RECEIVING BANK PARTICULARS

IMPORTANT NOTICE *- Prospective investors should read the Information Memorandum and the applicable Final Terms for the relevant Tranche of Retail T-Sukuk in full prior to submitting a Subscription Application. By submitting a Subscription Application, each applicant shall be deemed to have irrevocably acknowledged that the Information Memorandum and the applicable Final Terms were made available or otherwise accessible to it, accepted that it is responsible for reviewing them prior to submitting a Subscription Application, and agreed that its Subscription Application is made on, and subject to, the terms set out therein, including the provisions described in the section entitled "Effect of Submission of a Subscription Application" in the Information Memorandum.*

RECEIVING BANKS

The Receiving Banks participating in the Tranche are set out below:

Receiving Bank Name	Role	Branch Network	Website	Contact Details
Emirates NBD Bank PJSC	Lead Receiving Bank	7 branches across the UAE (see *Participating Branches* listed below).	https://IPO.EmiratesNBD.com	800 ENBD IPO (800 3623 476)
Abu Dhabi Islamic Bank PJSC	Receiving Bank	Electronic subscription only. No in-person branch submission.	http://www.adib.ae/	ADIB call centre: +971 2 652 0878
Ajman Bank PJSC	Receiving Bank	12 branches across the UAE (see *Participating Branches* listed below).	http://www.ajmanbank.ae/	Ajman Bank call centre: 600 5555 22
Emirates Islamic Bank PJSC	Receiving Bank	8 branches across the UAE (see *Participating Branches* listed below).	www.emiratesislamic.ae/ipo	Emirate Islamic call centre: 04 544 9720
Mashreqbank psc (acting through its Islamic Banking Division)	Receiving Bank	Electronic subscription only. No in-person branch submission.	http://www.mashreq.com/	Mashreq call centre: +971 4 424 444

SUBSCRIPTION CHANNELS

Subscription Applications may be submitted through the following channels:

Subscription Channel	Description
Participating Branches	In-person submission at designated branches. Please refer to the "*Participating Branches*" below.
DFM E-subscription Platform	Subscription Applications may be submitted through the DFM e-Subscription Platform, as described in the Information Memorandum.
ADIB E-subscription	ADIB's electronic subscription channels, including online internet banking, are accessible via ADIB's official website www.adib.ae and mobile banking app. These are duly interfaced with the DFM database and are only available to ADIB account holders. 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. 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. 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. 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. In case of any issues or support, please contact the ADIB call centre at +971 2 652 0878.
Ajman Bank E-Subscription	Ajman Bank's electronic subscription channels, including online internet banking and the mobile

Subscription Channel	Description
	banking application, are accessible via Ajman Bank’s official website www.ajmanbank.ae and dedicated mobile platforms. These channels are duly interfaced with the DFM database and are only available to Ajman Bank account holders. Ajman Bank account holders can access the electronic subscription channels using their relevant username and password, which is deemed sufficient for the purposes of fulfilling the identification requirements. To complete the electronic application form, account holders log in to their online or mobile banking account, navigate to the IPO section, and select "IPO Purchase". From there, they select "Sukuk IPO" from the drop-down list and fill in all required details, including a valid DFM NIN ID, an active Ajman Bank account number, and the specific subscription details. By submitting the electronic subscription form, Ajman Bank account holders accept the Offering terms and conditions, authorizing Ajman Bank to debit the required amount from their respective account and to transfer it to the IPO account in favour of the issuer. Upon a successful subscription submission, a confirmation screen displays the IPO application and a unique reference number. Account holders automatically receive an acknowledgment of receipt, which they must retain until the final allotment notice is issued. In case of any issues or for further support, please contact the Ajman Bank call centre at 600 5555 22.
Emirates Islamic E-Subscription	Account holders with Emirates Islamic Bank can subscribe via the bank’s mobile application channel as well as through ATMs. Eligible persons can access Emirates Islamic Bank’s ATMs with their debit card, and mobile 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.

Subscription Channel	Description
	E-subscription through the Emirates Islamic Bank PJSC - General Terms By submitting the electronic subscription application, the customer is accepting the offering terms and conditions on behalf of the subscriber and authorise Emirates Islamic Bank PJSC to retrieve Investor details from DFM Market to submit the subscription application and pay the total subscription amount by debiting the amount from the respective bank account of the customer and transferring the same to the offer account in favour of "UAE Federal Retail T-Sukuk" held at the Emirates Islamic Bank PJSC. The submission of an electronic application will be deemed to be sufficient for the purposes of fulfilling the identification requirements and accordingly, the supporting documentation in relation to applications set out elsewhere in this prospectus will not apply to electronic applications under this section. Notification of the final allocation of offer shares and the refund of proceeds for unallocated offer shares (if any) and any returns thereon following the closing of the offer period shall be performed solely by, and processed through, the Receiving Banks in which the electronic subscription application was submitted. In the event any of the Subscribers do not comply with this Prospectus, especially in relation to the electronic subscription, neither the DFM, the Government, the Trustee, and Emirates Islamic Bank PJSC shall in anyway be liable for the use of the electronic subscription facility by the customer of the bank or the Subscriber, the debiting of the customer account of the Receiving Banks, in respect of all and any losses or damages suffered, directly or indirectly as a result of the electronic subscription facility.
Emirates NBD E-Subscription	Account holders with Emirates NBD Bank can subscribe via the bank's online internet banking and mobile application channel as well as through ATMs. Eligible persons can access Emirates NBD Bank's ATMs with their debit card or mobile 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

Subscription Channel	Description
	supporting documentation in relation to application set out elsewhere in this Prospectus will not apply to electronic applications. Subscribers without an Emirates NBD Bank account, who are either in the UAE or outside the UAE, can subscribe through the dedicated IPO website https://IPO.EmiratesNBD.com and pay through Online Banking via the UAE Central Bank Payment Gateway ("PGS") or through UAE Central Bank Fund Transfer ("FTS") or SWIFT. In case of any issues or support, please contact the dedicated Emirates NBD Bank IPO team through our call centre 800 ENBD IPO (800 3623 476). **E-subscription through the Emirates NBD Bank PJSC - General Terms** By submitting the electronic subscription application, the customer is accepting the offering terms and conditions on behalf of the subscriber and authorise Emirates NBD Bank PJSC to retrieve Investor details from DFM Market to submit the subscription application and pay the total subscription amount by debiting the amount from the respective bank account of the customer and transferring the same to the offer account in favour of "UAE Federal Retail T-Sukuk" held at the Emirates NBD Bank PJSC. The submission of an electronic application will be deemed to be sufficient for the purposes of fulfilling the identification requirements and accordingly, the supporting documentation in relation to applications set out elsewhere in this prospectus will not apply to electronic applications under this section. Notification of the final allocation of offer shares and the refund of proceeds for unallocated offer shares (if any) and any returns thereon following the closing of the offer period shall be performed solely by, and processed through, the Receiving Banks in which the electronic subscription application was submitted. In the event any of the Subscribers do not comply with the Offering Materials, especially in relation to the electronic subscription, neither the DFM, the Government, the Trustee and Emirates NBD Bank PJSC shall in anyway be liable for the use of the electronic

Subscription Channel	Description
	subscription facility by the customer of the bank or the Subscriber, the debiting of the customer account of the Receiving Banks, in respect of all and any losses or damages suffered, directly or indirectly as a result of the electronic subscription facility.
Mashreq E-Subscription	Mashreq's Digital IPO subscription allows existing customers to digitally submit their IPO subscription requests, generate DFM NINs and open a brokerage account with Mashreq Securities in real time through one seamless journey via the Mashreq Mobile App. Non-Mashreq customers may access the same by first opening a Mashreq account instantly through the Mashreq Mobile App. For further clarifications please refer to www.mashreq.com.

Subscription Applications may also be submitted through the DFM e-Subscription Platform, as described in the Information Memorandum.

PARTICIPATING BRANCHES

Subscription Applications may be submitted in person at the following designated Participating Branches during the Subscription Window:

Ajman Bank PJSC - Participating Branches

Emirate	Branch	Location	Working Hours	IPO Working Hours	Contact
Abu Dhabi	Khalidiya Branch	Bldg 428, Zayed First St, Opposite to Coop, Khalidiya	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Abu Dhabi	Dalma Mall Branch	Inside Dalma Mall, 1st Floor, Al Wazn St, Mussaffah	Saturday–Thursday: 09:00 AM – 09:00 PM Friday: 03:00 PM – 08:00 PM	Saturday–Thursday: 09:00 AM – 09:00 PM Friday: 03:00 PM – 08:00 PM	600 5555 22

Ajman	Sheikh Rashid Bin Saeed St Branch	Bldg C1, Sheikh Rashid Bin Saeed Al Maktoum St, Next to Emirates Express	Monday–Thursday: 08:00 AM – 02:00 PM Friday: 08:00 AM – 12:00 PM	Monday–Thursday: 08:00 AM – 02:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Ajman	Ajman Court Branch	Inside Ajman Court, Sheikh Ammar bin Humaid St, Near Ajman University, Al Jurf 2	Monday–Thursday: 08:00 AM – 02:00 PM Friday: 08:00 AM – 12:00 PM	Monday–Thursday: 08:00 AM – 02:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Ajman	Al Ettehad St Branch	Al Ettehad St, Next to Etisalat Business Center, Meshairef	Saturday–Thursday: 08:00 AM – 08:00 PM Friday: 08:00 AM – 07:00 PM *Break: 12:00 PM – 03:00 PM*	Saturday–Thursday: 08:00 AM – 08:00 PM Friday: 08:00 AM – 07:00 PM *Break: 12:00 PM – 03:00 PM*	600 5555 22
Ajman	Khalifa Branch	Khalifa Street	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Dubai	Deira Branch	785C+J4V, Deira, Riggat Al Buteen, Dubai	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Dubai	Sheikh Zayed Road Branch	Sheikh Zayed Road, Dubai	Saturday–Thursday: 08:00 AM – 08:00 PM Friday: 08:00 AM – 07:00	Saturday–Thursday: 08:00 AM – 08:00 PM Friday: 08:00 AM – 07:00	600 5555 22

			PM *Break: 12:00 PM – 03:00 PM*	PM *Break: 12:00 PM – 03:00 PM*	
Sharjah	Zawaya Walk Branch	Al Shahba Mughaidir Suburb, Sharjah	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Al Ain	Al Ain Branch	Ajman Bank, Al Ain Branch, Sheikh Khalifa Bin Zayed St	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Ras Al Khaimah	RAK Branch	Next to Health First Pharmacy, E11, Al Nadiyah, Ras Al Khaimah	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22
Fujairah	Fujairah Branch	Al Sharia-1, Al Gamlasi Building, Plot No. 16, Showroom-1, Block-B, Fujairah	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	Saturday–Thursday: 08:00 AM – 03:00 PM Friday: 08:00 AM – 12:00 PM	600 5555 22

Emirates NBD Bank PJSC – Participating Branches

Emirate	Branch	Location	Working Hours	IPO Working Hours	Contact
Dubai	Jumeirah Branch	Emirates NBD Building, Al Wasl Rd Intersection, Umm Suquiem 3, Jumeirah, Dubai	Monday to Thursday (8:00 AM - 3:00 PM) Friday (8:00 AM - 11:30 AM) Saturday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (8:00 AM - 11:00 AM) Saturday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
Dubai	Al Qusais Branch	Damascus St, Near Dubai Grand Hotel, Al Qusais, Dubai	Monday to Thursday (8:00 AM - 3:00 PM) Friday (8:00 AM – 11:30 AM) Saturday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (8:00 AM - 11:00 AM) Saturday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
Abu Dhabi	Khalifa Branch	Ground Floor, Al Neem Building, Shaikh Khalifa Street, Abu Dhabi	Monday to Thursday (8:00 AM - 3:00 PM) Friday (8:00 AM - 11:30 AM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (8:00 AM - 11:00 AM)	800 ENBD IPO (800 3623 476)
Abu Dhabi	Abu Dhabi Main office Branch	Ground floor, Capital Plaza tower, Abu Dhabi	Monday to Thursday (8:00 AM - 3:00 PM) Friday (8:00 AM - 11:30 AM) Saturday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (8:00 AM - 11:00 AM) Saturday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
Al Ain	Al Ain Khalifa Street Branch	Sheikh Khalifa Bin Zayed St, (in front of Burjeel Hospital), Al Ain	Monday to Thursday (8:00 AM - 3:00 PM) Friday (8:00 AM – 11:30 AM)	Monday to Thursday (8:00 AM - 1:00 PM) Friday (8:00 AM - 11:00 AM)	800 ENBD IPO (800 3623 476)

			Saturday (8:00 AM - 3:00 PM)	Saturday (8:00 AM - 1:00 PM)	
Sharjah	Sharjah Main Branch	Ground Floor, Emirates NBD Building, Immigration Road, Al Qassimia Area, Sharjah	Monday to Thursday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (8:00 AM - 11:30 PM)	Friday (8:00 AM - 11:00 AM)	
			Saturday (8:00 AM - 3:00 PM)	Saturday (8:00 AM - 1:00 PM)	
Ajman	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin Humaid St, Al Sawan, Ajman	Monday to Thursday (8:00 AM - 3:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 ENBD IPO (800 3623 476)
			Friday (8:00 AM - 11:30 AM)	Friday (8:00 AM - 11:00 AM)	
			Saturday (8:00 AM - 3:00 PM)	Saturday (8:00 AM - 1:00 PM)	

Emirates Islamic Bank PJSC – Participating Branches

Emirate	Branch	Location	Working Hours	IPO Working Hours
Dubai	Healthcare City Branch	Building 16, Dubai Health Care City	Monday to Thursday (8am - 4pm) Friday (8 - 12.30pm & 2pm - 4pm)	Monday to Thursday (8am - 1pm) Friday (8am - 11.30am)
Dubai	Nad Al Hamar	Bel Remaitha Club Building,Show Rooms # S-8 & S-9,Nad Al Hamar Area, Al Rubat street	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)
Sharjah & NE Region	Halwan Branch	Sheikh Isam Building,Wasit Street, Industrial Area, Halwaan, Sharjah	Monday to Saturday (8am - 8pm) Friday (8am - 11.30am	Monday to Saturday (8am - 1pm) Friday (8am - 10.30am)

Ajman	Ajman Kalifa Bin Zayed	Sara Plaza 2, Al Jurf 2 area - Shaikh Khalifa Bin Zayed St - Ajman	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)
Ras Al Khaimah	Ras Al Khaimah Branch	Emirates Islamic Tower, Ground Floor, Al Muntaser Road - Al Nakheel Area	Monday to Saturday (8am - 8pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)
Fujairah	Fujairah Branch	Near Choithram Supermarket, Sheikh Hamad Bin Abdulla Street	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)
Abu Dhabi	Main Branch Abu Dhabi	Khalidiyah Corniche Area, Wave Tower	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)
Al Ain	Al Ain Main Branch	Al Ain, Al Murabaa Area, Othman Bin Affan Street, opposite to Al Ain Mall	Monday to Saturday (8am - 2pm) Friday (8am - 12.30pm)	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)

PROCEDURES FOR SUBSCRIPTION

Submission of Applications

Subscription Applications may be submitted by UAE nationals and UAE residents:

(a) in person at Participating Branches; or

(b) through the Receiving Banks' electronic channels or the DFM e-Subscription Platform.

Applicants must complete the prescribed Subscription Application and provide all required supporting documentation, including a valid NIN.

Documents accompanying Subscription Applications

The following documents should be submitted alongside Subscription Applications:

- NIN details
- the original and a copy of a valid passport or Emirates ID

- In case the signatory is different from the Subscriber:
    - the duly notarised power of attorney held by that signatory or a certified copy by UAE-regulated persons/bodies, such as a notary public, or as otherwise duly regulated in the country;
    - the original passport or Emirates ID of the signatory for verification of signature and a copy of the original passport or Emirates ID; and
    - a copy of the passport or Emirates ID of the Subscriber for verification of signature; and
- In case the signatory is a guardian of a minor, the following will be submitted:
    - Original and copy of the guardian's passport/Emirates ID for verification of signature;
    - original and copy of the minor’s passport; and
    - If the guardian is appointed by the court, original and copy of the guardianship deed attested by the court and other competent authorities (e.g., notary public).

Payment of Subscription Funds

Payment of the subscription amount may be made through the following methods:

- Subscription applications paid by way of PGS, FTS and SWIFT must be made on or before 12pm on 29 June 2026, being one (1) day before the end of the Subscription Period.
- Subscription applications received through ATM, Mobile Application by debiting the Eligible Person’s account with the Receiving Bank must be done on or before 2pm on 30 June 2026, being the last day of the Subscription Period.

Subscription amounts

- Subscribers in the Retail T-Sukuk must submit applications in the amount of AED 1,000 (one thousand UAE dirhams) or more, with any subscription over AED 1,000 (one thousand UAE dirhams) to be made in increments of at least AED 1,000 (one thousand UAE dirhams).
- Allocations of Retail T Sukuk will be determined by the Government in its sole discretion. Such determinations shall be final and binding on all applicants and shall not be subject to challenge.
- For further information please refer to the Information Memorandum published on the website of the Ministry of Finance of the United Arab Emirates (”UAE”) at www.mof.gov.ae.

Allocation and Notification

Following the close of the Subscription Window allocations will be determined in accordance with the Information Memorandum. Applicants will be notified of their allocation (if any) and the face amount allocated by SMS.

Refunds

Within five (5) business days of the allocation date, any subscription amounts (or any portions thereof) that are paid and not applied towards an allocation (together with any profit realised thereon, where applicable) will be refunded to applicants.

Refunds will be made to the same bank account or payment channel through which the original subscription payment was made.

E-SUBSCRIPTION THROUGH THE RECEIVING BANKS
GENERAL TERMS

Receiving Banks may offer electronic subscription channels, including ATMs, internet banking, mobile banking applications and websites, which are interfaced with the DFM System.

By submitting an electronic subscription application, the applicant shall be deemed to have accepted the terms and conditions of the relevant Tranche and the offering of such Tranche and to have authorised the relevant Receiving Bank to: (a) retrieve the investor's details from the DFM System for the purposes of submitting the subscription application; and (b) debit the relevant bank account of the applicant for the total subscription amount and transfer such amount to the relevant receiving bank subscription account, as specified in the subscription application.

Submission of an electronic subscription application shall be deemed to satisfy applicable identification requirements and, accordingly, any requirement to submit supporting documentation in connection with subscription applications, as set out elsewhere in this document, shall not apply to such electronic subscription applications.

Notification of the final allocation of a Tranche and any refunds of subscription amounts (or any portion thereof) that are paid and not applied towards an allocation, shall be carried out through the Receiving Bank through which the electronic subscription application was submitted.

In the event that any subscriber does not comply with the terms and conditions governing the electronic subscription process, as set out herein, none of the Government, the Trustee, the DFM, or any Receiving Bank shall be liable for any loss or damage arising from: (a) the use of the electronic subscription facility; or (b) the debiting of the subscriber's bank account in connection with such electronic subscription, except in the case of fraud, wilful misconduct or negligence.