

Al Islami Personal Finance

**Need cash
urgently*? Get up
to AED 5 million
finance.**



At DIB, we are constantly improving our range of products and services to provide you with financial solutions to suit your needs. Whether it is to meet your cash needs, top up your existing DIB finance, buying out your existing finance from another bank or acquiring goods and services of your choice. Al Islami Personal Finance from DIB is always there to help you meet all your urgent financial and cash needs in a Sharia-compliant manner.

Product Types

- Personal Finance
- Liability Consolidation Finance (Top up)
- Liability Settlement Finance (Buy-out)
- Personal Finance - Payment Holiday
- Goods Murabaha
- Services Ijarah

Product Features

- Up to AED 5 million financing for UAE Nationals
- Up to AED 3 million financing for Expatriates
- Minimum salary requirement - AED 3,000
- Available to non-salary transfer customers/self-employed
- Competitive profit rate*
- Quick Processing
- Payment holiday/deferment option
- 1st Installment - up to 120 days**

*Under a Sharia-complaint financing structure.

** As per customer profile and salary.

	UAE NATIONALS	EXPATRIATES
Maximum finance amount (AED)	5,000,000	3,000,000
Maximum tenure	48 months	48 months
Minimum salary requirement (AED)	3,000	3,000

Al Islami Personal Finance is offered to:

- Customers who work for a DIB-approved company and transfer their salary to DIB
- Customers who work for a DIB-approved company but transfer their salary to another bank
- Customers who do not work for a DIB-approved company but transfer their salary to DIB or another bank
- Self-employed customers
- DIB Investment Fixed Wakala Deposit customers

Documentation required

- Copy of Passport (with Residence Visa for expatriates) & UAE ID
- Salary End of Services Benefit Transfer Letter/Salary Certificate from the Employer
- Bank Statement and Security Cheque(s)
- Quotation for the required goods/services addressed to DIB (for murabaha/ Ijarah)
- Al Etihad Credit Bureau(AECB) consent form

Terms and conditions apply.

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