

# Dedicated IPO Call Centre FAQs

**Client:** Project Taurus  
**Date:** 08 June 2022  
**Version:** 1

## Overall guidance

For any questions not covered under this FAQ, please redirect to TECOM Group or DFM websites as per below instructions.

1. For more information about TECOM Group and how to subscribe to the IPO, please visit TECOM Group's IPO website at [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).
2. For more information on the DFM National Investor Number (NIN) and how to apply for one, please visit the DFM website at [www.dfm.ae](http://www.dfm.ae) or access the DFM FAQs at <https://dfm.ae/other/faqs>.

## Key dates for TECOM Group IPO

Milestone	Date
Announcement of Intention to Float on the DFM	09 June 22
Offer Commencement Date & Price Range Announcement	16 June 22
Closing Date of First Tranche (Retail Investor) and Third Tranche (Dubai Holding Group Employees)	23 June 22
Closing Date of the Second Tranche (Professional Investor)	24 June 22
Announcement of Final Offer Price	27 June 22
Final allocation of First Tranche and Third Tranche	29 June 22
SMS notification of final allocations of the First Tranche and the Third Tranche	29 June 22
Commencement of refunds related to the surplus subscription monies to First Tranche and Third Tranche subscribers	01 July 22
Expected date of listing the shares on the DFM	05 July 22

## Key details of the Offering

Amount of shares to be offered	<ul style="list-style-type: none"><li>• A total of 625 million shares equivalent to 12.5% of TECOM Group's existing shares will be offered; and the company has the right to amend the size of the Offering prior to the end of the subscription period, subject to SCA approval.</li></ul>
First Tranche: Individual & Other Investors	<ul style="list-style-type: none"><li>• The first tranche is for individuals and other investors – please refer to the full eligibility criteria on the Prospectus.</li></ul>

<p>Subscription period: 16 June – 23 June 2022</p>	<ul style="list-style-type: none"> <li>• A total of 56.25 million shares will be offered to the Public or an equivalent of 9% of the Total Offering.</li> <li>• Minimum application of AED 5,000.</li> <li>• Any additional increments are at least AED 1,000.</li> <li>• Each subscriber will have a guaranteed minimum allocation of 1,000</li> <li>• There is no maximum application The subscription is open from 16 June to 23 June 2022.</li> </ul>
<p>Second Tranche: Qualified Investors</p> <p>Subscription period: 16 June – 24 June 2022</p>	<ul style="list-style-type: none"> <li>• The second tranche is specifically for qualified investors (institutions and High net-worth individuals)</li> <li>• A total of 562.5 million shares will be offered or an equivalent of 90% of the total Offering</li> <li>• Minimum application of AED 5 million</li> <li>• There is no maximum application or nor guarantee.</li> <li>• The subscription is open from 16 June to 24 June 2022.</li> </ul>
<p>Third Tranche: Dubai Holding Group Eligible Employees</p> <p>Subscription period: 16 June – 23 June 2022</p>	<ul style="list-style-type: none"> <li>• The third (and final tranche) is for TECOM Group Eligible Employees</li> <li>• A total of 6.25 million shares will be offered or equivalent to 1% of the total Offering</li> <li>• Minimum application of AED 5,000</li> <li>• Any additional increments are at least AED 1,000.</li> <li>• Each subscriber will have a guaranteed minimum allocation of 1,000</li> <li>• There is no maximum application</li> <li>• The subscription is open from 16 June to 23 June 2022.</li> </ul>

## FAQs

### General Overview of TECOM Group

#### 1. What is TECOM Group?

TECOM Group PJSC (“TECOM Group” or “Group”) has been developing strategic, sector-focused business districts across the emirate of Dubai since 1999. As part of Dubai Holding, TECOM Group is committed to enabling Dubai’s economic diversification and development, attracting leading corporations, entrepreneurs, and specialised talent.

The TECOM Group portfolio consists of ten business districts strategically located across Dubai catering to six vital knowledge-based economic sectors including design, education, manufacturing, media, science, and technology. The Group provides a varied and tailor-made portfolio which includes offices, co-working spaces, warehouses, as well as land lease, to over 7,800 customers. It also provides industry specialised facilities including media production facilities, laboratories, higher education campuses. In total TECOM Group’s land

properties cover a total of 164.8 million square feet, consisting of 124.4 million square feet of land leases and 40.4 million square feet of land bank.

TECOM Group offers additional value-added services to deliver a competitive and attractive environment for businesses and entrepreneurs to thrive in and to facilitate engagement between the districts' community members. Government and corporate services are made available through an integrated smart services platform, "axs", enhancing ease of doing business and providing community members with a seamless experience. in5, its enabling platform for entrepreneurs and start-ups, offers innovation centres supporting tech, media, and design start-ups and SMEs. Its future-focused co-working spaces D/Quarters provide tenants with stimulating work environments and the "GoFreelance" package also serves approximately 2,400 freelance talents.

For further information regarding TECOM Group, visit [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

## 2. Who owns TECOM Group?

DHAM LLC (the Selling Shareholder, also referred to as Dubai Holding Asset Management or DHAM) is the majority shareholder of TECOM Group. DHAM is a Dubai Holding company and aims to elevate the city's position as a global centre for business, tourism, and leisure, and enrich the living experience for residents within a range of prime destinations and communities.

## 3. What are the business districts in TECOM Group's portfolio?

TECOM Group operates ten business districts in strategic locations across Dubai, which have been purposely designed to create industry-specific and vibrant ecosystems for the technology, media, education, science, design, and manufacturing sectors:

- Dubai Internet City, tech sector [insert [link](#)]
- Dubai Media City, media sector [insert [link](#)]
- Dubai Knowledge Park, education sector [insert [link](#)]
- Dubai Outsource City, tech sector [insert [link](#)]
- Dubai Production City, media sector [insert [link](#)]
- Dubai Industrial City, manufacturing sector [insert [link](#)]
- Dubai Studio City, media sector [insert [link](#)]
- Dubai Science Park, science sector [insert [link](#)]
- Dubai International Academic City, education sector [insert [link](#)]
- Dubai Design District, design sector [insert [link](#)]

For further information regarding TECOM Group's portfolio, visit [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

## 4. Who are TECOM Group's customers?

TECOM Group considers its tenants and customers to be its business partners, dedicated to the common aim of realising Dubai's economic aspiration to establish the Dubai Emirate as a global hub for business and commerce. TECOM Group's business partners include global and regional companies, SMEs, start-ups, entrepreneurs and freelancers.

For more than two decades, TECOM Group has leveraged distinctive know-how in developing exclusive projects for strategic tenants according to their specifications. Since 2016, TECOM Group has delivered such projects for SAP, Samsung, Huawei, MasterCard and the University of Wollongong, University of Birmingham, Firmenich and Himalaya, which remain long-term tenants within its communities to this day. These developments are already fully contracted, provide highly visible income streams, and reinforce the Group's financial profile.

For further information regarding TECOM Group's customers, visit [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

#### **5. How has TECOM Group been performing financially?**

For further information regarding TECOM Group's financial performance, you can download the Prospectus at [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

#### **6. How is TECOM Group committed to Environmental, Social and Corporate Governance (ESG)?**

For further information regarding TECOM Group's ESG commitment, visit [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

#### **7. How is TECOM Group going to grow the business?**

For further information regarding TECOM Group's growth strategy, you can download the Prospectus at [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

## **IPO & Transaction**

#### **1. Which exchange is TECOM Group listing on?**

TECOM Group will be listing its shares on the Dubai Financial Market (DFM).

#### **2. Who is selling the shares?**

The offering is 100% secondary with DHAM LLC being the Selling Shareholder (also referred to as Dubai Holding Asset Management or DHAM)

#### **3. How many shares are being sold?**

A total of 625 million shares equivalent to 12.5% stake in TECOM Group is being offered. The Company however reserves the rights to amend the size of the Offering at any time prior to the end of the subscription, subject to SCA approval. In any case, DHAM LLC (the Selling Shareholder also referred to as Dubai Holding Asset Management or DHAM) will not hold less than 85% of TECOM Group.

#### **4. Why should I invest in TECOM Group?**

Before making an informed investment decision, including an assessment of the investment risks, please familiarise yourself with TECOM Group and its initial public offering and read the Prospectus in full as made available at [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae).

#### 5. Is TECOM Group's IPO Shari'a-compliant?

The Internal Sharia Supervision Committees of Emirates NBD Bank PJSC and First Abu Dhabi Bank PJSC have issued (or are expected to issue) pronouncements confirming that, in their view, the Offering is compliant with Shariah principles. Investors may not rely on these pronouncements and should undertake their own due diligence to ensure that the Offering is Shariah compliant for their own purposes.

#### 6. What is the dividend policy? Is the dividend guaranteed?

TECOM Group intends to adopt a semi-annual dividend distribution policy to pay dividends in cash after the Offering in October and April of each year. This dividend policy is designed to reflect the Group's expectation of strong cash flow and expected long term earnings potential while allowing the Group to retain sufficient capital to fund ongoing operating requirements and continued investment for long term growth.

The Group expects to pay a dividend amount of AED 800 million per annum over the next 3 years (through to October 2025). It expects to pay the first interim dividend distribution of AED 200 million in October 2022 and expects to pay the second interim dividend distribution of AED 200 million in April 2023, which payments collectively pertain to the performance of the Group in the second half of 2022. All decisions related to distribution of dividend will be subject to General Assembly approval.

## How to invest

#### 7. Who is eligible to subscribe to the IPO?

The IPO has been structured around three tranches as defined below.

Please note that any and every subscriber must hold a DFM NIN and a bank account number in order to be eligible to apply for Offer Shares, irrespective of the tranche they subscribe through.

I am going to summarise each tranche, but we ask you to please read the Prospectus in full as made available here [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae) for the full criteria detail.

The first tranche is for "retail" investors. These are natural persons who have a bank account and a DFM Investor Number. There are no citizenship or resident requirement.

The second tranche is for "qualified" investors. There is a long list of criteria, and we urge you to read the Prospectus in full as made available here [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae) for the full list.

The third, and final tranche, is exclusively for Dubai Holding Group Eligible Employees. The criterion for this tranche is the same as the first tranche – you must have a bank account and a DFM Investor Number.

#### 8. Can any employee of Dubai Holding / TECOM Group participate under the Third Tranche?

Any individual who has a bank account and does not participate in the First Tranche nor the Second Tranche and who are Dubai Holding Group Eligible Employees and whose details have been shared by the Company

with the Lead Receiving Bank and the DFM on or before 20 June 2022 (except for any person who is resident in the United States within the meaning of the US Securities Act, as amended) can subscribe through the Third Tranche.

**9. When can I invest in TECOM Group and when do subscriptions close?**

Subscriptions open on 16 June 2022 and will close, for UAE Retail investors investing through the First Tranche on 23 June 2022.

The final pricing will be announced on 27 June 2022 and a notification regarding the final allocation will be sent to all investors via SMS by 30 June 2022.

TECOM Group expects to complete its listing on the DFM in early July 2022.

**10. How can I subscribe to shares in TECOM Group’s IPO?**

1. Make sure you have your DFM National Investor Number (NIN). If you don’t have a NIN, you can register for one instantly through eServices at [www.dfm.ae](http://www.dfm.ae) or on the DFM Smart Services app.
2. Familiarise yourself with TECOM Group and its initial public offering (IPO) to make an informed investment decision by visiting [www.ipo.tecomgroup.ae](http://www.ipo.tecomgroup.ae) and reading the Prospectus.
3. If you have decided that you would like to invest, you can do so by reaching out to DFM or one of the following Banks, either by visiting a branch or going through their e-subscription process:

Receiving Bank	E-Subscription Process	Call Centre
ENBD	<p><b><u>ENBD Account holders</u></b> Account holders with Emirates NBD can subscribe via the bank’s online internet banking and mobile application channel as well as through ATMs. Eligible persons can access ENBD 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><b><u>Non-ENBD account holders</u></b> Subscribers without an ENBD account, who are either in the UAE or outside the UAE, can subscribe through dedicated IPO website <a href="https://IPO.EmiratesNBD.com">https://IPO.EmiratesNBD.com</a> and pay through Online Banking via UAE Central Bank Payment Gateway (“PGS”) or through UAE Central Bank Fund Transfer (“FTS”) or SWIFT.</p>	800 TECOM IPO / (800 83266 476)

<p><b>Emirates Islamic</b></p>	<p>Account holders with Emirates Islamic can subscribe via the bank's online internet banking channel as well as through ATMs &amp; 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 with regard to their subscriptions. Please note that non-Emirates Islamic customers will not be eligible for subscription through Emirates Islamic's electronic subscription channels.</p>	<p>800 TECOM IPO / (800 83266 476)</p>
<p><b>FAB</b></p>	<p>E-Subscription FAB EIPO-Subscription Access <a href="https://www.bankfab.com/en-ae/cib/iposubscription">https://www.bankfab.com/en-ae/cib/iposubscription</a>. Refer to the "How to subscribe page" and follow the instructions and submit subscriptions for the First Tranche.</p>	<p>+97126161800</p>
<p><b>ADIB</b></p>	<p>ADIB's electronic subscription channels, including online internet banking, are accessible via ADIB's official website <a href="http://www.adib.ae">www.adib.ae</a> and mobile banking app. These are duly interfaced with the ADX 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 ADX 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>+971 2 652 0878</p>

<b>Mashreq</b>	<p>"Mashreq Bank's Digital Journey will offer the functionality to existing customers to digitally capture the IPO subscription requests, generate NINs with DFM &amp; open brokerage account with Mashreq Securities.</p> <p>This journey will be initiated in the Mashreq Digital Channel through mobile banking platforms.</p> <p>For further clarifications please refer to <a href="https://mashreq.com/tecom-ipo">https://mashreq.com/tecom-ipo</a>"</p>	04-424-4457
<b>Dubai Islamic Bank</b>	N/A	04 - 6092222
<b>Ajman Bank</b>	Ajman Bank account holders will be able to subscribe for the IPO via Online Banking and through the nominated participating Branches.	800 22
<b>Sharjah Islamic Bank</b>	N/A	06-5999999
<b>Commercial Bank of Dubai</b>	<p>The IPO will be open to all CBD account holders.</p> <p>Account holders can login top 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 up of CBD FS brokerage account.</p> <p>CBD will collect applications in the selected 4 branches and enter them into DFM eIPO system manually.</p> <p>CBD also has a centralized IPO Centre that will manage, approve and oversee all applications on DFM system.</p>	+9714 2121895

**11. I am a former employee of Dubai Holding / TECOM Group, can I subscribe to shares?**

Only current employees of Dubai Holding pertaining to one of the categories of the Dubai Holding Group Eligible Employees can invest through the Third Tranche. If you are currently employed by a company other than Dubai Holding you can participate through the First Tranche.

**12. I am eligible to subscribe to the Third Tranche as a TECOM Group Eligible Employee, how can I subscribe?**

First, ensure you have a DFM Investor Number (NIN) at hand. If you do not, you can visit the FAQs on the DFM website <http://www.dfm.ae/docs/en/faqs/eipo> where you will find several options to register.



Second, submit your Expression of Interest ("EOI") through the online form made available by Dubai Holding Human Capital department no later than 20 June 2022 by 12:00PM. For further information on the EOI, please contact Dubai Holding Human Capital department.

Third, subscribe to the share offering through any of the participating banks.

**13. What is the minimum and maximum investment I can make in TECOM Group?**

The minimum application size for UAE retail subscribers including the First and Third Tranche is AED 5,000, with any additional application in increments of at least AED 1,000.

There is no maximum application size.

**14. Can I apply for shares in more than one Tranche?**

Subscribers may apply for shares in only one Tranche. In the event a person applies in more than one Tranche, the Lead Receiving Bank and Receiving Banks may disregard one or both of such applications.

**15. Can I place multiple applications under the same Tranche?**

Each subscriber in the First and Third Tranche may submit one subscription application only. In case a subscriber submits more than one application in his or her personal name or its corporate name, the Lead Receiving Banks, Receiving Banks and the Joint Lead Managers reserve the right to accept all or disqualify all or some of the Subscription Applications submitted by such Subscriber and not to allocate any Offer Shares to such Subscriber.

**16. Will I be guaranteed to get my full subscription?**

There is a guarantee of a minimum of 1,000 shares for retail investors (both for First Tranche and Third Tranche). If there is over-subscription, the retail tranche will be allocated pro-rata and you may not get your full allocation. You will be notified of your final allocation on 30 June 2022 by SMS. Any refunds will then be processed by the relevant receiving bank by 01 July 2022.

**17. When is TECOM Group expected to begin trading?**

TECOM Group is expected to list early July 2022.

**18. What is the price per share?**

The final offer price and the final offering size will be announced on 27 June 2022. This is the price at which UAE retail subscribers will be allocated shares.

**19. What documents do I need to apply for shares?**

Investors need a DFM Investor Number (NIN) to subscribe to the IPO.

**20. How do I register for a National Investor Number (NIN) to subscribe to TECOM Group's IPO?**

There are four different channels through which you can register for a DFM National Investor Number:

- Download the DFM App
- Visit eServices at [www.dfm.ae](http://www.dfm.ae)
- Through the CSD Desk at the DFM Trading Floor
- Through a licensed brokerage firm at the DFM.

Please refer to the DFM website for information on the process of registering for a NIN at [www.dfm.ae](http://www.dfm.ae) or access the DFM FAQs at <https://dfm.ae/other/faqs>.

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

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

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

Please call the DFM Customer Services Affairs 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 Dubai CSD Desk at DFM Trading Floor, Rashid Tower, World Trade Centre, Dubai (From 08:30 to 03:00, Monday to Thursday and from 08:30 to 12:30 on Friday).

**23. When will I know how many shares I will receive?**

A notification regarding the final allocation will be sent to all investors on 30 June 2022.

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

You will be able to buy and sell TECOM Group shares following the listing, which is due to take place in early July 2022.

**25. When is the deadline for payments?**

Subscription amounts paid by way of cheque must be submitted by 1:00 p.m. on 21 June 2022.

Subscription amounts paid by way of PGS, FTS and SWIFT must be submitted by 1:00 p.m. on 22 June 2022.

Subscription applications received through ATM, Internet Banking, Mobile Application & Website must be made before 1:00 p.m. on 23 June 2022.

**26. How long will it take to process the refunds?**

Within 5 working days of the allocation on 29 June 2022, the surplus subscription amounts and any earned profit resulting thereon, shall be refunded to Subscribers in the First Tranche in the First Tranche and the Third Tranche who were not allocated Offer Shares.

**27. 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.

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

Please contact your relationship manager at one of the Receiving Banks for further details.

## Branch List

### Emirates NBD – Participating Branches

AREA	BRANCH	Location	Working Hours	IPO Working Hours
Dubai	Group Head Office Branch	Ground Floor, Emirates NBD Group Head Office, Baniyas Road, Deira, Dubai	Monday to Friday (8:00 AM - 3:00 PM)	Monday to Friday (8:00 AM - 2:00 PM)
Dubai	Jumeirah Branch	Emirates NBD Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
Dubai	Al Qusais Branch	Damascus St, Near Dubai Grand Hotel, Al Qusais, Dubai	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
Abu Dhabi	Abu Dhabi Main Branch	Ground Floor, Al Neem Building, Shaikh Khalifa street , Abu Dhabi	Monday to Friday (8:00 AM - 3:00 PM)	Monday to Friday (8:00 AM - 2:00 PM)
Abu Dhabi	Electra Street Branch	Zayed The Second Street, Near Electra Park, Abu Dhabi	Monday to Saturday (8:00 AM - 8:00 PM)	Monday to Saturday (8:00 AM - 1:00 PM)
Abu Dhabi	Al Muroor Branch	New Airport Road, Muroor, Abu Dhabi	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
Al Ain	Al Ain Main Branch	Sheikh Khalifa Bin Zayed St, (in front of Burjeel Hospital), Al Ain	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)

			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
<b>Sharjah</b>	Sharjah Main Branch	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah	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 - 11:15 PM)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
<b>Ajman</b>	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
<b>Umm Al Quwain</b>	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)	Monday to Thursday (8:00 AM - 1:00 PM)
			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)
<b>Fujairah</b>	Fujairah Main Branch	Sheikh Hamad Bin Abdullah Street, Town Centre 3, Fujairah, Opposite Al Diar Siji Hotel, Fujairah	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)
<b>Ras Al Khaimah</b>	Ras Al Khaimah Main Branch	Al Muntasir Road, Al Mamourah Road Intersection, Ras Al- Khaimah	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)
			Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)

## Ajman Bank – Participating Branches

Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
<b>Khalifa Branch</b>	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
<b>Main Branch</b>	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
<b>Al Ain Branch</b>	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 AM - 12:00 PM )	Subway – Ajman Bank Building, near Sheikh Khalifa Bin Zayed ST – Abu Dhabi	03 701 3566
<b>Buhaira Branch</b>	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
<b>Dalma Mall Branch (TCA)</b>	AbuDhabi	Monday to Thursday & Saturday (8:00 AM -2:00 PM) Friday	Monday to Thursday & Saturday (8:00 AM -2:00 PM) Friday	Inside Dalma Mall, 1 <sup>st</sup> Floor – Al Wazn ST-Abu Dhabi	02 654 7720

		( 07:00 AM - 12:00 PM )	( 07:00 AM - 12:00 PM )		
<b>Khalidiya Branch</b>	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
<b>RAK Branch</b>	Ras Alkhaima	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 )	Next to Health first pharmacy – E11 – Al Nadiyah – Ras Al Khaimah	07 2042913
<b>Jumeirah Branch</b>	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
<b>Sheikh Zayed Road Branch</b>	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

## DIB – Participating Branches

Branch name	Branch Location-Area	Branch Address	Customer Timing	IPO Subscription Timings	Contact Number
Al Salam Br.	Abu Dhabi	Al Falah Street, Ministry of Energy Bldg, 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	04 - 6092222
Abu Dhabi Main Br.	Abu Dhabi	Airport Road , Opposite to Etisalat Bldg, 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	04 - 6092222
Al Ain Main Br	Al Ain	Salah El Din Al Ayyubi Street, 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	04 - 6092222
Al Makhtoum Br	Dubai	Bur Saeed Area , Al Maktoum Street, clock tower, Dubai Islamic Bank Building, 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	04 - 6092222
Dubai Main Br.	Dubai	Bur Saeed Area , Al Ittihad Road, Al Shoala Building, 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	04 - 6092222
Sheikh Zayed Road Br.	Dubai	Grosvenor House Commercial Tower,	Monday to Thursday & Saturday 08:00 AM - 02:00	Monday to Thursday & Saturday 08:00 AM - 02:00	04 - 6092222



		Sheikh Zayed Road, Near Fairmont Hotel, Dubai	PM Friday 7:15am to 12:15 pm	PM Friday 7:15am to 12:15 pm	
<b>Jumeirah Ladies</b>	Dubai	Jumeirah Street, Opposite to old ZOO ,Jumeirah 1, 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	04 - 6092222
<b>Umm Suqeim Br.</b>	Dubai	Abdalla Bin Fahd Villa , Jumeirah Street, Umm Suqeim 1, 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	04 - 6092222
<b>Muhaisnah-Ittihad Mall Br.</b>	Dubai	Al Khawaneej Road, Ittihad Mall, 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	04 - 6092222
<b>Ajman Main Br</b>	Ajman	Shk Khalifa Street, Dubai Islamic Bank Bldg ,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	04 - 6092222
<b>Fujairah Main Br.</b>	Fujairah	Hamad Bin Abdalla Street, Station Area - 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	04 - 6092222
<b>Ras Al Khaimah Main Br.</b>	RAK	Al Nakeel Area - Al Muntasir Str - Dubai Islamic Bank Bldg.	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	04 - 6092222

<b>Sharjah Main Br</b>	Sharjah	Al Zahra'a St - Al Qasimia - Al Nud - Sharjah	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	04 - 6092222
<b>Wasit Br.</b>	Sharjah	University City Street, Industrial Area 6, Sharjah	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	04 - 6092222
<b>Umm Al Quwain Br.</b>	UAQ	King Faisal Street, Mall of Umm Al Quwain, Umm Al Quwain	Monday to Thursday & Saturday 09:00 AM - 09:00 PM Friday 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 09:00 AM - 09:00 PM Friday 3:30 PM to 09:00 pm	04 - 6092222

## ADIB – Participating Branches

Branch Code	Branch Location- Area	Branch name	Customer Timing (Monday - Saturday )	Customer Timing (Friday )	IPO Subscription Timings (Monday - Saturday )	IPO Subscription Timings (Friday )	Branch Address
33	Abu Dhabi	Al Bateen Branch	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 Abdulla bin AbdulAziz Al Sauod Street - near UAE Central Bank
398	Abu Dhabi	Najda Street Branch	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 intersection of Al Najda street and Hamdan Street).
92	Abu Dhabi	Abu Dhabi Police GHQ Branch	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, opposite Sheikh Khalifah University
403	Abu Dhabi	Sheikh Zayed Main Branch	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) opposite to Hilton Capital Grand Hotel
394	Abu Dhabi	Abu Dhabi Judiciary Branch	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

							Department Building – Ground Floor Office (GR-A-051)
23	Abu Dhabi	Sheikh Khalifa Energy Complex Branch	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 Energy complex - Corniche Street
57	Abu Dhabi	Marina Mall Branch	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	Corniche Street - Marina Mall - First floor, next to Yas Perfumes
71	Abu Dhabi	Nation Towers Branch	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 – Corniche Road, First Floor
13	Abu Dhabi	Baniyas Branch	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 Mafraq – Dubai Road opposite Al Mafraq Hospital - Baniyas
19	Abu Dhabi	Mussafah Branch	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
94	Abu Dhabi	Khalifa A City Branch	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.
40	Abu Dhabi	Shahama Branch	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
39	Abu Dhabi West (Gharbiya)	Al Silaa Branch	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

7	Abu Dhabi West (Gharbiya)	Madinat Zayed Branch	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
50	Abu Dhabi West (Gharbiya)	Ghayathi Branch	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	Ghayathi Area- Western Region
21	Abu Dhabi West (Gharbiya)	Al Marfaa Branch	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
302	Abu Dhabi West (Gharbiya)	Ruwais Mall Branch	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
83	Al Ain	Bawadi Mall Branch	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
2	Al Ain	Al Ain Branch	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
25	Al Ain	Al Yahar Branch	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
51	Dubai	Al Qusais Branch	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 Qusais Area -Al Wasl Building
86	Dubai	Second of December Branch	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	Jumeirah beach street, Dubai
14	Dubai	Sheikh Zayed Road Branch	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 Building, Sheikh Zayed Road

53	Dubai	Dubai Internet City - Arenco Branch	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 Internet City
6	East Coast	Fujairah Branch	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
11	East Coast	Ras Al Khaimah Branch	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	Opposite Al Manar Mall, Al Muntasir Road
17	East Coast	Dibba Branch	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, Opposite Dibba Police Station - Fujairah
49	East Coast	Kalba Branch	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
38	East Coast	Al Dhaid Branch	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
22	East Coast	Khorfakkan Branch	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
29	Sharjah North East Area	Umm Al Quwain Branch	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
5	Sharjah North East Area	Sharjah Main Branch	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 Mussala Area opposite Etisalat building

47	Sharjah North East Area	Al Rahmania Mall Branch	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	Al Rahmania Mall - First Floor
28	Sharjah North East Area	Zawaya Walk Branch	08: 00AM to 08:00 PM	08:00 AM to 12:00 PM	09:00 AM to 2:00 PM 03:00 PM to 07:00 PM	08:00 AM to 11:00 AM	Zawaya Walk Area

## FAB – Participating Branches

Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address
FAB One Tower, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Intersection of Shaikh Khalifa street and Baniyas street,PO BOX:2993
		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)	
Al Ain New	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Al Ain New PO BOX: 17822
		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)	
Bur Dubai	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Abdulla Al Rostamani Building, Khalid Bin Walid Road, Bur Dubai; PO BOX:115689
		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)	
Sheikh Zayed Rd.	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	ALQUZE NEXT TO GOLDEN DAIMOND ;PO BOX:52053
		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)	
Deira Branch (ABS)	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Abu Baker Al Siddique Rd, Deira
		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)	
Jabal Ali Branch	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)	
RAK (LNBAD)	Ras Al Khaimah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	FAB RAK (LNBAD) , Corniche Al Qawasim



		08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Road , Near to NMC Royal Medical Center , RAK
		08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
Fujairah	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Opposite to Plaza Theatre Hamdan Bin Abdulla street;PO BOX:79
		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)	
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;PO BOX:1109
		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)	
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;Po BOX:733
		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)	
Ajman	Ajman	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Lulu Center, Al Ittihad street, Downtown, Ajman
		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)	
Khubeirah	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Near Spinneys Khalidya 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)	
Oud Al Touba	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Oud Al Touba Area, National housing loans building, 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)	
Ruwais	Ruwais - Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	

		08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Central Market, ADNOC Housing complex, Ruwaise
		08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	

## EIB – Participating Branches

Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
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 TECOM IPO (800 83266 476)
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 TECOM IPO
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 TECOM IPO
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 TECOM IPO
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 TECOM IPO

<b>Nad Al Hamar</b>	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 TECOM IPO
<b>Al Tawar Branch</b>	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 TECOM IPO
<b>Warqaa Mall Branch</b>	Deira	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm) Friday (closed)	Warqaa City Mall, Al Warqaa 4.	800 TECOM IPO
<b>Halwan Branch</b>	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 TECOM IPO
<b>EI Al Rahmaniya Mall</b>	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 TECOM IPO
<b>Ajman Kalifa Bin Zayed</b>	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 TECOM IPO
<b>Ras Al Khaimah Branch</b>	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 TECOM IPO

<b>Fujairah Branch</b>	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 TECOM IPO
<b>Khalifa City Branch</b>	Abu Dhabi	Monday to Saturday (8 am - 8 pm) Friday (8am - 12.30pm)	Monday to Saturday (8 am to 1 pm) Friday (8am - 11.30am)	Villa # 104, Sector SE-02, Khalifa City Main Street, Abu Dhabi	800 TECOM IPO
<b>Main Branch Abu Dhabi</b>	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 TECOM IPO
<b>Al Ain Branch</b>	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 TECOM IPO

### CBD – Participating Branches

Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
<b>Main Branch</b>	Deira, Dubai	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	Al Ittihad Road, Port Saeed Area, Dubai	Elite RM
<b>Jumeirah Branch</b>	Jumeirah	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	Jumeirah Road, Dubai	Elite RM

Bur Dubai Branch	Bur Dubai, Dubai	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	Al Mankhool Road, Bur Dubai, Dubai	Elite RM
Sheikh Zayed Road Branch	Sh. Zayed Rd., Dubai	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	Sheikh Zayed Road, Dubai	Elite RM
Zayed the First branch	Abu Dhabi	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	Zayed The First Road, Abu Dhabi	Elite RM
Sharjah Branch	Sharjah	Monday to Saturday (8am – 3:30pm) Friday (7:30 – 12:30pm)	Monday to Saturday (8am – 2pm) Friday (8am – 11pm)	King Abdulaziz Road, Sharjah	Elite RM

## SIB – Participating Branches

Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
Mall of the Emirates Branch	Dubai	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Mall of the Emirates, First Floor, Entrance A	06 5 999 999
Port Saeed Branch	Dubai	Monday to Saturday (8am – 8pm) Friday (8am – 12:30pm & 3pm – 8pm)	Monday to Saturday (8am – 8pm) Friday (8am – 12:30pm & 3pm – 8pm)	Port Saeed Area, Near Deira City Centre	06 5 999 999
Sheikh Zayed Road Branch	Dubai	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Sheikh Zayed Road, Nassima Tower Next to Voco Hotel	06 5 999 999
Al Tawar Branch	Dubai	Monday to Saturday (8am – 2:30pm) Friday	Monday to Saturday (8am – 2:30pm)	Al Nahda Road, Next to Al Qusais	06 5 999 999

		(7:30am – 12:30pm)	Friday (7:30am – 12:30pm)	Metro Station and Al Twar Centre	
<b>Mirdif City Center Branch</b>	Dubai	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Mirdif City Center, First Floor, Entrance A	06 5 999 999
<b>Al Dhaid Branch</b>	Al Dhaid	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Al Dhaid, Sharjah CO-OP Building	06 5 999 999
<b>Khorfakkan Branch</b>	Sharjah – Khorfakkan - East Coast	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Al Rugaylat Road, Opposite Khorfakan Beach	06 5 999 999
<b>Dibba Al Hisn Branch</b>	Sharjah – Dibba - East Coast	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Al Akd Al Fareed Road, Near to Government Buildings	06 5 999 999
<b>Kalba Branch</b>	Sharjah – Kalba - East Coast	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Sheikh Saeed Road, Opposite Sidra Park	06 5 999 999
<b>Fujairah Branch</b>	Fujairah	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Hamad Bin Abdullah Road	06 5 999 999
<b>Al Ain Main Branch</b>	Al Ain	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Oud Al Toba Area, Ali Bin Abi Taleb Road, Khalifa Al Salmeen Building	06 5 999 999

<b>Hazza'a Bin Zayed Stadium Branch</b>	Al Ain	Monday to Saturday (8am – 8pm) Friday (8am – 12:30pm & 3pm – 8pm)	Monday to Saturday (8am – 8pm) Friday (8am – 12:30pm) & (3pm – 8pm)	Hamdan Bin Mohamad Road, Next to Hazza'a Bin Zayed Stadium	06 5 999 999
<b>Abu Dhabi Mall Branch</b>	Abu Dhabi	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Abu Dhabi Mall, First Floor, Near to Main Entrance	06 5 999 999
<b>Musaffah Branch</b>	Abu Dhabi	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Musaffah Industrial Area, Al Fahim HQ Building	06 5 999 999
<b>Al Khalidya Branch</b>	Abu Dhabi	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Mubarak Bin Mohamad Road, Shining Tower	06 5 999 999
<b>Ras al Khaimah Branch</b>	Ras al Khaimah	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Monday to Saturday (8am – 2:30pm) Friday (7:30am – 12:30pm)	Al Nakheel Area, Al Muntasir Road	06 5 999 999
<b>Sharjah Main Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Al Khan Area, Near Al Qasba Canal, Sharjah Islamic Bank Tower	06 5 999 999
<b>Buhaira Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Corniche Al Buhairah Road, Al Dana Tower	06 5 999 999
<b>King Faisal Street - Gents Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	King Faisal Street, Al Husn Tower	06 5 999 999
<b>King Faisal Street - Ladies Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	King Faisal Street, Al Husn Tower	06 5 999 999

<b>Sahara Center Branch</b>	Sharjah	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Sahara Center, Lower Ground Floor, Banks and Services Area	06 5 999 999
<b>Muwaileh Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Muwaileh Area, University City Road	06 5 999 999
<b>Wasit Branch</b>	Sharjah	Monday to Saturday (8am – 8pm) Friday (7:15am – 11:45am & 3pm – 8pm)	Monday to Saturday (8am – 8pm) Friday (7:15am – 11:45am) & (3pm – 8pm)	Al Khazamiyah Area, Wasit Road, Near to Al Qasimi Hospital	06 5 999 999
<b>Saif Zone Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Sharjah Airport Road, Saif Zone Area, Next to Emirates Post Office	06 5 999 999
<b>Sharjah Economic Development Department Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Al Layyah Area, Sharjah Economic Development Department Building	06 5 999 999
<b>Matajer Al Mirgab Branch</b>	Sharjah	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Matajer Al Mirgab, Al Mirgab Area, Al Sharq Street to Ajman	06 5 999 999
<b>Matajer Al Jurainah Branch</b>	Sharjah	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Matajer Al Jurainah, Al Juraina Area Near University City Area	06 5 999 999
<b>Sharjah Court Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Al Khan Area, Al Meena Street Port Khalid, Sharjah Court Building	06 5 999 999
<b>University of Sharjah - Ladies Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday	University City Area, University of Sharjah,	06 5 999 999



			(7:15am – 11:45)	Women's College, W21	
<b>University of Sharjah - Gents Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	University City Area, University of Sharjah, Men's College, Student Center	06 5 999 999
<b>American University of Sharjah Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	University City Area, American University of Sharjah, Main Building	06 5 999 999
<b>Hamriya Free Zone Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Al Ittihad Road, Inside Hamriyah Free Zone Area	06 5 999 999
<b>Mega Mall Branch</b>	Sharjah	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Mega Mall, Ground Floor	06 5 999 999
<b>Maliha Road Branch</b>	Sharjah	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45am)	Monday to Saturday (8am – 2:30pm) Friday (7:15am – 11:45)	Industrial 18 Area, Maliha Road	06 5 999 999
<b>Rahmanya Mall Branch</b>	Sharjah	Saturday to Thursday (9am – 9pm) Friday (3pm – 9pm)	Monday to Saturday (9am – 9pm) Friday (3pm – 9pm)	Rahmania Mall, Entrance A	06 5 999 999