

FAQS FOR HOME FINANCE CUSTOMERS

1. What happens to my existing Noor Bank Home Finance?

Your existing Noor Bank Home Finance remains unchanged. We request you to continue making timely payments to enjoy the benefits of the facility and avoiding any charity donation due to late payment.

2. How can I apply for a new Home Finance, Top up my existing Noor Bank Home Finance or apply for a buyout facility?

You may call DIB at 800 4354, visit DIB website or a DIB Branch closest to you to apply for a New Finance or fill up the form on: www.dib.ae/first step

3. Whom may I contact for any questions or queries relating to my existing Noor Bank Home Finance?

You may call DIB Call Center at 800 4354 or visit any DIB Bank Branch if you have any questions or queries on your existing Noor Bank Home Finance.

4. Will Dubai Islamic Bank notify me before my Noor Bank Home Finance is migrated to Dubai Islamic Bank?

You will receive a notification from Dubai Islamic Bank with a new DIB Customer Identification Number (CIF) /Customer Application ID for your Home finances with us. You can use these reference numbers in all your future communication with us.

5. When is the expected completion date for system migration of Noor Bank to Dubai Islamic Bank?

The anticipated system migration date is from 28 October 2020 to 31 October 2020.

6. Will I face any service disruption when my Noor Bank Home finance is migrated to Dubai Islamic Bank?

Your Home finance migration will happen in a seamless manner without any service disruption (except on the system cut-off date from 28th October 2020 to 31 October 2020 where NOOR Bank and Dubai Islamic Bank systems will not be accessible to you due to system integration).

7. Will Noor bank website continue to work?

Yes until 27th October 2020. Thereafter you can refer to the DIB website for further updates

8. Will the Fee and Price structure change once my home finance is moved to Dubai Islamic Bank?

Dubai Islamic Bank fee and price structure will apply as per Central Bank guidelines.

<https://www.dib.ae/docs/default-source/schedule-of-charges/dib-homefinance-schedule-of-charges.pdf>

9. How can I get information about the Dubai Islamic Bank's products and services?

To know more kindly visit: <https://www.dib.ae/happy>

10. Do I need to transfer my salary to DIB now to pay the installments of my Home Finance?

No

11. Would all my Noor Bank standing instructions/DDA linked to Noor Bank; be automatically moved to Dubai Islamic Bank or do I need to apply again for the same?

Existing DDA and Standing Instructions within NOOR Bank will be moved to Dubai Islamic Bank automatically.

12. Can I postpone or defer my existing Noor Bank Home Finance?

For any after sales service, you may call Dubai Islamic Bank Home Finance Call Center at 800 4354 or visit Dubai Islamic Bank Home Finance Service Centers to apply.

13. How can I apply for early settlement or change my DDA-EMI date?

For any after sales service, you may call Dubai Islamic Bank Home Finance Call Center at 800 4354 or visit Dubai Islamic Bank Home Finance Service Centers to apply.

14. Whom should I approach for any After Sales service related requests for my existing Noor Bank Home Finance, such as postponement, applying for Liability Letter, change of due date?

For any after sales services, you may call Dubai Islamic Bank Home Finance Call Center at 800 4354 or visit Dubai Islamic Bank Home Finance Service Centers to apply.

15. Which Online Banking or Mobile app do I login to for details of my existing Noor Bank Home Finance?

Please continue using your Noor Bank Online/ Mobile app credentials to enjoy the existing services offered. The bank will communicate with all customers when and if there are any changes in the future.

16. As a Noor Bank customer, can I go to a Dubai Islamic Bank branch to apply for a new Home Finance/ Top up?

For Home Finance, you may visit DIB.ae or walk into any DIB Branch to apply for a New Finance. You may also call Dubai Islamic Bank Home Finance Call Center at 800 4354 or visit Dubai Islamic Bank Home Finance Service Centers to apply.

17. If I have lost my job or have been impacted by Covid-19 through salary reduction/ leave without pay, whom should I contact for deferment or rescheduling my Home Finance installments?

For any after sales service requests and considerations, you may call DIB Home Finance Call Center at 800 4354 or visit Dubai Islamic Bank Home Finance Service Centers to apply.

18. Will the finance rate or monthly payments change for my existing Noor Bank Home Finance?

There will be no change to your existing Home Finance rates i.e. it will continue as per current rate structure till 31st of December 2020. Effective 01st January 2021, DIB will be revising to DIB EIBOR rate structure. For any further queries you can call Dubai Islamic Bank Home Finance Call Center at 800 4354

19. Will my existing NOOR Bank contracts be changed to Dubai Islamic Bank contracts or they will continue as before?

Your existing Home Finance Contracts will remain unchanged.

20. What happens next?

Upon system integration of Noor Bank and Dubai Islamic Bank (anticipated by 31st Oct 2020), your Noor Bank relationship including your account relationship and finance relationship and any other product or service will be migrated to the Dubai Islamic Bank ecosystem. You will receive all communications related to your relationship from Dubai Islamic Bank, be it letters, emails, SMSs and so on.

You can contact Dubai Islamic Bank Home Finance team via the below channels:

- Email: Home.Finance@dib.ae
- Online: <https://www.dib.ae/personal/home-finance>

Home Finance Service Centers:

- **DUBAI:** Business Village, Block-B, Office No. 409, 4th Floor – Next to Clock Tower, Dubai, UAE.
- **ABU DHABI:** Al Salam Branch, Al Falah Street, Abu Dhabi, UAE