

## **Salik IPO: Frequently Asked Questions - Investors**

### Questions relating to Salik

**1. Should I subscribe to this IPO? Why should I invest in Salik?**

You will need to discuss this with your investment / financial advisor. What I can say is that Salik has a robust financial profile. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**2. What is Salik/what does the company do?**

Salik is the sole toll gate operator for the emirate of Dubai, serving the premier traffic corridor on Sheikh Zayed Road. Salik currently has 8 toll gates in operation in Dubai. Salik has the exclusive right to collect tolls from the Dubai Roads and Transport Authority's ("RTA") existing toll gates in operation and from all potential new toll gates to be built in the future. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**3. Which geographies does Salik operates in?**

Salik is the sole toll gate operator for the emirate of Dubai and does not operate in other emirates.

**4. Who is the Management of Salik?**

His Excellency Mattar Al Tayer is the Chairman of Salik and Ibrahim Al Haddad is the CEO. The Management team is further comprised of exceptionally experienced individuals who are all familiar with the company and its expected evolution.

**5. What is the valuation of the Company?**

We cannot comment on this – please speak with your investment / financial advisor. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**6. How has Salik been performing financially?**

As of 31 December 2021, the Company reported revenues of approximately approximately AED 1.7 billion, and EBITDA of approximately AED 1.4 billion. The company's cash flow conversion rate was 99.9% and EBITDA margin was 81.9%. Please speak with your investment / financial advisor, for more information. You can also refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**7. What is Salik's growth strategy?**

Dubai is one of the fastest growing cities in the world today. The transport and infrastructure sector has proven vital to the emirate's remarkable growth as a leading international business, lifestyle and tourism hub. Salik toll system provides a free-flowing, digital tolling solution that can accommodate Dubai's growing population, which is expected to increase from 3.4 million in 2020 to 5.8 million by 2040, providing tailwinds for Salik's sustained growth. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**8. Who are the existing Salik shareholders? Who is the owner of Salik?**

The Government of Dubai is currently – and prior to this Offering- the 100% shareholder of Salik. Following the Offering, the Government of Dubai will continue to be the majority

shareholder of Salik. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**9. Why is Salik deciding to list?**

Salik is listing on the Dubai Financial Market for long-term access to capital markets in order to provide investors with an opportunity to invest in one of the highest quality infrastructure companies that is poised to benefit from Dubai's growth story. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**10. Which exchange is Salik listing on? Why is this market, the chosen market for Salik IPO?**

Salik will be listing its shares on the Dubai Financial Market. Being a Dubai-headquartered Company, the DFM was a natural choice as a listing venue. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**11. Is the transaction Shari'a-compliant?**

The Internal Sharia Supervision Committee of Emirates NBD P.J.S.C. have issued a Shariah pronouncement confirming that, in their view, the Offering is compliant with Shariah principles. Investors should undertake their own due diligence to ensure that the Offering is Shariah compliant for their own purposes.

Questions relating to the IPO

**12. When is the IPO opening? When does subscription open? When can I invest in Salik and when do subscriptions close? What is the subscription period?**

- The First Tranche (the "UAE Retail Offering") period:
  - Is expected to start on 13 September 2022 and to close on 20 September 2022.
  - Refunds will commence on 28 September 2022.
- The Second Tranche ("Professional Investor Offering") subscription period:
  - Is expected to open from 13 September until 21 September 2022.
- The Third Tranche ("Eligible Employees") subscription period:
  - Is expected to start on 13 September 2022 and to close on 20 September 2022.

Price range is expected to be announced on 13 September 2022.

For eligibility criteria, please refer to the prospectus published on Salik's IPO webpage at <http://ipo.salik.ae/>.

These dates are indicative only and may be subject to change. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**13. When will the final price be announced?**

The final pricing is expected to be announced on 22 September 2022.

**14. How much of Salik is intended to be listed?**

The Government of Dubai is intending to sell a 20% stake, totalling 1.5 billion shares, in Salik. The Government of Dubai reserves the right to increase the size of the Offering at any time

prior to the end of the subscription at its sole discretion and subject to the approval of the Securities and Commodities Authority of the UAE. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**15. What will the proceeds of the IPO be used for?**

The Company will not receive any proceeds from the Offering. All expenses of the Offering will be borne by the Selling Shareholder including any selling commissions and any discretionary fees. The Offering is being conducted, among other reasons, to allow the Selling Shareholder to sell part of its respective shareholding interests, while providing increased trading liquidity in the Shares and raising the Company's profile with the international investment community.

For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**16. What is the share capital of the Company?**

The share capital of the Company as at the date of the listing has been set at AED 75,000,000 divided into 7,500,000,000 shares paid-in-full, with each Share having a nominal par value of AED 0.01.

**17. How much of the capital will be offered in the IPO? Are new shares being issued by the Company or are the existing shareholders' selling shares?**

The Offering is 100% secondary meaning all shares being offered are existing shares not new shares. A total of 1.5 billion shares, equivalent to 20% of Salik's existing shares, will be offered. The Selling Shareholder reserves the right to increase the size of the Offering at any time before pricing of the Offering, subject to applicable laws and approval of SCA.

For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**18. How many shares offered have been allocated to retail tranche subscribers? To others?**

- a. 7% of the offer shares have been allocated to the First Tranche to individual and other investors (as defined in the UAE prospectus) as part of the UAE Retail Offering
- b. 92% of the offer shares have been allocated to the Second Tranche to professional investors and other investors (as defined in the International Offering Circular) in a number of countries outside the United States of America, including in the UAE, as part of the Qualified Investor Offering
- c. Additionally, 1% of the offer shares are to be allocated to the Third Tranche dedicated to Eligible Employees (as defined in the UAE prospectus) as part of the UAE Retail Offering

Subsequent to any increase in the size of the Offering, the Government of Dubai may increase the size of any of the above mentioned tranches at any time prior to the end of the subscription period, subject to the applicable laws and SCA approval. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**19. Who is eligible to subscribe to the IPO?**

The IPO has been structured around three tranches as defined in the UAE prospectus, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>. (or refer to the question number 18 above)

There are three broad groups of eligible investors:

- Individuals with a valid DFM NIN and bank account number
- Professional investors outside of the US
- Eligible employees as part of the employee tranche

The first tranche is for "retail" investors. These are natural persons who have a bank account and a DFM Investor Number.

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 <http://ipo.salik.ae/> for the full list.

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

Please note that any and every subscriber must hold a Dubai Financial Market National Investor Number and a bank account number in order to be eligible to apply for Offer shares, irrespective of the tranche they subscribe through. For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**20. Can any employee of RTA/Salik/Dubai Taxi Corporation participate under the Third Tranche?**

Only permanent full time employees can invest through the Third Tranche, as defined in the UAE Prospectus.

**21. I am a former employee of RTA/Salik/Dubai Taxi Corporation, can I subscribe to shares?**

No. Only permanent full time employees can invest through the Third Tranche, as defined in the UAE Prospectus.

If you are currently employed by a company other than RTA/Salik/Dubai Taxi Corporation, you may participate through the First Tranche, as long as you meet the eligibility criteria.

**22. I am eligible to subscribe to the Third Tranche as an Eligible Employee, how can I subscribe?**

- Firstly, 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.
- Secondly, submit your Expression of Interest ("EOI") through the platforms made available by Salik on or before 13 September 2022. For further information on the EOI, please contact your HR department or visit your intranet page.
- And finally, subscribe to the share offering through any of the participating banks.

**23. Can I apply for shares in more than one tranche?**

Subscribers may apply for Offer Shares in only one tranche. In the event a person applies in more than one tranche, the Receiving Banks and the Joint Lead Managers may disregard one or both of such applications.

**24. 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.

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

The price range will be announced on 13 September 2022.

The final offer price and the final offer size will be announced on 22 September 2022.

**26. What is the minimum and maximum subscription?**

- Retail Tranche:
  - The minimum application size for subscribers in the First Tranche is AED 5,000 with any additional application in increments of AED 1,000.
  - There is no maximum application size for subscribers in the First Tranche.
- Professional Investor Tranche:
  - The minimum application size for the subscribers in the Second Tranche is AED 1,000,000.
  - There is no maximum application size for subscribers in the Second Tranche.
- Eligible Employee Tranche:
  - The minimum application size for subscribers in this Tranche is AED 5,000 with any additional application in increments of at least AED 1,000.
  - There is no maximum application size for subscribers in the Third Tranche.

For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

**27. When do you expect to begin trading? / When is Salik expected to begin trading?**

Salik is expected to list at the end of September 2022.

**28. What is Salik's dividend policy?**

- Following the Offering, the Company intends to pay dividends twice each fiscal year after the Offering in April and October.
- The Company expects to pay a first dividend for the second half of 2022 by April 2023, and it expects to pay 100% of the net profit, after keeping aside the statutory reserve required by law (statutory reserve expected to be AED 37.5 million for the first dividend).
- From 2023 onwards, the Company expects to pay 100% of the net profit available for distribution as dividend.

This dividend policy is subject to consideration of the Board of Directors of the cash management requirements of the Company's business for operating expenses, financing expense and anticipated capital expenditures. In addition, the Company expects that the Board will also consider market conditions, the then current operating environment in the

Company's markets, and the Board's outlook for the Company's business and growth opportunities.

For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

## 29. How can I subscribe for shares in Salik's IPO?/ How does the subscription process work?

- 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.
- Investing in equities encompass risks which you should inform yourself. Please before making any decision, do familiarise yourself with Salik and its initial public offering (IPO) to make an informed investment decision by visiting <http://ipo.salik.ae/> and reading the Prospectus.
- If you have decided that you would like to invest, you can do so by reaching out to DFM:

<b>Platform</b>
DFM website at <a href="http://www.dfm.ae">www.dfm.ae</a> DFM App

- You can also reach out to following banks:

Bank	Details
<b>Emirates NBD (Lead Receiving Bank)</b>	<ul style="list-style-type: none"> <li>• Account holders: Account holders with Emirates NBD Bank can subscribe via the bank's online internet banking and mobile banking application channel as well as through ATMs. Eligible persons can access Emirates NBD Bank's ATMs with their debit card, and online banking or mobile banking 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.</li> <li>• Non-Account holders: Subscribers without an Emirates NBD Bank account, who are either in the UAE or outside the UAE, can subscribe through the dedicated IPO website <a href="https://IPO.EmiratesNBD.com">https://IPO.EmiratesNBD.com</a> and pay through Online Banking via the UAE Central Bank Payment Gateway ("PGS") or through UAE Central Bank Fund Transfer ("FTS") or SWIFT.</li> </ul> <p>In case of any issues or support, please contact the dedicated Emirates NBD IPO team through our call centre 800 72545 476 [800 SALIK IPO]</p>
<b>Emirates Islamic</b>	<ul style="list-style-type: none"> <li>• Account holders: Account holders with Emirates Islamic Bank 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</li> </ul>

	<p>customary with electronic banking channels). This will be deemed sufficient for the purposes of identification with regard to their subscriptions.</p> <ul style="list-style-type: none"> <li>• Non-Account holders: Please note that non-Emirates Islamic Bank customers will not be eligible for subscription through Emirates Islamic Bank's electronic subscription channels.</li> </ul> <p>In case of any issues or support, please contact the dedicated Emirates Islamic Bank IPO team through our call centre 800 72545 476 [800 SALIK IPO].</p>
<b>FAB</b>	<ul style="list-style-type: none"> <li>• Access <a href="https://www.bankfab.com/en-ae/cib/iposubscription">https://www.bankfab.com/en-ae/cib/iposubscription</a> .</li> <li>• Refer to the "How to subscribe page" and follow the instructions and submit subscriptions for the First Tranche &amp; Third Tranche.</li> <li>• FAB Mobile Banking application (For FAB Client)</li> </ul> <p>If you need any support, please call FAB Call Centre No. 026161800</p>
<b>ADIB</b>	<ul style="list-style-type: none"> <li>• 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 DFM database and are only available to ADIB account holders.</li> <li>• 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.</li> <li>• ADIB account holders complete the electronic application form relevant to their tranche by providing all required details including an updated DFM NIN, an active ADIB account number, the amount they wish to subscribe for, and by selecting the designated brokerage account.</li> <li>• 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 favour of the issuer account held at ADIB, as detailed in the subscription application.</li> <li>• 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.</li> </ul> <p>For any further queries, kindly contact us on +971 2 652 0878</p>
<b>Mashreq</b>	<ul style="list-style-type: none"> <li>• Mashreq Bank's Digital Journey will offer the functionality to existing Mashreq customers to digitally submit their IPO subscription requests, generate NINs with DFM &amp; open brokerage account with Mashreq Securities real-time through one seamless journey via their Mashreq Mobile App. Eligible clients can also apply for up to 5 multiples of leverage through the same digital journey.</li> <li>• Non-Mashreq customers can avail the above by first opening their Mashreq NEO account instantly through the Mashreq NEO App.</li> </ul>

	For further clarifications please refer to <a href="https://mashreq.com/salik-ipo">https://mashreq.com/salik-ipo</a> . You can also contact us on +971 4 424 4457
<b>Dubai Islamic Bank</b>	For any queries kindly contact us on +971 4 609 2222
<b>Ajman Bank</b>	<ul style="list-style-type: none"> <li>• Ajman Bank account holders will be able to subscribe for the IPO via Online Banking and through the nominated participating Branches. Please login to <a href="https://www.ajmanbank.ae">https://www.ajmanbank.ae</a> to subscribe through our online banking channel by following simple steps.</li> </ul> <p>For any further queries, kindly contact us on 800 22</p>
<b>ADCB</b>	<ul style="list-style-type: none"> <li>• Step # 1 ADCB customers to visit the <a href="https://www.adcb.com/salik">https://www.adcb.com/salik</a> and click IPO Subscription Link</li> <li>• Step # 2 Complete login authentication using UAE Pass or (Customer ID, Mobile Number and OTP)</li> <li>• Step # 3 Enter NIN Number</li> <li>• Step # 4 Select Broker, Enter Subscription Amount, Select Account and Submit.</li> </ul> <p>For any further queries, kindly contact us on 600502030</p>
<b>Mbank</b>	<ul style="list-style-type: none"> <li>• Mbank UAE Mobile Banking Application</li> <li>• For applying through Al Maryah Community Bank LLC's MBank UAE app, access <a href="https://www.mbank.ae/IPO">https://www.mbank.ae/IPO</a>.</li> <li>• Refer to the section "How to subscribe" for instructions on subscribing through Mbank UAE app on your mobile device (the app is available for download on the Apple App store and Google Play).</li> <li>• Applicants can also issue DFM NINs from the Mbank mobile app.</li> <li>• Subscription applications through Al Maryah Community Bank LLC will only be accepted if made by UAE residents.</li> </ul> <p>For any further queries, kindly contact us on 600 571 111</p>
<b>CBD</b>	<ul style="list-style-type: none"> <li>• The IPO will be open to all CBD account holders.</li> <li>• Account holders can login to 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.</li> </ul> <p>For any further queries, kindly contact us on +971 4 212 1895</p>
<b>Sharjah Islamic Bank</b>	For queries, kindly contact us on +971 6 599 9999

For more information, please refer to the prospectus on Salik's IPO webpage at <http://ipo.salik.ae/>.

### 30. What documents to I need to apply for shares?

Investors need a Dubai Financial Market National Investor Number (NIN) to subscribe to the IPO. Please refer to the Prospectus to know more about the documents accompanying Subscription Applications. For more information, please refer to the prospectus on Salik's



IPO webpage at <http://ipo.salik.ae/> or access the DFM FAQs at <http://www.dfm.ae/docs/en/faqs/eipo>.

**31. How do I register for a Dubai Financial Market Investor Number (NIN) to subscribe to Salik's IPO?**

The following channels can be used to apply for a DFM Investor Number:

Platform	Type of investor
DFM App	For Individual Investors only (excluding minors below age 21)
eServices at <a href="http://www.dfm.ae">www.dfm.ae</a>	For all Types of Investors
Dubai CSD Desk at DFM Trading Floor	For all Types of Investors Timings: Mon-Thu (8:30 am – 3:00 PM) & Fri (8:30am-12:30pm)
Licensed Brokerage Firms at DFM	For all Types of Investors

Please refer to the Dubai Financial Market website for information on the process of registering for a NIN at <https://www.dfm.ae/> or access the DFM FAQs at <http://www.dfm.ae/docs/en/faqs/eipo>

**32. When will I know/be notified of how many shares I will receive?**

A notification regarding the final allocation for the subscribers will be sent via SMS by **27 September 2022**. For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

**33. Is the allocation of my subscribed amount guaranteed?**

Each Subscriber in the First and Third Tranche will have a guaranteed minimum allocation of 1,000 (one thousand) Shares.

For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

**34. If I do not receive the full amount of shares I subscribed to, how will I be refunded?**

Within five working days from pricing of the shares, the surplus subscription amounts and any accrued profits results thereon, shall be refunded to the subscribers in the First and Third Tranche by the relevant receiving bank. All refunds are expected to be made on **28 September 2022** and processed by the relevant receiving bank

For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

**35. On day of listing, where I can see the share price of the Company?**

Investors can see the price information of the Company on Dubai Financial Market's website, DFM mobile app, DFM Trading members and third-party data vendors. For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

**36. On first day of listing, how can I sell shares obtained from the IPO process?**

Investors can access their IPO shares under their trading account through the Trading Member they intend to place the orders. Shares obtained by any investors non-subject to lock-up period, are free for trading from the first day of admission. For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

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

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

**38. 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).

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

You will be able to buy and sell Salik shares once the company has listed on the DFM, through the DFM App or DFM eServices, as well as through your brokerage firm.

For more information on the Salik IPO, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

**40. 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.

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

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

For further information, please visit the Salik IPO microsite at <http://ipo.salik.ae/>.

## Appendix- Branch list of participating receiving banks

### Emirates NBD Bank PJSC - Participating Branches

	AREA	BRANCH	Location	Working Hours	IPO Working Hours	Contact
1	Dubai	Group Head Office Branch	Ground Floor, Emirates NBD Group Head Office, Baniyas Road, Deira, Dubai	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 3:00 PM)	(8:00 AM - 2:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
2	Dubai	Jumeirah Branch	Emirates NBD Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
				Saturday	Saturday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
3	Dubai	Al Qusais Branch	Damascus St, Near Dubai Grand Hotel, Al Qusais, Dubai	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
				Saturday	Saturday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
4	Abu Dhabi	Abu Dhabi Main Branch	Ground Floor, Al Neem Building, Shaikh Khalifa street , Abu Dhabi	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 3:00 PM)	(8:00 AM - 2:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
5	Abu Dhabi	Electra Street Branch	Zayed The Second Street, Near Electra Park, Abu Dhabi	Monday to Thursday	Monday to Thursday	800 72545 476 – 800
				(8:00 AM - 8:00 PM)	(8:00 AM - 1:00 PM)	
				Friday	Friday	

				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	SALIK IPO	
				Saturday	Saturday		
				(8:00 AM - 8:00 PM)	(8:00 AM - 1:00 PM)		
				Saturday	Saturday		
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
6	Al Ain	Al Ain Main Branch	Sheikh Khalifa Bin Zayed St, (in front of Burjeel Hospital), Al Ain	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
				Friday	Friday		
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)		
				Saturday	Saturday		
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
7	Sharjah	Sharjah Main Branch	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
				Friday	Friday		
				(7:30 AM - 11:30 AM)	(7:30 AM - 11:15 PM)		
				Saturday	Saturday		
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
8	Ajman	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
				Friday	Friday		
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)		
				Saturday	Saturday		
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
9	Umm Al Quwain	Umm Al Quwain Branch	King Faisal Road, Al Raas B, Umm Al Quwain, Near Umm Al Quwain Hospital,	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)		
				Friday	Friday		
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)		
				Saturday	Saturday		

			Umm Al Quwain	(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
10	Fujairah	Fujairah Main Branch	Sheikh Hamad Bin Abdullah Street, Town Centre 3, Fujairah, Opposite Al Diar Siji Hotel, Fujairah	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
				Saturday	Saturday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
11	Ras Al Khaimah	Ras Al Khaimah Main Branch	Al Muntasir Road, Al Mamourah Road Intersection, Ras Al-Khaimah	Monday to Thursday	Monday to Thursday	800 72545 476 – 800 SALIK IPO
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
				Friday	Friday	
				(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	
				Saturday	Saturday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	

#### Sharjah Islamic Bank – Participating Branches

	Branch name	Branch Location-Area	Customer Timings	IPO Subscription Timings	Branch Address	Contact Number
1	Abu Dhabi Mall Branch	Abu Dhabi	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Abu Dhabi Mall, First Floor, Near to Main Entrance	06 5 999 999
2	Al Khalidiyah Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Mubarak Bin Mohamad Road, Shining Tower	06 5 999 999
3	Musaffah Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Musaffah Industrial Area, Al Fahim HQ Building	06 5 999 999

4	Al Ain Branch	Al Ain	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 am to 12:30 pm	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 am to 12:30 pm	Oud Al Toba Area, Ali Bin Abi Taleb Road, Khalifa Al Salmeen Building	06 5 999 999
5	Hazza'a Bin Zayed (HBZ) Stadium Branch	Al Ain	Monday to Saturday 08:00 AM - 08:00 PM. Friday 08:00 AM - 12:30 PM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 08:00 AM - 12:30 PM	Hamdan Bin Mohamad Road, Next to Hazza'a Bin Zayed Stadium	06 5 999 999
6	Al Dhaid Mall Branch	Al Dhaid	Monday to Saturday 08:00 AM - 08:30 PM. Friday 3:00 PM - 8:30PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday - Not Applicable	Al Dhaid Mall	06 5 999 999
7	Al Twar Branch	Dubai	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Al Nahda Road, Next to Al Qusais Metro Station and Al Twar Centre	06 5 999 999
8	City Centre Mirdif Branch	Dubai	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 PM - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday - Not Applicable	Mirdif City Center, First Floor, Entrance A	06 5 999 999
9	Mall of the Emirates Branch	Dubai	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 PM - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday - Not Applicable	Mall of the Emirates, First Floor, Entrance A	06 5 999 999
10	Port Saeed Branch	Dubai	Monday to Saturday 08:00 AM - 08:00 PM. Friday 08:00 AM - 12:30 PM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 08:00 AM - 12:30 PM	Port Saeed Area, Near Deira City Centre	06 5 999 999
11	Sheikh Zayed Rd. Branch	Dubai	Monday to Saturday 08:00 AM - 02:30	Monday to Saturday 08:00 AM -	Sheikh Zayed Road, Nassima Tower Next to Voco Hotel	06 5 999 999

			PM. Friday 7:30 AM to 12:30 PM	02:30 PM. Friday 7:30 AM to 12:30 PM		
12	Fujairah Branch	Fujairah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Hamad Bin Abdullah Road	06 5 999 999
13	Ras Al Khaimah Branch	Ras al Khaimah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:30 AM to 12:30 PM	Al Nakheel Area, Al Muntasir Road	06 5 999 999
14	American University of Sharjah (AUS) Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	University City Area, American University of Sharjah, Main Building	06 5 999 999
15	Buhaira Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Corniche Al Buhairah Road, Al Dana Tower	06 5 999 999
16	Hamriyah Free Zone Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Ittihad Road, Inside Hamriyah Free Zone Area	06 5 999 999
17	King Faisal St. Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	King Faisal Street, Al Fakhama Tower	06 5 999 999
18	Maleha Rd. Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15	Industrial 18 Area, Maliha Road	06 5 999 999

			AM to 11:45 AM	AM to 11:45 AM		
19	Matajer Al Juraina Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Matajer Al Jurainah, Al Juraina Area Near University City Area	06 5 999 999
20	Matajer Al Mirgab Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Matajer Al Mirgab, Al Mirqab Area, Al Sharq Street to Ajman	06 5 999 999
21	Mega Mall Branch	Sharjah	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 - 09:00 PM	Saturday to Thursday 09:00 AM - 03:00 PM. Friday Not Applicable	Mega Mall, Ground Floor	06 5 999 999
22	Mowaileh Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Muwaileh Area, University City Road	06 5 999 999
23	Rahmania Mall Brnach	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Rahmania Mall, Entrance A	06 5 999 999
24	Sahara Centre Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Monday to Saturday 09:00 AM - 03:00 PM. Friday - Not Applicable	Sahara Center, Lower Ground Floor, Banks and Services Area	06 5 999 999
25	SAIF Zone Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Sharjah Airport Road, Saif Zone Area, Next to Emirates Post Office	06 5 999 999



26	Sharjah Main Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Khan Area, Near Al Qasba Canal, Sharjah Islamic Bank Tower	06 5 999 999
27	Shj. Court Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Khan Area, Al Meena Street Port Khalid, Sharjah Court Building	06 5 999 999
28	Shj. Economic Dept. Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Al Layyah Area, Sharjah Economic Development Department Building	06 5 999 999
29	University of Sharjah - Gents Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	University City Area, University of Sharjah, Men's College, Student Center	06 5 999 999
30	University of Sharjah - Ladies Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	University City Area, University of Sharjah, Women's College, W21	06 5 999 999
31	Wasit Branch	Sharjah	Monday to Saturday 08:00 AM - 08:00 PM. Friday 07:15 AM - 11:45 AM & 03:00 PM - 08:00 PM	Monday to Saturday 08:00 AM - 02:00 PM. Friday 07:15 AM - 11:45 AM	Al Khazamiyah Area, Wasit Road, Near to Al Qasimi Hospital	06 5 999 999
32	Dibba Al Hisn Branch	Sharjah – Dibba - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Akd Al Fareed Road, Near to Government Buildings	06 5 999 999

33	Kalba Branch	Sharjah – Kalba - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Sheikh Saeed Road, Opposite Sidra Park	06 5 999 999
34	Khorfakka n Branch	Sharjah – Khorfakka n - East Coast	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Al Rugaylat Road, Opposite Khorfakan Beach	06 5 999 999

#### Mbank – Participating Branches

	Branch name	Branch Location -Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Al Maryah Community Bank, Innovation Hub	Abu Dhabi	Mon-Sat: 8AM to 10PM	Mon-Sat: 8 AM to 10 PM	Al Maryah Community Bank, Innovation Hub, 454 Shakbout Bin Sultan Street, Abu Dhabi, UAE	600571111
2	Al Maryah Community Bank, Mall of the Emirates	Dubai	Mon-Sat: 10AM to 10PM	Mon-Sat: 10AM to 10PM	Al Maryah Community Bank, Level 1, Ski Dubai Entrance, Mall of the Emirates, Dubai, UAE	600571111

#### Abu Dhabi Commercial Bank – Participating Branches

	Branch name	Branch Location- Area	Branch Customer Timing	Friday Branch Timings	IPO Subscription Timings	Branch Address
1	Khalidiya Tower Branch	Abu Dhabi	08:00 AM - 03:00 PM Monday to Thursday	08:00 AM - 12:00 PM	08:00 AM - 01:00 PM Saturday to Thursday	Corniche Road, Opposite Emirates Palace Hotel P.O Box: 59919 Abu Dhabi
2	ADNEC	Abu Dhabi	08:00 AM – 03:00 PM		08:00 AM - 01:00 PM Saturday to Thursday	AD-1 Tower, ADNEC AREA

			Monday to Thursday			P.O.Box: 939 Abu Dhabi
3	Shahama Branch	Abu Dhabi	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Dubai Abu Dhabi Road, Near Bani Yas Coop P.O.Box: 76122
4	Hazza Bin Zayed Stadium Branch	Abu Dhabi, Al Ain	08:00 AM - 07:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Hazza Bin Zayed Stadium, Al Ain
5	Zayed Town Branch	Abu Dhabi, Al Dhafra Region	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Zayed Town Main Street, Near Zayed Town Court P.O.Box: 50013 Zayed Town
6	Al Riggah Branch	Dubai	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Al Riggah Road, Near Al Riggah Metro-Station P.O.Box: 5550
7	Business Bay Branch	Dubai	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Business Bay, Al Khaleej Al Tejari, Dubai, Nearest landmark- Business bay metro station
8	Ajman	Ajman	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Al Ittihad Street, Near Lulu centre P.O.Box: 1843
9	Ras Al Khaimah	RAK	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Al Naeem Mall, New central business district P.O.Box: 1633
10	Fujairah	Fujairah	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Hamed Bin Abdulla Street, Near ADNOC P.O.Box: 770

11	Ruwais Branch	Al Dhafrah Region	08:00 AM - 03:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Al Ruwais City, Sheikh Zayed Road, Central Market, ADCB Building, Abu Dhabi P.O.Box 11851
12	Dalma Mall	Abu Dhabi	10:00 AM - 09:00 PM Monday to Thursday	08:00 AM - 01:00 PM	08:00 AM - 01:00 PM Saturday to Thursday	Dalma Mall- 1st floor - Mussafah
13	Al Zahiya City Centre Branch	Sharjah	10:00 AM - 09:00 PM Monday to Thursday		08:00 AM - 01:00 PM Saturday to Thursday	Sheikh Mohammed Bin Zayed Street, Al Zahiya City Centre, Ground level, near Entrance A, P.O.Box: 23657

#### CBD – Participating Branches

	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1	Main Branch	Deira, Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Al Ittihad Road, Port Saeed Area, Dubai
2	Jumeirah Branch	Jumeirah	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Jumeirah Road, Dubai

3	Bur Dubai Branch	Bur Dubai, Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Al Mankhool Road, Bur Dubai, Dubai
4	Sheikh Zayed Road Branch	Sh. Zayed Rd., Dubai	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Sheikh Zayed Road, Dubai
5	Zayed the First branch	Abu Dhabi	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	Zayed The First Road, Abu Dhabi
6	Sharjah Branch	Sharjah	08:00 AM - 03:30 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 07:30 AM - 12:30 PM (Friday)	08:00 AM - 02:00 PM (Monday, Tuesday, Wednesday, Thursday, Saturday) 08:00 AM - 11:00 PM (Friday)	King Abdulaziz Road, Sharjah

#### Ajman Bank – Participating Branches

	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
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1	Khalifa Branch	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
2	Main Branch	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
3	Al Ain Branch	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
4	Buhaira Branch	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
5	Dalma Mall Branch (TCA)	Abu Dhabi	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday ( 03:00 PM - 08:00 PM )	Monday to Thursday & Saturday (8:00 AM - 2:00 PM) Friday ( 03:00 PM - 08:00 PM )	Inside Dalma Mall, 1 <sup>st</sup> Floor – Al Wazn ST-Abu Dhabi	02 654 7720
6	Khalidiya Branch	Abu Dhabi	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

7	RAK Branch	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
8	Jumeirah Branch	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 centre building – Jumeirah – Dubai	04 707 6885
9	Sheikh Zayed Road Branch	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

#### Dubai Islamic Bank– Participating Branches

	<b>Branch name</b>	<b>Branch Location -Area</b>	<b>Customer Timing</b>	<b>IPO Subscription Timings</b>	<b>Branch Address</b>	<b>Number</b>
1	Al Salam Br.	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	Al Falah Street, Ministry of Energy Building, Abu Dhabi	04 - 6092222
2	Abu Dhabi Main Br.	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	Airport Road , Opposite to Etisalat Building, Abu Dhabi	04 - 6092222
3	Al Ain Main Br	Al Ain	Monday to Thursday & Saturday 08:00 AM -	Monday to Thursday & Saturday 08:00 AM -	Salah El Din Al Ayyubi Street, Al Ain	04 - 6092222

			02:00 PM Friday y 7:15am to 12:15 pm	02:00 PM Friday y 7:15am to 12:15 pm		
4	Al Makhtoum Br	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Bur Saeed Area , Al Maktoum Street, clock tower, Dubai Islamic Bank Building, Dubai	04 - 6092222
5	Dubai Main Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Bur Saeed Area , Al Ittihad Road, Al Shoala Building, Dubai	04 - 6092222
6	Sheikh Zayed Road Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Grosvenor House Commercial Tower, Sheikh Zayed Road, Near Fairmont Hotel, Dubai	04 - 6092222
7	Jumeirah Ladies	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Jumeirah Street, Opposite to old ZOO ,Jumeirah 1, Dubai	04 - 6092222
8	Umm Suqeim Br.	Dubai	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday y 7:15am to 12:15 pm	Abdalla Bin Fahd Villa , Jumeirah Street, Umm Suqeim 1, Dubai	04 - 6092222
9	Muhaisnah-Ittihad Mall Br.	Dubai	Monday to Thursday & Saturday 10:00 AM - 10:00 PM Friday	Monday to Thursday & Saturday 10:00 AM - 10:00 PM Friday	Al Khawaneej Road, Ittihad Mall, Dubai	04 - 6092222



			y 3:30 PM to 09:00 pm	y 3:30 PM to 09:00 pm		
1 0	Ajman Main Br	Ajman	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Shk Khalifa Street, Dubai Islamic Bank Building,Ajma n	04 - 6092222
1 1	Fujairah Main Br.	Fujairah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Hamad Bin Abdalla Street, Station Area - Fujairah	04 - 6092222
1 2	Ras Al Khaimah Main Br.	RAK	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Al Nakeel Area - Al Muntasir Str - Dubai Islamic Bank Bldg.	04 - 6092222
1 3	Sharjah Main Br	Sharjah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Al Zahra'a St - Al Qasimia - Al Nud - Sharjah	04 - 6092222
1 4	Wasit Br.	Sharjah	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM        Frida y 7:15am to 12:15 pm	University City Street, Industrial Area 6, Sharjah	04 - 6092222
1 5	Umm Al Quwain Br.	UAQ	Monday to Thursday & Saturday 09:00 AM - 09:00 PM        Frida y 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 09:00 AM - 09:00 PM        Frida y 3:30 PM to 09:00 pm	King Faisal Street, Mall of Umm Al Quwain, Umm Al Quwain	04 - 6092222

ADIB – Participating Branches

	Branch name	Branch Type	Branch Code	Branch Location-Area	Area Code	Customer Timing (Monday - Saturday)	Customer Timing (Friday)	IPO Subscription Timings (Monday - Saturday)	IPO Subscription Timings (Friday)	Branch Address
1	Al Bateen Branch	Normal Branch	33	Abu Dhabi	1	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 Abdullah bin AbdulAziz Al Saud Street - near UAE Central Bank
2	Najda Street Branch	Normal Branch	398	Abu Dhabi	1	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).
3	Abu Dhabi Police GHQ Branch	Normal Branch	92	Abu Dhabi	1	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

4	Sheikh Zayed Main Branch	Normal Branch	403	Abu Dhabi	1	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
5	Abu Dhabi Judiciary Branch	Normal Branch	394	Abu Dhabi	1	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)
6	Sheikh Khalifa Energy Complex Branch	Normal Branch	23	Abu Dhabi	1	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
7	Marina Mall Branch	Mall Branch	57	Abu Dhabi	1	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
8	Nation Towers Branch	Mall Branch	71	Abu Dhabi	1	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
9	Baniyas Branch	Normal Branch	13	Abu Dhabi	1	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
10	Mussafah Branch	Normal Branch	19	Abu Dhabi	1	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
11	Khalifa A City Branch	Normal Branch	94	Abu Dhabi	1	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.
12	Shahama Branch	Normal Branch	40	Abu Dhabi	1	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
13	Al Silaa Branch	Normal Branch	39	Abu Dhabi West (Gharbiya)	5	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
14	Madinat Zayed Branch	Normal Branch	7	Abu Dhabi West (Gharbiya)	5	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
15	Ghayathi Branch	Normal Branch	50	Abu Dhabi West (Gharbiya)	5	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
16	Al Marfaa Branch	Normal Branch	21	Abu Dhabi West (Gharbiya)	5	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

17	Ruwais Mall Branch	Mall Branch	302	Abu Dhabi West (Gharbiya)	5	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
18	Bawadi Mall Branch	Mall Branch	83	Al Ain	2	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
19	Al Ain Branch	Normal Branch	2	Al Ain	2	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
20	Al Yahar Branch	Normal Branch	25	Al Ain	2	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
21	Al Qusais Branch	Normal Branch	51	Dubai	3	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
22	Second of December Branch	Normal Branch	86	Dubai	3	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
23	Sheikh Zayed Road Branch	Normal Branch	14	Dubai	3	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
24	Nad Al Sheba Branch	Normal	15	Dubai	3	10:00am to	04:00 PM to	11:00 AM to	05:00 PM to	Avenue Mall - Nad Al

		Branch				05:00pm	10:00 PM	04:00 PM	09:00 PM	Sheba - Nad Al Sheba 2 - Dubai
25	Dubai Internet City - Arenco Branch	Normal Branch	53	Dubai	3	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
26	Fujairah Branch	Normal Branch	6	East Coast	6	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
27	Ras Al Khaimah Branch	Normal Branch	11	East Coast	6	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 Muntaser Road
28	Dibba Branch	Normal Branch	17	East Coast	6	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
29	Kalba Branch	Normal Branch	49	East Coast	6	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
30	Al Dhaid Branch	Normal Branch	38	East Coast	6	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
31	Khorfakkan Branch	Normal Branch	22	East Coast	6	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
32	Umm Al Quwain Branch	Normal Branch	29	Sharjah North	4	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 opposit

				East Area						e Umm Al Quwain Mall
33	Sharjah Main Branch	Normal Branch	5	Sharjah North East Area	4	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
34	Al Rahmania Mall Branch	Mall Branch	47	Sharjah North East Area	4	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
35	Zawaya Walk Branch	Normal Branch	28	Sharjah North East Area	4	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
1	Business Park, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Khalifa Park Al Qurm, PO BOX:6316
			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)	
2	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)	
3	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)	

4	Jumeirah Branch	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Link International Building, Jumeirah Beach Road Umm Suqeim
			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)	
5	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)	
6	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 Road , Near to NMC Royal Medical Center , RAK
			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)	
7	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)	
8	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)	
9	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)	
10	Corniche	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Corniche Road 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)	
11	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)	
12	Al Batin	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Street No. 9 Next to Bateen Bus



			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Terminal and Al Bateen Mall; PO BOX:7644
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	

#### Emirates Islamic Bank – Participating Branches

	<b>Branch name</b>	<b>Branch Location-Area</b>	<b>Customer Timing</b>	<b>IPO Subscription Timings</b>	<b>Branch Address</b>	<b>Contact Number</b>
1	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 72545 476
2	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 72545 476
3	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 72545 476
4	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 72545 476
5	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 72545 476
6	Nad Al Hamar	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 72545 476

7	Al Tawar Branch	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 72545 476
8	Warqaa Mall Branch	Deira	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm) Friday (closed)	Warqaa City Mall, Al Warqaa 4.	800 72545 476
9	Halwan Branch	Sharjah & NE Region	Monday to Saturday (8am - 8pm) Friday (8am - 11.30am)	Monday to Saturday (8am - 1pm) Friday (8am - 10.30am)	Sheikh Isam Building, Wasi t Street, Industrial Area, Halwaan, Sharjah	800 72545 476
10	El Al Rahmaniya Mall	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 72545 476
11	Ajman Kalifa Bin Zayed	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 72545 476
12	Ras Al Khaimah Branch	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 72545 476
13	Fujairah Branch	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 72545 476
14	Khalifa City Branch	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 72545 476

1 5	Main Branch Abu Dhabi	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 72545 476
1 6	Al Ain Branch	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 72545 476