

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	3.74060%	Every Month from January to December	1 st of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	3.63158%	- January – March - April – June - July – September - October – December	1 st 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	1 st 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	1 st of the Following Months: - January - July	Last Working Day of Following Months: - November - May
12 Month	Every 12 Months	3.52080%	January – December	1 st of January Every Year	Last Working Day of November
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Prior to 2009	Quarterly	7.26608%	- December – February - March – May - June – August - September – November	1 st of the Following Months: - December - March - June - September	Last Working Day of Following Months: - November - February - May - August
Dubai Islamic Bank Base Rate	Quarterly	4.02048%	- December – February - March – May	1 st 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	1 st 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)