investors
In person at Dubai Financial Market	For all Types of Investors Timings: Mon-Fri (8:30 am – 3:00 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 registering for a NIN at <https://www.dfm.ae/> or access the DFM FAQs at <http://www.dfm.ae/docs/en/faqs/eipo>

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

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

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

Please call the DFM Customer Services on +971 4 305 5555 from the mobile number you have registered with the DFM (weekdays 8am – 3pm) to receive the DFM Investor Number (NIN) immediately over the phone. Alternatively, investors can visit the at DFM, Rashid Tower, World Trade Centre, Dubai (From 08:30 to 03:00, Monday to Friday).

32. 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 14 November 2022. For more information, please refer to the prospectus located under the ‘Documents’ section on the IPO webpage.

33. Is the allocation of my subscribed amount guaranteed?

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

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

Within five working days from pricing of the shares, 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. All refunds are expected to be made on 14 November 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.

35. 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 www.dfm.ae/trade

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

36. 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.

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

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

You will be able to buy and sell Empower shares once the company has listed on the DFM, through the DFM App or DFM eServices, as well as through your brokerage firm.

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

38. 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.

39. 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

EmiratesNBD - Participating Branches

NO	AREA	BRANCH	Location	Working Hours	IPO Working Hours	Contact
1	Dubai	Group Head Office Branch	Ground Floor, Emirates NBD Group Head Office, Baniyas Road, Deira, Dubai	Monday to Thursday	Monday to Thursday	800 4767 – 800 IPOS
				(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	Dubai	Jumeirah Branch	Emirates NBD	Monday to Thursday	Monday to Thursday	800 4767 –

			Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai	(8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 IPOS
3	Dubai	Al Qusais Branch	Damascus St, Near Dubai Grand Hotel, Al Qusais, Dubai	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS
4	Abu Dhabi	Abu Dhabi Main Branch	Ground Floor, Al Neem Building, Shaikh Khalifa street , Abu Dhabi	Monday to Thursday (8:00 AM - 3:00 PM) Friday (7:30 AM - 12:15 PM)	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 11:15 PM)	800 4767 – 800 IPOS
5	Abu Dhabi	Electra Street Branch	Zayed The Second Street, Near Electra Park, Abu Dhabi	Monday to Thursday (8:00 AM - 8:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 8:00 PM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS
6	Al Ain	Al Ain Main Branch	Sheikh Khalifa Bin	Monday to Thursday	Monday to Thursday	800 4767 –

			Zayed St, (in front of Burjeel Hospital), Al Ain	(8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 IPOS
7	Sharjah	Sharjah Main Branch	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 11:30 AM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS
8	Ajman	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS
9	Umm Al Quwain	Umm Al Quwain Branch	King Faisal Road, Al Raas B, Umm Al Quwain, Near Umm Al Quwain Hospital, Umm Al Quwain	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS
10	Fujairah	Fujairah Main Branch	Sheikh Hamad Bin Abdullah Street, Town	Monday to Thursday (8:00 AM - 2:00 PM) Friday	Monday to Thursday (8:00 AM - 1:00 PM) Friday	800 4767 – 800 IPOS

			Centre 3, Fujairah, Opposite Al Diar Siji Hotel, Fujairah	(7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	(7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	
11	Ras Al Khaimah	Ras Al Khaimah Main Branch	Al Muntasir Road, Al Mamourah Road Intersection, Ras Al- Khaimah	Monday to Thursday (8:00 AM - 2:00 PM) Friday (7:30 AM - 12:15 PM) Saturday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (7:30 AM - 11:15 PM) Saturday (8:00 AM - 1:00 PM)	800 4767 – 800 IPOS

Sharjah Islamic Bank – Participating Branches

Srl No .	Branch name	Branch Location- Area	Customer Timings	IPO Subscriptio n Timings	Branch Address	Contact Number
1	Abu Dhabi Mall Branch	Abu Dhabi	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Abu Dhabi Mall, First Floor, Near to Main Entrance	06 5 999 999
2	Al Khalidiyah Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Mubarak Bin Mohamad Road, Shining Tower	06 5 999 999
3	Musaffah Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Musaffah Indusrtial Area, Al Fahim HQ Building	06 5 999 999

4	Al Ain Branch	Al Ain	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 am to 12:30 pm	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 am to 12:30 pm	Oud Al Toba Area, Ali Bin Abi Taleb Road, Khalifa Al Salmeen Building	06 5 999 999
5	Hazza'a Bin Zayed (HBZ) Stadium Branch	Al Ain	Monday to Saturday 08:00 AM - 08:00 PM. Friday 08:00 AM - 12:30 PM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 08:00 AM - 12:30 PM	Hamdan Bin Mohamad Road, Next to Hazza'a Bin Zayed Stadium	06 5 999 999
6	Al Dhaid Mall Branch	Al Dhaid	Monday to Saturday 08:00 AM - 08:30 PM. Friday 3:00 PM - 8:30PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday - Not Applicable	Al Dhaid Mall	06 5 999 999
7	Al Twar Branch	Dubai	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Al Nahda Road, Next to Al Qusais Metro Station and Al Twar Centre	06 5 999 999
8	City Centre Mirdif Branch	Dubai	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 PM - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday - Not Applicable	Mirdif City Center, First Floor, Entrance A	06 5 999 999
9	Mall of the Emirates Branch	Dubai	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 PM - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday - Not Applicable	Mall of the Emirates, First Floor, Entrance A	06 5 999 999

10	Port Saeed Branch	Dubai	Monday to Saturday 08:00 AM - 08:00 PM. Friday 08:00 AM - 12:30 PM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 08:00 AM - 12:30 PM	Port Saeed Area, Near Deira City Centre	06 5 999 999
11	Sheikh Zayed Rd. Branch	Dubai	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Sheikh Zayed Road, Nassima Tower Next to Voco Hotel	06 5 999 999
12	Fujairah Branch	Fujairah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Hamad Bin Abdullah Road	06 5 999 999
13	Ras Al Khaimah Branch	Ras al Khaimah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Al Nakheel Area, Al Muntasir Road	06 5 999 999
14	American University of Sharjah (AUS) Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	University City Area, American University of Sharjah, Main Building	06 5 999 999
15	Buhaira Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Corniche Al Buhairah Road, Al Dana Tower	06 5 999 999

16	Hamriyah Free Zone Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Ittihad Road, Inside Hamriyah Free Zone Area	06 5 999 999
17	King Faisal St. Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	King Faisal Street, Al Fakhama Tower	06 5 999 999
18	Maleha Rd. Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Industrial 18 Area, Maliha Road	06 5 999 999
19	Matajer Al Juraina Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Matajer Al Jurainah, Al Juraina Area Near University City Area	06 5 999 999
20	Matajer Al Mirgab Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Matajer Al Mirgab, Al Mirqab Area, Al Sharq Street to Ajman	06 5 999 999
21	Mega Mall Branch	Sharjah	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday Not Applicable	Mega Mall, Ground Floor	06 5 999 999

22	Mowaileh Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Muwaileh Area, University City Road	06 5 999 999
23	Rahmania Mall Brnach	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Rahmania Mall, Entrance A	06 5 999 999
24	Sahara Centre Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Sahara Center, Lower Ground Floor, Banks and Services Area	06 5 999 999
25	SAIF Zone Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Sharjah Airport Road, Saif Zone Area, Next to Emirates Post Office	06 5 999 999
26	Sharjah Main Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Khan Area, Near Al Qasba Canal, Sharjah Islamic Bank Tower	06 5 999 999
27	Shj. Court Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Khan Area, Al Meena Street Port Khalid, Sharjah Court Building	06 5 999 999

28	Shj. Economic Dept. Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM -11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM -11:45 AM	Al Layyah Area, Sharjah Economic Development Departmen Building	06 5 999 999
29	University of Sharjah - Gents Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	University City Area, University of Sharjah, Men's College, Student Center	06 5 999 999
30	University of Sharjah - Ladies Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	University City Area, University of Sharjah, Women's College, W21	06 5 999 999
31	Wasit Branch	Sharjah	Monday to Saturday 08:00 AM - 08:00 PM. Friday 07:15 AM - 11:45 AM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 07:15 AM - 11:45 AM	Al Khazamiyah Area, Wasit Road, Near to Al Qasimi Hospital	06 5 999 999
32	Dibba Al Hisn Branch	Sharjah – Dibba - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Akd Al Fareed Road, Near to Government Buildings	06 5 999 999
33	Kalba Branch	Sharjah – Kalba - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Sheikh Saeed Road, Opposite Sidra Park	06 5 999 999

34	Khorfakka n Branch	Sharjah – Khorfakka n - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Rugaylat Road, Opposite Khorfakan Beach	06 5 999 999
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Mbank – Participating Branches

S.No	Branch name	Branch Location -Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Al Maryah Community Bank, Innovation Hub	Abu Dhabi	Mon-Sat: 8AM to 10PM	Mon-Sat: 8 AM to 10 PM	Al Maryah Community Bank, Innovation Hub, 454 Shakhbout Bin Sultan Street, Abu Dhabi, UAE	600571111
2	Al Maryah Community Bank, Mall of the Emirates	Dubai	Mon-Sat: 10AM to 10PM	Mon-Sat: 10AM to 10PM	Al Maryah Community Bank, Level 1, Ski Dubai Entrance, Mall of the Emirates, Dubai, UAE	600571111

CBD – Participating Branches

S.No	Branch name	Branch Location -Area	Customer Timing	IPO Subscription Timings	Branch Address
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 PM (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 PM (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 PM (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) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Sheikh Zayed Road, Dubai
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 PM (Friday)	Zayed The First Road, Abu Dhabi
6	Sharjah Branch	Sharjah	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday,	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday	King Abdulaziz Road, Sharjah

			Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	
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Ajman Bank – Participating Branches

S. No	Branch name	Branch Location -Area	Customer Timing	IPO Subscripti on Timings	Branch Address	Conta ct Numb er
1	Khalifa Branch	Ajman	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	A&F Towers- Sheikh Khalifa Bin Zayed ST- Ajman	06 701 8685
2	Main Branch	Ajman	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Al Ettehad Street, Next to Etisalat Building, Mushairef – Ajman	06 701 8880
3	Al Ain Branch	Al Ain	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00	Subway – Ajman Bank Building, near Sheikh Khalifa Bin Zayed ST – Abu Dhabi	03 701 3566

				AM - 12:00 PM)		
4	Buhaira Branch	Sharjah	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Ground Floor, Zahrat El Madaen Tower, Corniche street, next to starbucks – Al Sharjah	06 701 8177
5	Dalma Mall Branch (TCA)	AbuDhabi	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (03:00 PM - 08:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (03:00 PM - 08:00 PM)	Inside Dalma Mall, 1 st Floor – Al Wazn ST-Abu Dhabi	02 654 7720
6	Khalidiya Branch	AbuDhabi	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	23 Rawd ST – Al Khalidiyah- W9- Abu Dhabi	02 654 7763
7	RAK Branch	Ras Alkhaima	Monday to Thursday & Saturday (8:00 AM - 2:00 PM)	Monday to Thursday & Saturday	Next to Health first pharmacy – E11 – Al Nadiyah – Ras Al Khaimah	07 20 42913

			Friday (07:00 AM - 12:00 PM)	(8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)		
8	Jumeirah Branch	Dubai	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Zia medical center building – Jumeirah – Dubai	04 707 6885
9	Sheikh Zayed Road Branch	Dubai	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday (07:00 AM - 12:00 PM)	Ground Floor, Eiffel Boulevard Limited Building , Sheikh Zayed Road , Dubai	04 707 6808

Dubai Islamic Bank– Participating Branches

S. No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Al Salam Br.	Abu Dhabi	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Fr	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Fri	Al Falah Street, Ministry of Energy Bldg, Abu Dhabi	04 - 6092 222

			iday 7:15am to 12:15 pm	day 7:15am to 12:15 pm		
2	Abu Dhabi Main Br.	Abu Dhabi	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Airport Road , Opposite to Etisalat Bldg, Abu Dhabi	04 - 6092 222
3	Al Ain Main Br	Al Ain	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Salah El Din Al Ayyubi Street, Al Ain	04 - 6092 222
4	Al Makhtoum Br	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Bur Saeed Area , Al Maktoum Street, clock tower, Dubai Islamic Bank Building, Dubai	04 - 6092 222
5	Dubai Main Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Bur Saeed Area , Al Ittihad Road, Al Shoala Building, Dubai	04 - 6092 222
6	Sheikh Zayed Road Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Grosvenor House Commercial Tower, Sheikh Zayed Road, Near Fairmont Hotel, Dubai	04 - 6092 222

7	Jumeirah Ladies	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Jumeirah Street, Opposite to old ZOO ,Jumeirah 1, Dubai	04 - 6092 222
8	Umm Suqeim Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Abdalla Bin Fahd Villa , Jumeirah Street, Umm Suqeim 1, Dubai	04 - 6092 222
9	Muhaisnah-Ittihad Mall Br.	Dubai	Monday to Thursday & Saturday 10:00 AM - 10:00 PM Friday 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 10:00 AM - 10:00 PM Friday 3:30 PM to 09:00 pm	Al Khawaneej Road, Ittihad Mall, Dubai	04 - 6092 222
10	Ajman Main Br	Ajman	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Shk Khalifa Street, Dubai Islamic Bank Bldg ,Ajman	04 - 6092 222
11	Fujairah Main Br.	Fujairah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Hamad Bin Abdalla Street, Station Area - Fujairah	04 - 6092 222
12	Ras Al Khaimah Main Br.	RAK	Monday to Thursday & Saturday 08:00 AM - 02:00	Monday to Thursday & Saturday 08:00 AM - 02:00	Al Nakeel Area - Al Muntasir Str - Dubai Islamic Bank Bldg.	04 - 6092 222

			PM Friday 7:15am to 12:15 pm	PM Friday 7:15am to 12:15 pm		
13	Sharjah Main Br	Sharjah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM PM Friday 7:15am to 12:15 pm	Al Zahra'a St - Al Qasimia - Al Nud - Sharjah	04 - 6092 222
14	Wasit Br.	Sharjah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM PM Friday 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM PM Friday 7:15am to 12:15 pm	University City Street, Industrial Area 6, Sharjah	04 - 6092 222
15	Umm Al Quwain Br.	UAQ	Monday to Thursday & Saturday 09:00 AM - 09:00 PM PM Friday 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 09:00 AM - 09:00 PM PM Friday 3:30 PM to 09:00 pm	King Faisal Street, Mall of Umm Al Quwain, Umm Al Quwain	04 - 6092 222

ADIB – Participating Branches

#	Branch name	Branch Type	Branch Code	Branch Location-Area	Area Code	Customer Timing (Monday - Saturday)	Customer Timing (Friday)	IPO Subscription Timings (Monday - Saturday)	IPO Subscription Timings (Friday)	Branch Address
1	Al Bateen Branch	Normal Branch	33	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Abu Dhabi - Al Bateen king Abdullah bin AbdulA

										ziz Al Sauod Street - near UAE Central Bank
2	Najda Street Branch	Nor mal Bran ch	398	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Next to Al Mariah Mall (on the interse ction of Al Najda street and Hamda n Street).
3	Abu Dhabi Police GHQ Branch	Nor mal Bran ch	92	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Abu Dhabi police general head quarter - Al Saada Street, opposit e Sheikh Khalifa h Univers ity
4	Sheikh Zayed Main Branch	Nor mal Bran ch	403	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Sheikh Rashid Bin Saeed St(Old Airport Road) opposit

										e to Hilton Capital Grand Hotel
5	Abu Dhabi Judicia ry Branch	Nor mal Bran ch	394	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Khaleej Al Arabi Street – Judicial Depart ment Buildin g – Ground Floor Office (GR-A- 051)
6	Sheikh Khalifa Energy Compl ex Branch	Nor mal Bran ch	23	Abu Dhabi	1	8:00 AM to 3:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Sheikh Khalifa Enereg y comple x - Cornich e Street
7	Marina Mall Branch	Mall Bran ch	57	Abu Dhabi	1	10:00 AM to 10:00 Pm	04:00 PM to 10:00 PM	10:00 AM to 2:00 PM 04:00 PM to 09:00 PM	04:00 PM to 09:00 PM	Cornich e Street - Marina Mall - First floor, next to Yas Perfum es
8	Nation Towers Branch	Mall Bran ch	71	Abu Dhabi	1	10:00 AM to 10:00 pm	04:00 PM to 10:00 PM	10:00 AM to 2:00 PM 04:00 PM to 09:00 PM	04:00 PM to 09:00 PM	Nation Towers Galleria – Cornich e Road,

										First Floor
9	Baniyas Branch	Normal Branch	13	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Mafrag –Dubai Road opposite Al Mafrag Hospital - Baniyas
10	Mussafah Branch	Normal Branch	19	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Industrial Area-M9
11	Khalifa A City Branch	Normal Branch	94	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Khalifa A city, street # 16/21 south west.
12	Shahama Branch	Normal Branch	40	Abu Dhabi	1	8:00 AM to 2:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Old Shahama area near Police Station
13	Al Silaa Branch	Normal Branch	39	Abu Dhabi West (Gharbiya)	5	08:00 am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Sila’a Area, opposite Al Areej School
14	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	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Madinat Zayed City - Western Region
15	Ghayathi Branch	Normal	50	Abu Dhabi West	5	08:00 am to	8:00 AM to	9:00 AM to 1:00 PM	08:00 AM to	Ghayathi Area-Wester

		Branch		(Gharbiya)		02:00 pm	12:00 PM		11:00 AM	n Region
16	Al Marfaa Branch	Normal Branch	21	Abu Dhabi West (Gharbiya)	5	08:00 am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Marfaa Area - Western Region
17	Ruwais Mall Branch	Mall Branch	302	Abu Dhabi West (Gharbiya)	5	10:00 am to 10:00 pm	04:00 PM to 10:00 PM	10:00 AM to 2:00 PM 04:00 PM to 09:00 PM	04:00 PM to 09:00 PM	First Floor of Ruwais Mall , Ruwais Area
18	Bawadi Mall Branch	Mall Branch	83	Al Ain	2	10:00 am to 3:30 pm 04:00 pm to 09:00 pm	04:00 PM to 10:00 PM	10:00 am to 2:00 PM 04:00 pm to 09:00 PM	04:00 PM to 09:00 PM	Al Ain City - Al Bawadi Mall, Ground Floor, Mizyad Area
19	Al Ain Branch	Normal Branch	2	Al Ain	2	08:00 am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Ain City - Central District - Shaikh Zayed Bin Sultan Street - Near Clock Tower
20	Al Yahar Branch	Normal Branch	25	Al Ain	2	08:00 am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Ain City - Al Yahar Main Street
21	Al Qusais Branch	Normal Branch	51	Dubai	3	08:00 am to	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Qusais Area - Al Wasl

						02:00 pm				Buildin g
2 2	Second of Decem ber Branch	Nor mal Bran ch	86	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Jumeira h beach street, Dubai
2 3	Sheikh Zayed Road Branch	Nor mal Bran ch	14	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Emarat Atrium Buildin g, Sheikh Zayed Road
2 4	Nad Al Sheba Branch	Nor mal Bran ch	15	Dubai	3	10:00a m to 05:00 pm	04:00 PM to 10:00 PM	11:00 AM to 04:00 PM	05:00 PM to 09:00 PM	Avenue Mall - Nad Al Sheba - Nad Al Sheba 2 - Dubai
2 5	Dubai Interne t City - Arenco Branch	Nor mal Bran ch	53	Dubai	3	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Arenco Tower, Dubai Interne t City
2 6	Fujaira h Branch	Nor mal Bran ch	6	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Shaikh Hamad Bin Abdulla Street
2 7	Ras Al Khaim ah Branch	Nor mal Bran ch	11	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Opposit e Al Manar Mall, Al Muntas ir Road
2 8	Dibba Branch	Nor mal Bran ch	17	East Coast	6	08: 00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Sheikh Zayed Street, Opposit e Dibba Police Station

										- Fujaira h
29	Kalba Branch	Normal Branch	49	East Coast	6	08:00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Wahda Street - Khamis Khalfan Al Zahmi Building - Block No:19
30	Al Dhaid Branch	Normal Branch	38	East Coast	6	08:00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Dhaid Expo Center
31	Khorfakkan Branch	Normal Branch	22	East Coast	6	08:00am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Corniche Road, Banks Area
32	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	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	King Faisal Street opposite Umm Al Quwain Mall
33	Sharjah Main Branch	Normal Branch	5	Sharjah North East Area	4	08: am to 02:00 pm	8:00 AM to 12:00 PM	9:00 AM to 1:00 PM	08:00 AM to 11:00 AM	Al Mussalaha Area opposite Etisalat building
34	Al Rahmania	Mall Branch	47	Sharjah North	4	10:00 am to 10:00 pm	04:00 PM to 10:00 PM	10:00 AM to 2:00 PM 04:00 PM to	04:00 PM to 09:00 PM	Al Rahmania Mall

	Mall Branch			East Area				09:00 PM		- First Floor
35	Zaway a Walk Branch	Normal Branch	28	Sharjah North East Area	4	08:00AM to 08:00 PM	08:00 AM to 12:00 PM	09:00 AM to 03:00 PM to 07:00 PM	08:00 AM to 11:00 AM	Zaway a Walk Area

FAB – Participating Branches

S.No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1	Corniche	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Corniche Road
			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	Etihad Branch	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Muroor 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)	
3	Al Ain New	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	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)	
4	Jumeirah Branch	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Link International Building, Jumeirah Beach Road Umm suqeim
			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	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	

	Deira Branch (ABS)		08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Abu Baker Al Siddique Rd, Deira
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
6	RAK (LNBAD)	Ras Al Khaima h	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	FAB RAK (LNBAD) , Corniche Al Qawasim Road , Near to NMC Royal Medical Center , RAK
			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)	
7	Fujairah	Fujairah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Opposite to Plaza Theatre Hamdan Bin Abdulla street
			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)	
8	Sharjah	Sharjah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Al Reem Plaza, Ground floor Buheira Corniche, Sharjah
			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)	
9	Umm Al Quwain	Umm Al Quwain	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Building No 211, King Faisal Road Al Maidan Area, Umm Al Quwain
			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)	

Emirates Islamic Bank – Participating Branches

S.No	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Diyafa Road Branch	Dubai	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Opposite DUNE Center, Al Diyafa Street	800 4767 – 800 IPOS

2	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	800 4767 – 800 IPOS
3	El Al Wasl Road Branch	Dubai	Monday to Saturday (8am - 8pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Al Wasl Road, Al Ferdous 1 Building	800 4767 – 800 IPOS
4	El Ibn Battuta Mall	Dubai	Monday to Saturday (10am - 10pm) Friday (3pm - 10pm)	Monday to Saturday (10am - 2pm) Friday (closed)	Shop No. 143 A, China Court, Ibn Batutta Mall, Dubai	800 4767 – 800 IPOS
5	El Jebel Ali	Dubai	Monday to Thursday (8am - 3pm) Friday (8am - 12.30pm & 2pm - 3pm)	Monday to Thursday (8am - 1pm) Friday (8am - 11.30am)	Banking Complex, JAFZA Main Gate, Jebel Ali	800 4767 – 800 IPOS
6	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	800 4767 – 800 IPOS
7	Al Tawar Branch	Deira	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Al Nahda Road, Near Al Twar Centre	800 4767 – 800 IPOS

8	Warqaa Mall Branch	Deira	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm) Friday (closed)	Warqaa City Mall, Al Warqaa 4.	800 4767 – 800 IPOS
9	Halwan Branch	Sharjah & NE Region	Monday to Saturday (8am - 8pm) Friday (8am - 11.30am)	Monday to Saturday (8am - 1pm) Friday (8am - 10.30am)	Sheikh Isam Building, Wasit Street, Industrial Area, Halwaan, Sharjah	800 4767 – 800 IPOS
10	El Al Rahmaniya Mall	Sharjah & NE Region	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm) Friday (closed)	Al Rahmaniya Mall, ground floor, next to Babyshop, Sharjah.	800 4767 – 800 IPOS
11	Ajman Kalifa Bin Zayed	Ajman	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Al Jurf 2, close to City Centre Ajman	800 4767 – 800 IPOS
12	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	800 4767 – 800 IPOS
13	Fujairah Branch	Fujairah	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Near Choithram Supermarket, Sheikh Hamad Bin Abdulla Street	800 4767 – 800 IPOS
14	Khalifa City Branch	Abu Dhabi	Monday to Saturday (8 am - 8 pm)	Monday to Saturday (8 am to 1 pm)	Villa # 104, Sector SE-02, Khalifa City Main Street, Abu Dhabi	800 4767 – 800 IPOS

			Friday (8am - 12.30pm)	Friday (8am - 11.30am)		
15	Main Branch Abu Dhabi	Abu Dhabi	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Khalidiyah Corniche Area, Wave Tower	800 4767 – 800 IPOS
16	Al Ain Branch	Al Ain	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Jawazat Street, Near Sheikha Salama Mosque	800 4767 – 800 IPOS