

Unless otherwise defined in this application form, capitalised terms referred to in this application form shall have the meaning given to them in the Mortgage Loan Terms and Conditions of First Abu Dhabi Bank PJSC which can be found at <https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-master-terms-and-conditions-for-mortgage-loans.pdf?view=1> and the General Terms and Conditions of First Abu Dhabi Bank PJSC which can be found at <https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-general-terms-and-conditions-for-accounts.pdf?view=1>

Applicant Type	Primary Applicant				Joint Applicant			
Relationship to Primary Applicant								
Title	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	<input type="checkbox"/> Other	<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	<input type="checkbox"/> Other
Full Name (As Per Passport)								
Highest Education Qualification	<input type="checkbox"/> Secondary, higher <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Master PHD <input type="checkbox"/> Other				<input type="checkbox"/> Secondary, higher <input type="checkbox"/> Diploma <input type="checkbox"/> Graduate <input type="checkbox"/> Master PHD <input type="checkbox"/> Other			
Marital Status	<input type="checkbox"/> Married		<input type="checkbox"/> Single		<input type="checkbox"/> Married		<input type="checkbox"/> Single	
	<input type="checkbox"/> Separated/ Divorced		<input type="checkbox"/> Widowed		<input type="checkbox"/> Separated/ Divorced		<input type="checkbox"/> Widowed	
Number Of Dependents in the UAE (Above 18 Years)								
Number Of Dependents in the UAE (Under 18 Years)								
Years of Residence In UAE								
Passport No.								
Emirates ID No.								
Do you currently own any property in the UAE?	<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Contact and Address Details								
Mobile No.								
Alternate Mobile No.								
Telephone No.								
Email ID								
Residential Address								
Emirate/ State								
Country								
Employment Details								
Office Telephone No.								
Current Employment Status	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Other	<input type="checkbox"/> Employed	<input type="checkbox"/> Self-Employed	<input type="checkbox"/> Other		
Employment Category	<input type="checkbox"/> Permanent	<input type="checkbox"/> Fixed-Term	<input type="checkbox"/> Temporary	<input type="checkbox"/> Permanent	<input type="checkbox"/> Fixed-Term	<input type="checkbox"/> Temporary		
Name of Employer (Company/ Business)								

Property Details (property to be financed)

Property Type

Villa Townhouse Studio Penthouse Apartment Villa Complex Multi-Storey Building Other

Property Address as per Title Deed _____

City/Emirate _____

Mortgage Loan Type

Mortgage Loan for Property Purchase Mortgage Loan for Re-Financing Mortgage Loan for Property Buyout

Purpose of Property Purchase

Buy to Live (i.e., residence) Investment Property Holiday Home Other

Is the property currently mortgaged?

Yes No

If 'yes', please provide the name of the bank with which the mortgage is registered _____

The property is being purchased from

The developer The secondary market (i.e., seller) The property is self-owned

Property Ownership Type

Freehold Leasehold Granted

Property Development Phase

Completed Under-Construction

If 'under-construction', please provide the expected completion date _____

Mortgage Loan—Type of Degreee

1st Degree Mortgage to the Bank 2nd Degree Mortgage to the Bank Cannot Mortgage

Property & Valuation Details

Please select and complete as appropriate:

For Purchased Property: Purchase Price of Property (迪拉姆) _____

Mortgage Loan Details

Down Payment/Customer's Contribution (迪拉姆) _____ Finance Amount (迪拉姆) _____

Mortgage Loan Tenor (months) _____

Property Insurance

Premium (迪拉姆) _____

Annual Insurance Premium to be paid prior to Mortgage

Annual Insurance Premium to be added to Finance Amount

Total Mortgage Loan Amount in (迪拉姆) _____ if applicable _____

Total Mortgage Loan Amount (in words) _____

Processing Fee (迪拉姆) _____

Repayment of Instalments

Please select monthly or quarterly instalments as appropriate

For monthly instalments, the repayment date is the _____ of every month effective _____

For quarterly instalments, the repayment date is the _____ of every _____ month effective _____

Repayment of Instalment Options (if the property is under construction)

Full Repayments Interest Payments only until possession of the property is taken (not to exceed 25 months from date of first disbursement)

Interest Rate Details

Fixed Interest Rate Applicable

Yes No

If 'yes', please specify Fixed Interest Rate _____ %

Fixed Interest Rate Period _____

Floating Interest Rate is _____ + Margin of _____ %, subject to a Floor Interest Rate of _____ %

Government Housing Scheme Details (for UAE Nationals only)

Please confirm whether you have benefited from a UAE National Government Housing Scheme

Yes No

If yes, please indicate your monthly repayment as per this scheme

If no, please note that in the event of applying for such a scheme in the future, all loan instalments (including the instalment applicable on this Mortgage Loan) must not exceed the allowed percentage of your monthly salary

CUSTOMER DECLARATION

- I hereby apply for the mortgage loan described herein and confirm that I have read and understood and hereby agree to, the General Terms and Conditions for Accounts (February 2022 – Version 2.0 – English) (the “General Conditions”) of First Abu Dhabi Bank PJSC (the “Bank”), which can be found at <https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-general-terms-and-conditions-for-accounts.pdf?view=1> together with the Master Mortgage Loan Terms and Conditions (February 2022 – Version 2.0 – English) (the “Master Mortgage Loan Conditions”) of the Bank, which can be found at <https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-master-terms-and-conditions-for-mortgage-loans.pdf?view=1>
- I understand and expressly agree that the Bank may unilaterally vary the terms and conditions applicable to our relationship by notice to me in accordance with the General Conditions and the Master Mortgage Loan Conditions.
- I acknowledge that I have read and understood and hereby agree to the terms of the Bank’s privacy statement (which can be found at <https://www.bankfab.com/en-ae/privacy-policy>) (the “Privacy Statement”) which explains how the Bank uses and discloses my personal data and my privacy rights.
- I hereby consent to the use of my personal data in accordance with the Privacy Statement. I acknowledge that the Bank will use my personal data in order to provide me with the financial services and products requested herein. I understand that I may withdraw the consent to the use of my personal data at any time however I understand that any such withdrawal of consent will not affect the validity of any prior use of my personal data by the Bank and that the Bank may continue to use my personal data in connection with its business operations.
- I hereby consent to the disclosure of my Confidential Information in accordance with the Master Loan Conditions, the MCCC and the declaration set out herein
- I hereby consent to the Bank (or any delegate of the Bank) visiting me at my place of residence or employment.
- I acknowledge that I have read and understood the key facts statement related to the financial services and products requested herein (which can be found at <https://www.bankfab.com/-/media/fab-uds/personal/key-facts-statements/loans/mortgage-loan-en.pdf?view=1>) and I hereby consent to any conflicts of interest expressly disclosed by the Bank therein.
- (OPTIONAL) I wish to receive marketing and promotional material (by sms/email) related to the Bank’s products and services that the Bank considers may be of interest to me. I understand that I may withdraw the consent to such marketing and promotion at any time.

CONFIDENTIAL INFORMATION DECLARATION

1.1 I hereby consent to the Bank disclosing any information relating to me that is, as a matter of law or contract, confidential in nature (“Confidential Information”), on a confidential basis:

- (a) to any Bank branch, subsidiary or other person controlled by the Bank, or any person under common control with the Bank, in each case, whether directly or indirectly and whether inside or outside the United Arab Emirates;
- (b) to any agent, adviser, banker, broker, correspondent, dealer, nominee, market professional, contractor, vendor (including its subcontractors), custodian or other third party (a “Delegate”) that the Bank may appoint to provide any product or other service offered by the Bank (a “Service”), or facilitate the provision by the Bank of a Service to me, directly or indirectly or to remain competitive, in each case, to the extent necessary to enable the Bank to provide Services to me, directly or indirectly;
- (c) to any professional adviser of the Bank;
- (d) to any exchange, depository, clearing house or settlement system, swap data repository or trade repository (whether local or global), where the Bank or a Delegate is required to disclose such Confidential Information;
- (e) to any actual or potential permitted transferee or assignee (or, in each case, any of their agents or professional advisers) of the Bank’s rights and obligations under the MCCC or the Master Loan Conditions (as applicable) or any terms and conditions governing a specific Service, which are additional or supplemental to the MCCC or the Master Loan Conditions (as applicable) (“Specific Conditions”) or in connection with any business transfer, disposal, merger or acquisition undertaken by the Bank;
- (f) to any rating agency, insurer or insurance broker, or direct or indirect provider of credit protection to the Bank in connection with the Services provided by the Bank;
- (g) to the Etihad Credit Bureau, any other authorised credit reference agency or credit bureau or the Emirates Integrated Registries Company, and I fully acknowledge the consequences of such disclosure on my ability to access future financial products or services, whether from the Bank or any other party;
- (h) as required by any applicable law;
- (i) as required by any court, tribunal, regulatory, supervisory, tax, sanctions, governmental or quasi-governmental authority having jurisdiction over the Bank or that the Bank reasonably believes has jurisdiction over me;
- (j) as may be required in order to preserve or enforce any of the Bank’s rights or remedies against me; or
- (k) as otherwise specified in the MCCC or the Master Loan Conditions (as applicable) or in any Specific Conditions.

- 1.2 I authorise the Bank to obtain information, on an ongoing basis, from the Etihad Credit Bureau, the Emirates Integrated Registries Company, the Central Bank of the United Arab Emirates, banks and other financial institutions, my employer, references or any other body as the Bank deems appropriate, about my financial and non-financial affairs which includes but is not limited to the details of my banking facilities, financial position, income, contact information and any other information relating to me (including personal data) which the Bank deems appropriate without any reference to me
- 1.3 To comply with certain of its legal or regulatory obligations, I authorise the Bank to centralise the processing of my information in one or more locations inside or outside the United Arab Emirates.
- 1.4 I agree to the processing and disclosure of my information in accordance with this declaration and to the transfer by the Bank, or its Delegates on the Bank's behalf, of my information to another country or countries for processing on behalf of the Bank. In this context, I acknowledge that my information may be accessed under legal proceedings outside the United Arab Emirates in such circumstances
- 1.5 I agree to the processing and disclosure of my information to any person with whom the Bank has partnered to make available a credit card or certain benefits to me (a "Co-Brand Partner") or a subsidiary, associate, branch, assignee, service provider, insurer, agent or delegate of a Co-Brand Partner or other party the Bank deems appropriate to enable the Bank or the Co-Brand Partner to perform their obligations in relation to any co-branded credit card or benefit offered by the Co-Brand Partner in connection with a Service.
- 1.6 If there is any conflict or inconsistency between this declaration and the MCCC or the Master Loan Conditions (as applicable), the MCCC or the Master Loan Conditions (as applicable) shall prevail to the extent of that conflict or inconsistency.

COOLING OFF PERIOD

Please note that you have a right to a cooling off period of 5 business days from the day you submit this signed form during which time you can change your mind and cancel your request free of any charges other than to the extent expressly referred to in the applicable key facts statement related to the financial services and products requested herein or as otherwise may have been disclosed to you by the Bank prior to signing this form. If you have paid any fees, these will be refunded to you minus any costs and charges that may have been incurred (to the extent these have been disclosed). If you wish to cancel please contact us as soon as possible.

The Bank is not obliged to provide you with the financial products or services requested herein until after the cooling off period has expired. If you require (or would like) access to the financial products or services requested herein immediately, you must waive your right to the cooling off period by choosing this option below. This is optional. You must understand that by waiving your right to a cooling off period, you will be agreeing to an immediate commitment to be bound by the relevant terms and conditions as specified herein.

- (WAIVER OF COOLING OFF PERIOD (OPTIONAL))** I hereby confirm that I wish to receive the financial products or services requested herein as soon as possible and I expressly waive my right to a cooling off period of 5 business days. In doing so, I understand that I will be agreeing to an immediate commitment to be bound by the relevant terms and conditions as specified herein.

Applicant's Signature _____ Co-Applicant's Signature _____

FOR BANK USE ONLY																	
Sourcing Details _____		Date _____															
Officer's Code _____		Officer's Name _____															
Referral Officer's Code (if applicable) _____		Referral Officer's Name (if applicable) _____															
Recommendations																	
<p>We confirm that neither the Applicant nor the Guarantors (if applicable) have any specific accounts (i.e. classified account connections) that would, as per the credit policy manual, require the approval of higher authorities</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">Branch Officer</td> <td style="width: 15%;">Recommended</td> <td style="width: 15%;">Yes <input type="checkbox"/></td> <td style="width: 15%;">No <input type="checkbox"/></td> <td style="width: 15%;">Date _____</td> <td style="width: 15%;">Signature _____</td> </tr> <tr> <td>Branch Manager</td> <td>Recommended</td> <td>Yes <input type="checkbox"/></td> <td>No <input type="checkbox"/></td> <td>Date _____</td> <td>Signature _____</td> </tr> </table> <p>Mortgage Loan Reference No. _____</p> <p>Promo ID (if applicable) _____</p>						Branch Officer	Recommended	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date _____	Signature _____	Branch Manager	Recommended	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date _____	Signature _____
Branch Officer	Recommended	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date _____	Signature _____												
Branch Manager	Recommended	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date _____	Signature _____												

Pre-Approval

- Mortgage Loan Application Form (completed)
- Passport Copy
- National ID No. (for UAE Nationals)
- Emirates ID No.
- Residence Visa Copy (for non-GCC expatriates)
- Salary Transfer Letter or Salary Certificate (as applicable)
- Bank Statements for Salary Account (for the last 6 months)
- Property Sale & Purchase Agreement, Offer Letter, or Building Contract Floor Plans
- Floor Plans
- Receipts for Down Payments
- Property Valuation Report
- Cheque/Debit Authority for Fees (AIP or processing fee as applicable), Stamp Duty
- Affordability Assessment

Additional Documents (as applicable)

- Supporting Documents (for other income)
- Liability Letter (for takeovers)
- Proof that the Government granted the land to the Customer (for granted land)
- Construction Permit (for all self-builds)
- Other Documents (as required and defined by Credit)

Additional Documents (for self-employed applicants)

- Trade Licence Copy
- Chamber of Commerce Registration
- Memorandum and Articles of Association
- Audited Financials (for the last 2 years)
- Bank Statements for the Personal Account and Business Account (for the last 6 months)

Post-Approval

- Title Deed/Search Certificate
- Conditional Assignment (if required)
- Property Management Agreement (if the Mortgage Loan is for an investment property)
- Life Insurance Confirmation/Certificate
- Property Insurance Confirmation/Certificate
- Security Cheque(s) (1 cheque per applicant)



CUSTOMER CONSENT FORM FOR RELEASE OF STATEMENT OF ACCOUNT

Consent (permission upon signing this consent form)

By signing this form, you give consent (permission) for First Abu Dhabi Bank PJSC to request your statement of account through the Central Bank of the United Arab Emirates, from your bank (as can be identified by the IBAN account number) and also for your bank to provide this information through the Central Bank of the United Arab Emirates, without taking additional consent.

IDENTITY DOCUMENT USED (PASSPORT/EMIRATES ID NUMBER) _____

NAME AS PER DOCUMENT _____

IBAN Account Number

STATEMENT PERIOD _____

By signing the below, I consent to the (one time) release of my account statement exclusively for the purpose stipulated in the consent form.

Signature	Signature

WHY CONSENT IS NEEDED AND HOW THE INFORMATION WILL BE USED

Your consent (permission) is for us to obtain and share your account information, including the transaction details for the identified period, for the purposes listed and explained below. The information provided will be shared and retained in accordance with applicable law concerning data security and privacy protections. The information you authorise us to obtain and share will be used to determine your eligibility for the product. You understand that some services may not be available to you unless you consent to share/release information as stated in this authorization.

MORTGAGE GUARANTOR DETAILS

Guarantor Form Details (As Applicable)

	Guarantor 1	Guarantor 2
Name		
Nationality		
Passport/ Emirates ID Number		
Home Address		
Occupation/Position Length of Service		
Monthly Salary Monthly Liability		
Bank Account No.		

"I hereby irrevocably, jointly and severally, and unconditionally guarantee the performance of the obligations of the applicant specified in this application and in the Master Mortgage Loan Terms and Conditions of First Abu Dhabi Bank PJSC."

Date _____

Guarantor 1 Signature _____

"I hereby irrevocably, jointly and severally, and unconditionally guarantee the performance of the obligations of the applicant specified in this application and in the Master Mortgage Loan Terms and Conditions of First Abu Dhabi Bank PJSC."

Date _____

Guarantor 2 Signature _____