EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	**3.80022%**	Every Month from January to December	1st of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	**3.63158%**	• January – March • April – June • July – September • October – December	1st of the Following Months: • January • April • July • October	Last Working Day of Following Months: • November • February • May • August
6 Month	Quarterly	**3.83136%**	• January – March • April – June • July – September • October – December	1st of the Following Months: • January • April • July • October	Last Working Day of Following Months: • November • February • May • August
6 Month	Every 6 Months	**3.83136%**	• January – June • July – December	1st of the Following Months: • January • July	Last Working Day of Following Months: • November • May
12 Month	Every 12 Months	**3.52080%**	• January – December	1st of January Every Year	Last Working Day of November
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Prior to 2009	Quarterly	**7.07696 %**	• December – February • March – May • June – August • September – November	1st of the Following Months: • December • March • June • September	Last Working Day of Following Months: • November • February • May • August
Dubai Islamic Bank Base Rate	Quarterly	**3.83136 %**	• December – February • March – May	1st of the Following Months:	Last Working Day of Following Months:

Legacy (DIBR) Cases booked Post 2009			• June – August • September – November	• December • March • June • September	• November • February • May • August
Tamweel Base Rate (TBR)	Quarterly	**9.23%**	• January – March • April – June • July – September • October – December	1st of the Following Months: • January • April • July • October	Last Working Day of Following Months: • November • February • May • August

Notes:

- Floor Rates are applicable as per the Product type Selected for all Cases
- The Margin / Spread remains fixed throughout the Finance term which depends on the Final approved rate (The Final Rate = Margin + Base Financing Rate mentioned above)