

PRE-PRICING FINAL TERMS

17 September 2026

THE GOVERNMENT OF THE UNITED ARAB EMIRATES

ACTING THROUGH THE MINISTRY OF FINANCE

Issue of AED 50,000,000 Treasury Sukuk under the Treasury Sukuk Programme

PART A – CONTRACTUAL TERMS

Capitalised terms used herein shall have the respective meanings ascribed to them in the terms and conditions (the “**Conditions**”) of the Trust Certificates set forth in the Information Memorandum dated 17 June 2026 and published on the website of the Ministry of Finance of the United Arab Emirates at www.mof.gov.ae. This document constitutes the final terms document of the Trust Certificates described herein and must be read in conjunction with the Conditions and the rest of the Information Memorandum (available at www.mof.gov.ae).

These Final Terms relate to a Tranche of Retail T-Sukuk offered to Retail Investors through the DFM e-Subscription Platform and appointed Receiving Banks.

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| 1. | (a) | Trustee and Lessor: | UAE Federal Government Sukuk Programme Ltd |
| | (b) | Seller, Obligor, Lessee and Servicing Agent: | The Government of the United Arab Emirates, acting through the Ministry of Finance of the United Arab Emirates (the “ Government ”) |
| 2. | | Subscription Category: | Retail T-Sukuk |
| 3. | (a) | Series: | AEDFXB25D017 |
| | (b) | Tranche: | 1 |
| 4. | | Aggregate Face Amount: | |
| | (a) | Series: | AED 50,000,000 |
| | (b) | Tranche: | AED 50,000,000 |
| 5. | | Issue Price: | 100% |
| 6. | | Specified Denominations: | AED 1,000 |
| 7. | | Issue Date: | 30 September 2026 |
| 8. | | Dissolution Date: | 30 September 2031 |
| 9. | | Rate: | [●]% fixed rate per annum payable semi-annually in arrear. |
| 10. | | Periodic Distribution Dates: | 30 March and 30 September in each year, up to and including the Dissolution Date. |
| 11. | | First Periodic Distribution Amount: | AED [●] per AED 1,000 |
| 12. | | First Periodic Distribution Date: | 30 March 2027 |

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| 13. | Trust Assets: | Condition 5.1 (<i>Trust Assets</i>) applies. |
| 14. | On the Issue Date: | |
| | (a) Ijara Percentage: | [●]% |
| | (b) Murabaha Percentage: | [●]% |
| 15. | Initial Additional Rental: | AED [●] |
| 16. | Profit Amount: | AED [●] |
| 17. | Supplemental Declaration of Trust: | Supplemental Declaration of Trust dated 30 September 2026 between the Trustee, the Government and the Delegate. |
| 18. | Supplemental Purchase Agreement: | Supplemental Purchase Agreement dated 30 September 2026 between the Trustee, the Government and the Delegate. |
| 19. | Supplemental Lease Agreement | Supplemental Lease Agreement dated 30 September 2026 between the Trustee, the Lessor, the Government, the Lessee and the Delegate. |
| 20. | Purchase Order and Letter of Offer and Acceptance: | Purchase Order dated 30 September 2026 from the Government (as “ Buyer ”) to the Trustee (as “ Seller ”) and Letter of Offer and Acceptance dated 30 September 2026 from the Seller to the Buyer. |
| 21. | Declaration of Commingling of Assets: | Not Applicable |

Signed on behalf of UAE Federal Government Sukuk Programme Ltd:

By

By

Signed on behalf of the Government of the United Arab Emirates:

By

By

PART B – OTHER INFORMATION

1. Listing: Application is expected to be made by the Ministry of Finance of the United Arab Emirates (or on its behalf) to the Dubai Financial Services Authority for the Trust Certificates to be listed on its official list and to Nasdaq Dubai for the Trust Certificates admitted to trading on Nasdaq Dubai with effect from on or about 1 October 2026.
2. ISIN: AEDFXB25D017

Retail Subscription Channels

3. DFM e-Subscription Platform Subscription Applications may be submitted through the DFM e-Subscription Platform, as described in the Information Memorandum.
4. Receiving Banks Subscription Applications may be submitted through the below Receiving Banks via the channels set out in the applicable Receiving Bank Particulars.
 - (a) Lead Receiving Bank: Emirates NBD Bank PJSC
 - (b) All Receiving Banks: Abu Dhabi Commercial Bank PJSC
Abu Dhabi Islamic Bank PJSC
Ajman Bank PJSC
Emirates Islamic Bank PJSC
Emirates NBD Bank PJSC
First Abu Dhabi Bank PJSC
Mashreqbank psc

Retail Subscription Timetable

5. Subscription Window:
 - (a) Subscription Opening Date: Wednesday 23rd September at 08:00 (UAE)
 - (b) Subscription Closing Date: Monday 28th September at 14:00 (UAE)
(4 Business Days)
6. Allocation Date: Tuesday 29th September 2026
7. Refund Date: On or before 6 October 2026

The Subscription Timetable included in these Final Terms is indicative and is subject to change. Investors should refer to the Ministry of Finance website and the DFM e-Subscription Platform for the then-current timetable.