

Having your own home requires you to make carefully planned choices. MyHome by Dubai Islamic Bank empowers you with the right choices. The selections you make below will assure you of unmatched benefits throughout the journey of finance payment. Greater value for your home, superior finance experience for you. Isn't it what your investment truly deserves?

Go ahead, get started with MyHome. It's made for you, by you.

MyHome Relationship

Would you like MyHome to manage your relationship?



- ☐ Yes, I want to transfer my salary to Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE
- ☐ My salary is already being transferred to Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE
- ☐ No, I do not want to transfer my salary to Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE or am a business man (self-employed)

Choose your Monthlies

What type of rate option best suits you?



- ☐ I want a VARIABLE rate product with a fixed margin for life linked to EIBOR; I want my rate to be fixed for
- ☐ I want a lower Introductory Fixed rate selected below with a follow-on variable structure that is linked to the selected EIBOR and a fixed margin for life.
- ☐ I want my rate to be fixed for
- ☐ I want a fixed rate for the entire tenure of my home finance with Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE.

Budget the Extras

Would you like the bank to help you with the ancillary costs of your home finance?



- ☐ Yes, I will need DIB Covered Card
- ☐ Yes, I will need DIB Personal Finance
- ☐ No, I will manage the additional costs myself.

Takaful Choices



Life Takaful:

- ☐ Salama Takaful Group cover
- ☐ Watania Takaful Group cover
- ☐ Sukoon Takaful Group Cover
- ☐ Third Party
- ☐ No Takaful

Property Takaful:

- ☐ Orient Takaful Group cover
- ☐ Watania Takaful Group Cover
- ☐ Salama Takaful Group Cover
- ☐ Third Party
- ☐ No Takaful

I confirm to have fully understood the MyHome proposition and have carefully picked & chosen the solutions I need for my Home Finance.

Name _____

Signature _____ Date _____

HOME FINANCE APPLICATION FORM

No. of Applicants: _____ Preferred language: _____ Tenor of Finance (in months): _____

Applicant Type: _____ Relationship with Primary: _____

Product Type: _____ Income Type: _____

Product Subtype: _____ Family Protection Plan Required: _____

A. IDENTIFICATION DETAILS

Title _____ Full Name in English (as per Passport) (First Name / Middle Name / Last Name) _____

Date of Birth (DD / MM / YYYY): _____ Gender: Male Female Company _____

Nationality: _____ Country of Residence: _____

UAE Resident: Yes No Length of stay in UAE (in months): _____

Passport /TL No. _____ Passport/TL Issue Date: _____

Passport/TL Expiry Date: _____ Issuing Authority: _____

Emirates ID No: _____ Emirates ID Expiry Date: _____

Visa Number: _____ Visa Expiry Date: _____

B. Shareholder Detail

Shareholder Name: _____ Country of Residence: _____

Customer Type: _____ PEP Flag: _____

Relationship Type: _____ PEP Details: _____

Percentage of Share: _____ Document Type: _____

Nationality: _____ ID/Document No: _____

Place of Birth (Individuals): _____ ID/Document Issue Date: _____

DOB/Date of Incorporation: _____ ID/Document Expiry Date: _____

C. PERSONAL DETAILS

Preferred Method of Contact:	Phone	Email	SMS	
Marital Status:	No. of Dependants: _____		No. of Children: _____	
Education:	High School	Graduate	Post Graduate	Other _____
Family in UAE:	No of domestic workers employed: _____			
No of children at school: _____	Total wage paid to domestic workers: _____			
Monthly payment resulting from any additional existing financial obligations granted by friend, employer or other non-licensed financial institution and the value of the guarantees granted: _____				
Please provide any child and spousal maintenance or support for extended family: _____				

D. RESIDENTIAL ADDRESS DETAILS

Mobile Number: _____	Email Address: _____		
Address: _____	P.O.Box: _____		
Town/City: _____	Residence Tel. No.: _____		
Nearest Landmark: : _____	Country: _____		
Accommodation: _____	Accommodation Type: _____		
Please Give Status of Present Residence:			
Own Property With Mortgage	Own Property Without Mortgage	Company Provided	Rented
Living with Parents	Other : _____		
Local Reference 1 Name: _____	Mobile: _____		
Local Reference 2 Name: _____	Mobile: _____		

E. HOME COUNTRY ADDRESS DETAILS

Address	
P.O.Box: _____	Town/City: _____
Country: _____	Home Country Tel. No.: _____
Reference 1 Name: _____	Mobile No.: _____
Reference 2 Name: _____	Mobile No.: _____

F. PROPERTY DETAILS**Pre Approval**

Project Name:		Developer:		Property Location:	
Address:					
Expected usage of Property:	Self Use	Rental	Investment	Other	_____
Transaction Type:	Direct	Resale	Property Phase		
Property Type:	Villa	Townhouse	Apartment	Penthouse	Commercial Other _____
Transaction Amount (AED) _____			Finance Amount Required(AED) _____		
Down Payment amount (AED) _____			Source of down payment _____		
Original Property Value (AED) _____			Government Housing Program Finance Value (AED) _____		
Payment Tenor (in months)		Government Housing Program Tenor (in months)		Project completion date: _____	
Top up Amount(AED) _____		Equity Release Amount(AED)		_____	
Cash Out Amount (AED) _____		Buyout Amount (AED)		_____	
Buyout FI Type					
Ownership Type (free hold and private)				Registration Type	
Land Type (if private)				Appraised Property Value	

G. CURRENT EMPLOYMENT DETAILS

Self Employed		Salaried	
Company: _____			
Address: _____			P.O.Box: _____
Town/City: _____	Country: _____	Industry: _____	
Position: _____		Employed Since (DD / MM / YYYY): _____	
Office Email: _____		Office Tel. No. _____	
Preferred mailing address (for receiving our correspondence):		Residential	Office

H. PREVIOUS EMPLOYMENT DETAILS (If current employment is less than 1 years)

Company Name: _____

Designation: _____ Industry: _____

From Date: _____ To Date: _____

Town/City: _____ Country: _____

I. MONTHLY INCOME DETAILS FOR SALARIED APPLICANTS (Please enter the values in AED)

Basic Salary	Housing Allowance	Annual Bonus/12	Monthly Rental Income	Other Income	Total Income

MONTHLY DEDUCTION FOR RETIREES AND SENIOR UAE NATIONALS

I /We have no objection if the Bank calculates my monthly rental instalments and other liabilities upto 50% of my monthly income for availing Home Finance facility from the Bank.

SZHP pension: Yes No Not Applicable

J. MONTHLY INCOME DETAILS FOR SELF EMPLOYED APPLICANTS

Type of Company: Sole Proprietorship Partnership Branch of Foreign Company LLC PJSC
Ministry Free Zone Company Other

Date of Establishment (DD / MM / YYYY): _____ Profit Share _____

Trade License Expiry date : _____ Estimated Monthly Income (AED): _____

K. ASSETS (Estimated Market Value in AED - Including outside the UAE)

Deposits/Investments	House/Real Estate Owned	Other Assets	Total Assets

Details of Bank Account Held

Bank Name	Account Number

No of properties owned in UAE:

L. LIABILITIES (What You Owe - including outside the UAE)

Existing Facility	Institution Name	Finance Amount (AED)	Monthly Installment (AED)
Personal Finance			
Auto Finance			
Home Finance 1			
Home Finance 2			
Others			

Credit Card 1: _____ Bank Name: _____ Card Limit (AED): _____
Credit Card 2: _____ Bank Name: _____ Card Limit (AED): _____

Have you ever: Defaulted beyond 1 month on a loan/finance Yes No Been declared Bankrupt Yes No

No Had any criminal proceeding brought upon you Yes No

Are you a guarantor for loan/finance taken by someone else? Yes No (If yes, please provide details as per attached format)

M. ADDITIONAL DETAILS FOR THE PURPOSE OF HOME FINANCE FACILITY

Equity Release: _____ Usage: _____ Please state the usage of funds: _____

Are you financing property for the first time , in UAE? Yes No If No then enter Property Number _____

If No, do you: Currently own a property which is: With Finance Facility Self Funded Type of Mortgage: _____

Owned property which is: With Finance Facility Self Funded

Purpose of Equity Release: _____ Purpose of Finance: _____

FINANCE DOCUMENTATION CHECKLIST

To server you better, we request you to tick all the applicable boxes in consultaion with Dubai Islamic bank Finance Advisor

A) Personal Documents (For all Applicants)

Completed application form signed by all applicants with all fields duly filled in
 Valid Passport Copy (with Visa page for Residents in UAE)
 Due Diligence and Documentation Fee Cheque
 Salaried: fee cheque is issued from bank account where salary is
 Self Employed: fee cheque is issued from Personal Bank Account

B) Income Documents (Salaried)

Salary Certificate in original (as per attached format and not more than days old)
 Bank statements in original for all applicants whose income is being considered. Statements should be for last 6 months and for account where salary is being credited
 Statements should reflect credit of Variable Salary or Bonus/Incentive/Commission, If applicable
 Other bank statements for last 6 months, if other income (Rental, Profit etc.) is not received in Salary Bank Account
 Other bank statements last 6 months if some fixed obligations are being paid from any other bank accounts
 Proof of previous employment Of length of current service is less than one year)
 Liability Latter In original (not more than 30 days old) from banks where salary/other Income Is credited

C) Income Documents (Self Employed)

Audited Financial Statements in Original for last 3 years
 Valid Trade/Commercial/Professional License copy
 Copy of Memorandum and Articles of Association (first Memorandum and all Amendments made till date)
 Copy of last 6 months Bank Statements of the Company
 Last 6 months Personal Bank Statements(for all applicants whose income is being considered), in original
 Copy(ies) of Bank Facility Letter(s), in case the Company has availed Banking Facillties from other Banks
 Liability Letter in original (not more than 30 days old) from bankswhere the Company/Applicant(s) have accounts

D) Other Documents

For Rental Income, provide original valid tenancy contract, copy of ownership documents of property and original bank statements reflecting rental income
 Interest/Dividend Income Documents
 Copy of certificates and/or investment instruments/bonds

E) Additional Documants for Non-Residents

Credit Bureau Report (not more than 30 days old)
 Copy of signed tax returns (with all schedules) for last 2 years

F) Property Documents

Copy of Reservation Contract
 Direct Sale: Reservation Contract (duly signed by Buyer and Seller)
 Resale: Reservation Contract or MOU (duly signed by Buyer.Seller and Real Estate Agency)
 Copies of Down Payment Receipts
 Copy of Purchase Contract from Developer
 Copy of title deed
 Seller's passport copy

CONSENT & DECLARATION

I/We, the undersigned hereby:

1. declare that the information provided in this application is accurate, true, complete, and current and I understand and accept that any facility that Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE may decide to offer me will be on the basis of this information;
2. undertake to advise Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE in writing at the time of any changes in my occupation/employment or the bank details or the status of my residency, and to further provide Dubai Islamic Bank with any information and documents that it may request from time to time;
3. authorize Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE as it considers necessary, to use its approved verification agencies or make references/inquiries from any source of information, or any person or entity nominated herein
4. authorize any such contacted references, financial institutions, banks, debt collection agencies, credit bureaus, or any other person or entity to disclose and provide Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE with any information requested about me in its possession;
5. authorize Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE at any time and at its absolute discretion, to use or disclose the particulars and information provided herein or any information relating to my liabilities towards Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE, or any other financial information including any breach of obligations or defaults in repayment or any other financial information, to other financial institutions or banks, debt collection agencies or credit bureaus or any other
6. confirm that I will not, at any time, hold Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE responsible for any delays or defects or non-conformity to specifications or any other discrepancy or default in or relating to the construction of the property that may be financed under this application;
7. acknowledge that Dubai Islamic Bank has the sole discretion to approve or decline my / our application without revealing any reason for its decision to do so;
8. acknowledge that in case Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE declines my application, any refund of due diligence and documentation Fee will be as per the prevailing Service and Price Tariff Card;
9. acknowledge that if the application is withdrawn or cancelled by me after submission, any refund of due diligence and documentation Fee will be as per the prevailing Service and Price Tariff Card ;
10. acknowledge that Family Protection Plan (Takaful) is mandatory for every applicant prior to execution of Home Finance by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE
11. acknowledge that in the event of early payment of finance, Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE will release from the contract after recovering all outstanding dues and will have the discretion to deduct part of the rentals as per the CBUAE guidelines and under the supervision of its Internal Sharia. Supervision Committee
12. acknowledge that External Evaluation of the property is mandatory by one of Bank's approved panel of evaluators and will be charged a non-refundable fee of AED 2,500 (or
13. acknowledge that upon acceptance of the finance facility and handing over of all signed documents, a transfer appointment should be requested by me at least 48 hours prior to the transfer date;
14. acknowledge that any urgent transfers will be charged at AED 3,000 by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE PJSC at the time of such request;
15. acknowledge that I have read the Service and Price Tariff Card and that it is subject to changes from time to time with my prior notice to me
16. acknowledge that in the case of multiple applicants, we are jointly liable and responsible severally and jointly to repay the facilities amount that may be extended to us by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE
17. acknowledge that I have read and fully understand the Terms and Conditions under which Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE is willing to offer facilities, and I agree to be bound by the same, and by any amendments that may be made by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE to the Terms and Conditions from time to time.
18. I confirm and authorize the Bank to contact me or visit my place of employment/residence and/or the Financed property for any purpose related to my Home Finance facility offered by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE.
19. I confirm that if I do not keep up with my instalment payments, I may lose the possession of the property financed by the Bank.
20. I hereby acknowledge and confirm the nature of Home Finance product including all risks related to profit rate changes and the terms and conditions therein. I also acknowledge and confirm that the details provided by me to the Bank are accurate and hence acknowledge the attached affordability assessment and would like to proceed with the request for Home Finance Facility.

I acknowledge and confirm that the information provided in this application form is accurate and complete and Dubai Islamic Bank Public Joint Stock Company can use the same to process my application for a Home Finance facility. I further confirm that I have submitted this Application Form after having read and understood the Key Facts Statement of Home Finance facility.

OPT IN / OPT OUT

I/We authorize the Bank to communicate/contact me/us on communication including marketing of existing products/services or promoting new financial products/ services or other related products (including market research and customer surveys) via the following channels of the Bank:

Email

SMS

Phone Call

COOLING OFF

I understand that I am entitled to a statutory cooling-off period of 5 complete Business Days from the date of signing this Application Form (Cooling-Off Option) that allows me to reconsider and withdraw from my application for availing the product without suffering any undue costs, obligations or inconvenience. I have read the Key Fact Statement and Terms and Conditions of Home Finance Product and have voluntarily agreed to choose the following with full knowledge of the fact that if I waive my Cooling-Off Option, the transaction will be processed as soon as possible, as per the Bank's normal conduct of business.

Retain my Cooling-Off Option of 5 Business Days

Waive off my Cooling-Off Option of 5 Business Days

If you choose to waive your Cooling off Option, you will be entering in to this contract/agreement with immediate commitment, and will be bound by the terms and conditions of the contract/agreement once signed.

This Application Form has been issued by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE ("Bank" or "Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE ") for the customers to request for the Home Finance Facility. The information contained in the Application Form has been compiled with the objective of summarizing the key features of the Home Finance.

I would like to receive the electronic copy of the Transaction Documents for My Home Finance with Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE

I would like to receive the physical copy of the Transaction Documents for My Home Finance with Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE

This Application Form has been issued by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE

Customer Signature

Date(dd/mm/yyyy):

Applicant Name:

Signature: _____

Sales Declaration

A) The property will be registered by Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE under the below structure at the relevant authority as (DLD/Municipality/ etc.)

B) The property being financed is:

HFA Name:

HFA Sign & Stamp: _____

SM Name:

SM Sign & Stamp: _____

Note: Value Added Tax (VAT) came into effect in the United Arab Emirates from 1 January 2018. Therefore, from January 1, 2018, all Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE rates & fees where VAT applies have been revised to be VAT inclusive