1. Overall guidance

For any questions not covered under this FAQ, please redirect to DEWA or DFM websites as per below instructions.

- 1. For more information about DEWA and how to subscribe to the IPO, please visit DEWA's IPO website at www.dewa.gov.ae/ipo.
- 2. For more information on the DFM National Investor Number (NIN) and how to apply for one, please visit the DFM website at <u>www.dfm.ae</u> or access the DFM FAQs at <u>http://www.dfm.ae/docs/en/faqs/eipo</u>

2. Key dates for the IPO

Milestone	Date				
Announcement of Intention to Float on the DFM	15-March-22				
Offer Commencement Date & Price Range Announcement	24-March-22				
Closing Date of the First Tranche (Retail Investor) and Third Tranche (DEWA Eligible	2-April-22				
Employees/Retirees)	2-April-22				
Closing Date of the Second Tranche (Qualified Investor)	5-April-22				
Inform Second Tranche of final allocations					
SMS Confirmation of final allocation of First Tranche and Third Tranche	11-April-22				
Commencement of refunds related to the investment surplus to the First and Third Tranche	11 April 22				
Subscribers as well as commencement of email relating to share allotment	11-April-22				
Expected date of Listing the shares on the DFM	Mid-April				

3. Key details of the Offering

Amount of shares to be offered	 A total of 3.25 billion shares equivalent to 6.5% of DEWA's existing shares will be offered; and the company has the right to amend the size of the Offering prior to the end of the subscription period, subject to SCA approval.
First Tranche:	 The first tranche is for individuals and other investors – please refer to the full eligibility criteria on the Prospectus. A total of 260 million shares will be offered to the Public or an
Individual & Other Investors	equivalent of 8% of the Total Offering.Minimum application of AED 5,000.
Subscription period: 24 March / 2 April	 Any additional increments are at least AED 1,000. There is no maximum application and you are guaranteed a min. of 1,000 shares. The subscription is open from 24 March until 2 April.
Second Tranche: Qualified Investors	• The second tranche is specifically for qualified investors (institutions and High net-worth individuals)

Subscription period: 24 March / 5 April	 A total of 2,925 million shares will be offered or an equivalent of 90% of the total Offering Minimum application of AED 1,000,000 There is no maximum application or nor guarantee. The subscription is open from 24 March until 5 April
Third Tranche: DEWA Eligible Employees Subscription period: 24 March / 2 April	 The third (and final tranche) is for DEWA Eligible Employees A total of 65 million shares will be offered or equivalent to 2% of the total Offering Minimum application of AED 5,000 Any additional increments are at least AED 1,000. There is no maximum application and you are guaranteed a min. of 1,000 shares. The subscription is open from 24 March until 2 April.

4. FAQs

General and Overview

1. What is DEWA?

DEWA is a globally leading fully integrated utilities company, with generation capacity of 13.4 Gigawatts of electricity as well as 490 million imperial gallons of desalinated water each day.

DEWA exclusively provides electricity and potable water to Dubai's 3.5 million residents and the millions of people who visit every year.

DEWA supports the Dubai Net Zero Carbon Emissions Strategy 2050 and is well-aligned to the Dubai Clean Energy Strategy 2050, which aims to provide 100% of Dubai's energy production capacity from clean energy sources by 2050. The Group also expects to supply 100% of water capacity from desalinated water by 2030 using clean energy and waste heat.

DEWA has a consistent track record of operational excellence and the highest standards of service quality.

Technological innovation is part of DEWA's DNA, affirming its leading position as a digitalised utilities company.

DEWA has a very attractive financial profile with high visibility over cash flow generation and shareholder returns.

2. What entities are also part of DEWA?

DEWA owns 70% of Empower, currently the world's largest district cooling services provider by connected capacity, and owns, manages, operates and maintains district cooling plants and affiliated distribution networks across Dubai.

DEWA is the majority owner of several independent power producers (IPPs) and is also the majority owner of the independent water producer (IWP) project at the Hassyan Water Complex.

The Group also comprises a number of other businesses including Mai Dubai, a manufacturer and distributor of bottled water, Digital DEWA, a digital business solutions company, and Etihad ESCO, a company focused on the development and implementation of energy efficient solutions.

3. Which geographies DEWA operates in?

DEWA is the exclusive provider of electricity and potable water in the emirate of Dubai only and does not provide in other emirates.

4. Who are the existing DEWA shareholders?

The Government of Dubai is the existing shareholder of DEWA.

5. Who is the Management of DEWA?

H.E Saeed Mohammed Al Tayer is the Managing Director and CEO of DEWA. The Management team is further comprised of exceptionally experienced individuals who are all familiar with the company, its past and expected evolution.

6. How has DEWA been performing financially?

DEWA has a very attractive financial profile with high visibility over cash flow generation and shareholder returns. Its operational excellence, pioneering investments in new technologies and assets, and supportive government policies give DEWA high visibility over cash flows and shareholder returns.

In 2021, DEWA's EBITDA was AED 12.1 billion (a 50.7% margin), with a net income of AED 6.6 billion (a 27.5% margin). It has a strong balance sheet with low net debt of just AED 17.6 billion (1.5x ND/EBITDA) in 2021.

For further information regarding detailed financials, you can download the Prospectus at <u>www.dewa.gov.ae/ipo</u>

7. What is DEWA growth strategy?

DEWA has identified significant green growth opportunities that are supported by technological innovation, with a clear strategy and roadmap for the future – which is at the heart of DEWA.

DEWA also contributes to several initiatives of the Government of Dubai which aim to support the continued growth in the population, tourism and overall economy of the Emirate. Dubai's power and water demand are set to increase consistently over the coming years, providing tailwinds for DEWA's sustained growth.

For further information regarding DEWA's growth strategy, you can download the Prospectus at <u>www.dewa.gov.ae/ipo.</u>

IPO & Transaction

8. Which exchange is DEWA listing on?

DEWA will be listing its shares on the Dubai Financial Market (DFM).

9. Who is selling the shares?

The offering is 100% secondary with the Government of Dubai being the unique selling shareholder.

10. How many shares are being sold?

A total of 3,250 million shares equivalent to 6.5% stake in DEWA is being offered. The Company however reserves the rights to amend the size of the Offering at any time prior to the end of the subscription, subject to SCA approval. In any case, the Government of Dubai will not hold less than 85% of DEWA.

11. Why should I invest in DEWA?

Before making an informed investment decision, including an assessment of the investment risks, please familiarise yourself with DEWA and its initial public offering and read the Prospectus in full as made available at <u>www.dewa.gov.ae/ipo</u>.

12. Is DEWA's IPO Shari'a-compliant?

The Internal Sharia Supervision Committees of Emirates NBD PJSC and HSBC Bank Middle East Limited have issued (or are expected to issue) pronouncements confirming that, in their view, the Offering is compliant with Shariah principles. However, investors may not rely on these pronouncements and should undertake their own due diligence to ensure that the Offering is Shariah compliant for their own purposes.

13. What is the dividend policy? Is the dividend guaranteed?

The Company intends to pay dividends twice a year, after the Offering, in April and October of each year. The Group expects to pay a minimum dividend amount of AED 6.2 billion per annum, over the next five years (October 2022- April 2027).

For the avoidance of doubt, the Company expects to pay a first dividend payment of AED 3.1 billion after the Global Offering, for the second half of 2022, by October 2022.

This dividend policy is subject to consideration of the Board of Directors of the cash management requirements of the Group's business for operating expenses, interest expense and anticipated capital expenditures.

In addition, the Group expects that the Board of Directors will also consider market conditions, the then current operating environment in the Group's markets, and the Board of Directors' outlook for the Group's business.

How to invest

14. Who is eligible to subscribe to the IPO?

The IPO has been structured around three tranches as defined below.

Please note that any and every subscriber <u>must hold a DFM NIN and a bank account number</u> in order to be eligible to apply for Offer Shares, irrespective of the tranche they subscribe through.

I am going to summarise each tranche, but we ask you to please read the Prospectus in full as made available here <u>www.dewa.gov.ae/ipo</u> for the full criteria detail.

The first tranche is for "retail" investors. These are natural persons who have a bank account and a DFM Investor Number. There are no citizenship or resident requirement.

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 <u>www.dewa.gov.ae/ipo</u> for the full list.

The third, and final tranche, is exclusively for DEWA 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.

15. Can any employee of DEWA participate under the Third Tranche?

Only the employees of DEWA that fall under the following categories are considered DEWA eligible employees and can subscribe through the Third Tranche:

- DEWA permanent full-time employees
- DEWA scholarship and academy students
- Retired UAE national employees

16. When can I invest in DEWA and when do subscriptions close?

Subscriptions open on 24 March 2022 and will close, for UAE Retail investors investing through the First Tranche on 2 April 2022.

The final pricing will be announced on 6 April 2022 and a notification regarding the final allocation will be sent to all investors via SMS by 11 April 2022.

DEWA expects to complete its listing on the DFM in mid-April 2022.

17. How can I subscribe to shares in DEWA's IPO?

- 1. 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 or on the DFM Smart Services app.
- 2. Familiarise yourself with DEWA and its initial public offering (IPO) to make an informed investment decision by visiting www.dewa.gov.ae/ipo and reading the Prospectus.
- 3. If you have decided that you would like to invest, you can do so by reaching out to one of the following Banks and DFM:

Emirates	ENBD Account holders:
NBD	• Account holders with Emirates NBD can subscribe via the bank's online internet banking channel as well as through ATMs. Eligible persons can access ENBD ATMs with their debit card, and online banking 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.
	 Non-ENBD account holders Subscribers without an ENBD account, who are either in the UAE or outside the UAE, can subscribe through dedicated IPO website <u>https://IPO.EmiratesNBD.com</u> and pay through Online Banking via UAE Central Bank UAE Payment Gateway ("PGS") or through UAE Central Bank Fund Transfer ("FTS") or SWIFT. Subscription applicable and supporting materials such as prospectus can also be accessible from: <u>www.dewa.gov.ae/ipo</u> (Issuer's website)

Emirates Islamic	 In case the details provided are insufficient / incorrect and / or payment not receiving / partially received, the subscription will be rejected and notified to the Subscriber and the amount, if any, will be refunded to the Subscriber. For further enquiries please Contact ENBD dedicated call centre 800 3392 476 Account holders with Emirates Islamic can subscribe via the bank's online internet banking channel as well as through ATMs. Eligible persons can access the ATMs using their debit card, and internet banking accounts with their username and password (as is customary with electronic banking channels). This will be deemed sufficient for the purposes of identification with regard to their subscriptions. Please note that non-Emirates Islamic customers will not be eligible for subscription through Emirates Islamic's electronic subscription channels. For further enquiries please Contact EIB dedicated call centre 800 3392 476
FAB	 Please go to <u>https://www.bankfab.com/en-ae/cib/iposubscription</u> and refer to the "How to subscribe page" and follow the instructions to submit subscriptions for the First and Third Tranche. Please note that FAB E-subscription will be closed on 1 April 2022 at 12.00 PM (mid-day) (one business day prior to the normal closing date). In case of any issues or support, please contact the dedicated FAB team through our call center 00 971 261 61 800.
ADIB	 ADIB's electronic subscription channels, including online internet banking, are accessible via ADIB's official website <u>www.adib.ae</u> and the 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 IN, 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 favor 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 dedicated ADIB team through our call center 00 971 2 652 0878.

Mashreq Sharjah	 Mashreq Bank's Digital Journey will offer the functionality to existing customers to digitally capture the IPO subscription requests. This journey will be initiated in the Mashreq Digital Channel. For further clarifications please refer to <u>https://mashreq.com/dewa-ipo</u> In case of any issues or support, please contact the dedicated Mashreq team through our call center 00 971 4 4244444. For further support, please contact our call center on 00971 6 5999999.
Islamic Bank	
Ajman Bank	• Ajman Bank account holders will be able to subscribe for the IPO via Online Banking
ADCB	 Step # 1 ADCB customers to visit the https://www.adcb.com/dewa and click on the IPO Subscription Link Step # 2 Complete login authentication (Customer ID, Mobile Number and OTP) or use UAE Pass Authentication Step # 3 Enter NIN Number Step # 4 Select Broker, Enter Subscription Amount, Select Account and Submit. In case of any issues or support, please contact the dedicated ADCB team through our call center 600 502030
Dubai Islamic Bank	• For further information, please contact our call center on 00 971 4 6092222.
Al Maryah Community Bank	 To apply through AI Maryah Community Bank LLC's MBank UAE app, visit https://www.mbank.ae/IPO Refer to the section "How to subscribe" for instructions on subscribing to tranche 1 through Mbank UAE app on your mobile device (the app is available for download on the Apple App store and Google Play). Subscription applications through AI Maryah Community Bank LLC will only be accepted if made by UAE residents. In case of any issues or support, please contact the dedicated AI Maryah Bank Call Center 600 57 1111

18. I am a former employee of DEWA, can I subscribe to shares?

Only current employees of DEWA pertaining to one of the categories of the DEWA Eligible Employees (this includes retired DEWA UAE-nationals) can invest through the Third Tranche. If you are currently employed by a company other than DEWA and you are not a retired UAE-national (ex employee of DEWA), you can participate through the First Tranche.

19. I am an employee of one of the DEWA subsidiaries / Empower, can I participate under the Third Tranche?

Any current or past employees of any DEWA subsidiaries including majority owned such as Empower, do not qualified as DEWA Eligible Employees. You may participate through the First Tranche.

20. I am eligible to subscribe to the Third Tranche as a DEWA Eligible Employee, how can I subscribe?

First, ensure you have a DFM Investor Number (NIN) at hand. If you do not, you can visit the FAQs on the DFM website <u>http://www.dfm.ae/docs/en/faqs/eipo</u> where you will find several options to register.

Second, submit your Expression of Interest ("EOI") through the platforms made available by DEWA no later than 12 pm noon UAE time on 2 April 2022. For further information on the EOI, please contact your HR department or visit your intranet page.

Third, subscribe to the share offering through any of the participating banks.

21. What is the minimum and maximum investment I can make in DEWA?

The minimum application size for UAE retail subscribers including the First and Third Tranche is AED 5,000, with any additional application in increments of at least AED 1,000. There is no maximum application size.

22. Can I apply for shares in more than one Tranche?

Subscribers may apply for shares in only one Tranche. In the event a person applies in more than one Tranche, the Lead Receiving Bank and Receiving Banks may disregard one or both of such applications.

23. 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.

24. Will I be guaranteed to get my full subscription?

There is a guarantee of a minimum of 1,000 shares for retail investors (both for First Tranche and Third Tranche). If there is over-subscription, the retail tranche will be allocated pro-rata and you may not get your full allocation.

You will be notified of your final allocation on 11 April 2022 by SMS.

Any refunds will then be processed by the relevant receiving bank by 11 April 2022.

25. When is DEWA expected to begin trading?

DEWA is expected to list mid-April 2022.

26. What is the price per share?

The final offer price and the final offering size will be announced on 6 April 2022. This is the price at which UAE retail subscribers will be allocated shares.

27. What documents do I need to apply for shares?

Investors need a DFM Investor Number (NIN) to subscribe to the IPO.

28. How do I register for a National Investor Number (NIN) to subscribe to DEWA's IPO?

There are four different channels through which you can register for a DFM National Investor Number:

- Download the DFM App
- Visit eServices at <u>www.dfm.ae</u>
- Through the CSD Desk at the DFM Trading Floor
- Through a licensed brokerage firm at the DFM.

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

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

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

30. 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).

31. When will I know how many shares I will receive?

A notification regarding the final allocation will be sent to all investors on 11 April 2022.

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

You will be able to buy and sell DEWA shares following the listing, which is due to take place in mid-April 2022.

33. When is the deadline for payments?

Subscription amounts paid by way of cheque must be submitted by 12 pm (mid-day) UAE time on 31 March 2022. Subscriptions applications received through e-subscriptions online and mobile banking / FTS / SWIFT / PGS must be made before 12 pm (mid-day) UAE time on 01 April 2022.

34. How long will it take to process the refunds?

Within four (4) working days of the allocation on 6 April 2022, the surplus subscription amounts, and any accrued profit results thereon, shall be refunded to subscribers in the First and Third Tranche who did not receive Offer Shares.

35. 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.

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

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

Branch List

EmiratesNBD - Participating Branches

Sr	AREA	BRANCH	Location	Working Hours	IPO Subscription Hours	Contact
1	Dubai	Group Head Office Branch	Ground Floor, Emirates NBD Group Head Office, Baniyas Road, Deira, Dubai	Monday to Friday (8:00 AM - 3:00 PM)	Monday to Friday (8:00 AM - 2:00 PM)	800 3392 476
			Emirates NBD Building,	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
2	Dubai	Jumeirah Branch	Al Wasl Rd Intersection, Umm	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
			Suquiem 3, Jumeirah, Dubai	Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
				Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 3392 476
3	Dubai	ai Al Qusais Branch	Damascus St, Near Dubai Grand Hotel, Al Qusais, Dubai	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
		Al Karama Dubai Branch		Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
4	Dubai		General Post Office,	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
		Dubai Hamriya Branch	Market, Hamriva	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
5	Dubai			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	

				Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
6	Dubai	Jebel Ali Branch	Jebel Ali Free Zone,	Friday	Friday	800 3392 476
Ū			Next to CBD and HSBC	(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)	
				Monday to Thursday	Monday to Thursday	
			Rashidiya Central	(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
7	Dubai	Rashidiya	Market, Rashidiya,	Friday	Friday	800 3392 476
		Branch	Dubai	(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)	
				Monday to Thursday	Monday to Thursday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
8	Dubai	Al Mankhool Branch	Nashwan Building, Al Mankhool Rd, Dubai	Friday	Friday	800 3392 476
Ũ	2 0.001			(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)	
				Monday to Thursday	Monday to Thursday	
			Ground Floor, Gulf Dud Metha Residence Building, Branch Oud Metha Road, Dubai	(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	800 3392 476
9	Dubai	Oud Metha		Friday	Friday	
5	Dabai			(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)	
				Monday to Thursday	Monday to Thursday	
				(8:00 AM - 8:00 PM)	(8:00 AM - 1:00 PM)	
10	Dubai	Al Barsha	Emirates NBD Building,	Friday	Friday	800 3392 476
10	Dubai	Branch	Al Barsha 2, Dubai	(8:00 AM - 8:00 PM)	(7:30 AM - 11:15 PM)	
				Saturday	Saturday	
				(8:00 AM - 8:00 PM)	(8:00 AM - 1:00 PM)	
				Monday to Thursday	Monday to Thursday	
			Umm Suqueim 3,	(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	
11	Dubai	Burj Al Arab	Opposite Jumeira	Friday	Friday	000 2202 470
11	Dubai	Branch	Beach Hotel, Jumeira	(7:30 AM - 12:15 PM)	(7:30 AM - 11:15 PM)	800 3392 476
			Road, Dubai	Saturday	Saturday	
				(8:00 AM - 2:00 PM)	(8:00 AM - 1:00 PM)	

12	Abu Dhabi	Abu Dhabi Main Branch	Ground Floor, Al Neem Building, Shaikh Khalifa street , Abu Dhabi	Monday to Friday (8:00 AM - 3:00 PM)	Monday to Friday (8:00 AM - 1:00 PM)	800 3392 476
13	Abu Dhabi	Electra Street Branch	Zayed The Second Street, Near Electra Park, Abu Dhabi	Monday to Saturday (8:00 AM - 8:00 PM)	Monday to Saturday (8:00 AM - 1:00 PM)	800 3392 476
	Abu	Al Muroor	New Airport Road,	Monday to Thursday(8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
14	Dhabi	Branch	Muroor, Abu Dhabi	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Sheikh Khalifa Bin	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
15	Al Ain	Al Ain Main Branch	Zayed St, (in front of Burjeel Hospital), Al	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
			Ain	Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Ground Floor, Emirates	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
16	Sharjah	Sharjah Main N Branch Immig	NBD Building, Immigration Road, Al	Friday (7:30 AM - 11:30 AM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
			Qassimia Area, Sharjah	Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
17	Ajman	Ajman Branch	Emirates NBD Building, Sheikh Rashid Bin	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	800 3392 476

			Humaid St, Al Sawan, Ajman	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			King Faisal Road, Al Raas B, Umm Al	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
18	Umm Al Quwain	Umm Al Quwain Branch	Quwain, Near Umm Al Quwain Hospital, Umm	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
		Al Quwain	Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)		
		Fujairah Main Fujairah Branch	Centre 3.	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
19	Fujairah			Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
				Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	
			Al Muntasir Road, Al	Monday to Thursday (8:00 AM - 2:00 PM)	Monday to Thursday (8:00 AM - 1:00 PM)	
20	Ras Al Khaimah		Mamourah Road Intersection, Ras Al-	Friday (7:30 AM - 12:15 PM)	Friday (7:30 AM - 11:15 PM)	800 3392 476
			Khaimah	Saturday (8:00 AM - 2:00 PM)	Saturday (8:00 AM - 1:00 PM)	

S. No	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
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 Bldg, 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 Bldg, Abu Dhabi	04 - 6092222
3	Al Ain Main Br	Al Ain	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	Salah El Din Al Ayyubi Street, Al Ain	04 - 6092222
4	Al Makhtoum Br	Dubai	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	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 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 7:15am to 12:15 pm	Bur Saeed Area , Al Ittihad Road, Al Shoala Building, Dubai	04 - 6092222

DIB - Participating Branches

6	Sheikh Zayed Road Br.	Dubai	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	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 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 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 7:15am to 12:15 pm	Monday to Thursday & Saturday 08:00 AM - 02:00 PM Friday 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 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 10:00 AM - 10:00 PM Friday 3:30 PM to 09:00 pm	Al Khawaneej Road, Ittihad Mall, Dubai	04 - 6092222
10	Ajman Main Br	Ajman	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	Shk Khalifa Street, Dubai Islamic Bank Bldg ,Ajman	04 - 6092222
11	Fujairah Main Br.	Fujairah	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	Hamad Bin Abdalla Street, Station Area - Fujairah	04 - 6092222

12	Ras Al Khaimah Main Br.	RAK	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 Nakeel Area - Al Muntasir Str - Dubai Islamic Bank Bldg.	04 - 6092222
13	Sharjah Main Br	Sharjah	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 Zahra'a St - Al Qasimia - Al Nud - Sharjah	04 - 6092222
14	Wasit Br.	Sharjah	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	University City Street, Industrial Area 6, Sharjah	04 - 6092222
15	Umm Al Quwain Br.	UAQ	Monday to Thursday & Saturday 09:00 AM - 09:00 PM Friday 3:30 PM to 09:00 pm	Monday to Thursday & Saturday 09:00 AM - 09:00 PM Friday 3:30 PM to 09:00 pm	King Faisal Street, Mall of Umm Al Quwain, Umm Al Quwain	04 - 6092222

ADIB - Participating Branches

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#	Branch name	Branch Type	Bra nch Co de	Br an ch Lo ca tio n- Ar ea	Are a Co de	Custo mer Timin g (Mon day - Satur day)	Custome r Timing (Friday)	IPO Subscription Timings (Monday - Saturday)	IPO Subscription Timings (Friday)	Branch Address
1	Al Bateen Branch	Normal Branch	33	A bu D ha bi	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 Abdulla bin AbdulAziz Al Sauod Street - near UAE Central Bank
2	Najda Street Branch	Normal Branch	398	A bu D ha bi	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	A bu D ha bi	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	A bu D ha bi	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 Judiciar y Branch	Normal Branch	394	A bu D ha bi	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 Compl ex Branch	Normal Branch	23	A bu D ha bi	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 Eneregy complex - Corniche Street
7	Marina Mall Branch	Mall Branch	57	A bu D ha bi	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	A bu D ha bi	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	A bu D ha bi	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
1 0	Mussaf ah Branch	Normal Branch	19	A bu D ha bi	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
1	Khalifa A City Branch	Normal Branch	94	A bu D ha bi	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.
1 2	Shaha ma Branch	Normal Branch	40	A bu D ha bi	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

1		Normal Branch	39	t (G ha rbi ya)	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	Madina t Zayed Branch	Normal Branch	7	A bu D ha bi W es t (G ha rbi ya)	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
1	Ghayat hi Branch	Normal Branch	50	A bu D ha bi W es t (G ha rbi	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

				ya)						
1	Al Marfaa Branch	Normal Branch	21	A bu D ha bi W es t (G ha rbi ya)	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
1	Ruwais Mall Branch	Mall Branch	302	A bu D ha bi W es t (G ha rbi ya)	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
1	Bawadi Mall Branch	Mall Branch	83	Al Ai n	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

1 9		Normal Branch	2	Al Ai n	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
2	Al Yahar Branch	Normal Branch	25	Al Ai n	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
2	Al Qusais Branch	Normal Branch	51	D ub ai	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
2 2	Second of Decem ber Branch	Normal Branch	86	D ub ai	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
2	Sheikh Zayed Road Branch	Normal Branch	14	D ub ai	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
2	Dubai Internet City - Arenco Branch	Normal Branch	53	D ub ai	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
2 5	Fujaira h Branch	Normal Branch	6	Ea st C oa st	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
2 6	Ras Al Khaima h Branch	Normal Branch	11	Ea st C	6	08: 00am to	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 Muntasir Road

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				Ea		08:				
2	Dibba	Normal		st		00am	8:00 AM	9:00 AM to	08:00 AM to	Sheikh Zayed Street, Opposite
7	Branch	Branch	17	С	6	to	to 12:00	1:00 PM	11:00 AM	Dibba Police Station - Fujairah
,	Dianen	Diditeri		oa		02:00	PM	1.001101	11.00 / 101	
				st		pm				
				Ea		08:				
2	Kalba	Normal		st		00am	8:00 AM	9:00 AM to	08:00 AM to	Al Wahda Street - Khamis Khalfan
8		Branch	49	С	6	to	to 12:00	1:00 PM	11:00 AM	Al Zahmi Building - Block No:19
				oa		02:00	PM			5
				st		pm				
				Ea		08:				
2	Al	Normal		st		00am	8:00 AM	9:00 AM to	08:00 AM to	
9	Dhaid	Branch	38	С	6	to	to 12:00	1:00 PM	11:00 AM	Al Dhaid Expo Center
	Branch			oa		02:00	PM			
				st Ee		pm				
	Khorfak			Ea st		08: 00am	8:00 AM			
3	kan	Normal	Normal 22	C	6	to	to 12:00	9:00 AM to	08:00 AM to	Corniche Road, Banks Area
0	Branch	Branch	22	oa	0	02:00	PM	1:00 PM	11:00 AM	Corniche Road, Barks Area
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3	Al	Normal		or		am to	8:00 AM	9:00 AM to	08:00 AM to	King Faisal Street opposite Umm
1	Quwain	Branch	29	th	4	02:00	to 12:00	1:00 PM	11:00 AM	Al Quwain Mall
	Branch			Ea		pm	PM			
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				Sh		08:				
3	Sharjah	Normal		arj		am to	8:00 AM	9:00 AM to	08:00 AM to	Al Mussala Area opposite Etisalat
2	Main		5	ah	4	02:00	to 12:00	1:00 PM		building
	Branch	Branch	nch	Ν		pm	PM		11:00 AM	
				or		1				

				th Ea st Ar ea						
3	Al Rahma nia Mall Branch	Mall Branch	47	Sh arj ah N or th Ea st Ar ea	4	10:00 am to 03:30 pm 04:00 pm 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
34	Zawaya Walk Branch	Normal Branch		Sh arj ah N or th Ea st Ar ea	4	08: 00AM to 08:00 PM	08:00 AM to 12:00 PM	09:00 AM to 2:00 PM 04:00 PM to 09:00 PM	08:00 AM to 11:00 AM	Zawaya Walk Area

S.N o	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); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Khalifa Park Al Qurm, PO BOX:6316
2	FAB One Tower, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Intersection of Shaikh Khalifa street and Baniyas street,PO BOX:2993
3	Al Ain New	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Al Ain New PO BOX: 17822
4	Bur Dubai	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Abdulla Al Rostamani Building, Khalid Bin Walid Road, Bur Dubai; PO BOX:115689
5	Sheikh Zayed Rd.	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	ALQUZE NEXT TO GOLDEN DAIMOND ;PO BOX:52053

FAB - Participating Branches

6	Jumeirah Branch	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Link International Building, Jumeirah Beach Road Umm suqeim
7	Deira Branch (ABS)	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Abu Baker Al Siddique Rd, Deira
8	Jabal Ali Branch	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Near Gate No.5, Adjacent to Dubai Chamber Office
9	RAK (LNBAD)	Ras Al Khaimah	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	FAB RAK (LNBAD) , Corniche Al Qawasim Road , Near to NMC Royal Medical Center , RAK
10	Fujairah	Dubai	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Opposite to Plaza Theatre Hamdan Bin Abdulla street;PO BOX:79
11	Sharjah	Sharjah	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Al Reem Plaza, Ground floor Buheira Corniche, Sharjah;PO BOX:1109

12	Umm Al Quwain	Umm Al Quwain	08: am to 02:00 pm (Monday- Thursday); 08:00 am to 12:30 pm (Friday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday)	Building No 211, King Faisal Road Al Maidan Area, Umm Al
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	Quwain;Po BOX:733
13	Ajman	Ajman	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Lulu Center, Al Ittihad street, Downtown, Ajman
14	Khubeirah	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Near Spinneys Khalidya Street Abu Dhabi
15	Oud Al Touba	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Oud Al Touba Area, National housing loans bulding, Ali Bin Abi Talieb street, Al Ain.
16	Ruwais	Ruwais - Abu Dhabi	08: am to 02:00 pm (Monday-Thursday); 08:00 am to 12:30 pm (Friday) 08: am to 02:00 pm (Saturday)	8 am to 1 pm - Mon - Thurs. 08:00 am to 12:00 pm (Friday) 08: am to 01:00 pm (Saturday)	Central Market, ADNOC Housung complex, Ruwaise

S. N O	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
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 3392 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 3392 476
3	EI AI 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 3392 476
4	El Ibn Battuta Mall	Dubai	Monday to Saturday (10am - 10pm) Friday (3pm - 10pm)	Monday to Saturday (10am - 2pm)	Shop No. 143 A, China Court, Ibn Batutta Mall, Dubai	800 3392 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 3392 476
6	Nad Al Hamar	Deira	Monday to Saturday	Monday to Saturday	Bel Remaitha Club Building,Show	800 3392 476

Emirates Islamic Bank - Participating Branches

7	Al Tawar Branch	Deira	(8am - 2pm) Friday - (8am - 12.30pm) - Monday to Saturday (8am - Friday - (8am - 12.30pm) -	(8am - 1pm) Friday (8am - 11.30am) Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Rooms # S-8 & S- 9,Nad Al Hamar Area, Al Rubat street Al Nahda Road, Near Al Twar Centre	800 3392 476
8	Warqaa Mall Branch	Deira	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm)	Warqaa City Mall, Al Warqaa 4.	800 3392 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,Wasit Street, Industrial Area, Halwaan, Sharjah	800 3392 476
10	EI Al Rahmaniya Mall	Sharjah & NE Region	Monday to Saturday (9am - 9pm) Friday (3pm - 9pm)	Monday to Saturday (9am - 1pm)	Al Rahmaniya Mall, ground floor, next to Babyshop, Sharjah.	800 3392 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 3392 476
12	Ras Al Khaimah Branch	Ras Al Khaimah	Monday to Saturday (8am - 8pm) Friday	Monday to Saturday (8am - 1pm) Friday (8am - 11.30am)	Emirates Islamic Tower, Ground Floor, Al Muntaser Road - Al Nakheel Area	800 3392 476

			(8am - 12.30pm)			
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 3392 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 3392 476
15	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 3392 476
16	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 3392 476

S.No	Branch name	Branch Location -Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	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 - 09:00 PM. Friday 03:00 PM - 09:00 PM	Mall of the Emirates, First Floor, Entrance A	06 5 999 999
2	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 - - 08:00 PM. Friday 08:00 AM - - 12:30 PM & 03:00 PM PM - 08:00 PM -	Port Saeed Area, Near Deira City Centre	06 5 999 999
3	Sheikh Zayed Road 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	Sheikh Zayed Road, Nassima Tower Next to Voco Hotel	06 5 999 999
4	Al Tawar 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
5	Mirdif City Center Branch	Dubai	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 PM - 09:00 PM - -		Mirdif City Center, First Floor, Entrance A	06 5 999 999
6	Al Dhaid Branch	Al Dhaid	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 Dhaid, Sharjah CO-OP Building	06 5 999 999

SIB - Participating Branches

7	Khorfakkan Branch	Sharjah – Khorfakk an - 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
8	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
9	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
10	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
11	Al Ain Main 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
12	Hazza'a Bin Zayed 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 - - 08:00 PM. Friday 08:00 AM - - 12:30 PM & 03:00 - PM - 08:00 PM -	Hamdan Bin Mohamad Road, Next to Hazza'a Bin Zayed Stadium	06 5 999 999
13	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 - 09:00 PM. Friday 3:00 PM – 9:00 PM	Abu Dhabi Mall, First Floor, Near to Main Entrance	06 5 999 999

14	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 Indusrtial Area, Al Fahim HQ Building	06 5 999 999
15	Al Khalidya 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
16	Ras al Khaimah Branch	Ras al Khaimah	MondaytoSaturday08:00AM - 02:30PM.Friday 7:30AM to12:30PM	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
17	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
18	Buhaira Branch	Sharjah	Monday to Saturday 08:00 AM - 02:30 PM. Friday 7:15 AM to 11:45 AM	Friday 7:15 AM to 11:45 AM	Corniche Al Buhairah Road, Al Dana Tower	06 5 999 999
19	King Faisal Street - Gents 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 Husn Tower	06 5 999 999
20	King Faisal Street - Ladies 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 Husn Tower	06 5 999 999

21	Sahara Center Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM - 9:00 PM - -	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM – 9:00 PM	Sahara Center, Lower Ground Floor, Banks and Services Area	06 5 999 999
22	Muwaileh 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	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 - - 08:00 PM. Friday 07:15 AM - - 11:45 AM & 03:00 - PM - 08:00 PM -	Al Khazamiyah Area, Wasit Road, Near to Al Qasimi Hospital	06 5 999 999
24	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
25	Sharjah Economic Developme nt Department 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 Departmen Building	06 5 999 999
26	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 - - 09:00 PM. Friday 3:00 PM - - 9:00 PM -	Matajer Al Mirgab, Al Mirqab Area, Al Sharq Street to Ajman	06 5 999 999
27	Matajer Al Jurainah Branch	Sharjah	Monday to Saturday 09:00 AM - 09:00 PM. Friday 3:00 PM - 9:00 PM - -	Monday to Saturday 09:00 AM - - 09:00 PM. Friday 3:00 PM - - 9:00 PM -	Matajer Al Jurainah, Al Juraina Area Near University City Area	06 5 999 999

28 29	Sharjah Court Branch University of Sharjah - Ladies Branch	Sharjah Sharjah	Monday to Thursday 08:00 AM 02:30 PM. Friday 7:15 AM to 11:45 AM 08:00 Monday to Thursday 08:00 AM 02:30 PM. Friday 7:15 AM - 11:45 AM - 11:45	Monday to Thursday 08:00 AM 02:30 PM. Friday 7:15 AM to 11:45 AM 08:00 AM 02:30 PM. Fniday 7:15 AM AM 02:30 PM. Friday 7:15 AM 11:45 AM AM	Al Khan Area, Al Meena Street Port Khalid, Sharjah Court Building University City Area, University of Sharjah, Women's College, W21	06 5 999 999 06 5 999 999
30	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
31	American University of Sharjah Branch	Sharjah	Monday to Thursday 08:00 AM - 02:30 PM. Friday 7:15 AM - 11:45 AM	Monday to Thursday 08:00 AM - Priday 7:15 AM - 11:45 AM	University City Area, American University of Sharjah, Main Building	06 5 999 999
32	Hamriya 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
33	Mega Mall Branch	Sharjah	Saturday to Thursday 09:00 AM - 09:00 PM. Friday 03:00 - 09:00 PM.	Friday 03:00 - 09:00 PM	Mega Mall, Ground Floor	06 5 999 999
34	Maliha Road 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	Industrial 18 Area, Maliha Road	06 5 999 999

			Monday to	Monday to		
	Rahmanya		Saturday 09:00	Saturday 09:00 AM	Rahmania Mall,	
35	Mall Brnach	Sharjah	AM - 09:00 PM.	- 09:00 PM.	Entrance A	06 5 999 999
			Friday 3:00 PM –	Friday 3:00 PM –	Littiance A	
			9:00 PM	9:00 PM		

ADCB - F	Participating	Branches
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S.N o	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Khalidiya Tower Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Corniche Road, Opp Emirates Palace Hotel P.O Box: 59919 Abu Dhabi	00971 2 6148200
2	ADNEC	Abu Dhabi	Monday to Saturday 08:00 AM – 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM – 01:00 PM Friday 08:00 AM - 11:00 AM	AD-1 Tower, ADNEC AREA P.O.Box: 939 Abu Dhabi	00971 2 6148300
3	Shahama Branch	Abu Dhabi	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Dubai Abu Dhabi Road, Near Bani Yas Coop P.O.Box: 76122	00971 2 5016200
4	Hazza Bin Zayed Stadium Branch	Abu Dhabi, Al Ain	Monday to Saturday 08:00 AM - 07:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Hazza Bin Zayed Stadium, Al Ain	00971 3 7028950
5	Zayed Town Branch	Abu Dhabi, Al Dhafra Region	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Zayed Town Main Street, Near Zayed Town Court P.O.Box: 50013 Zayed Town	00971 2 6148350
6	Dalma Mall	Abu Dhabi	Monday to Saturday 10:00 AM - 09:00 PM Friday 03:00 PM - 09:00 PM	Monday to Saturday 10:00 AM - 01:00 PM Friday 03:00 PM - 08:00 PM	Dalma Mall- 1st floor - Mussafah	00971 2 6591350

7	Al Riggah Branch	Dubai	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Al Riggah Road, Near Al Riggah Metro-Station P.O.Box: 5550	00971 4 2305400
8	Business Bay Branch	Dubai	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Business Bay, Al Khaleej Al Tejari, Dubai, Nearest landmark-Business bay metro station	00971 4 5180900
9	Al Zahiya City Centre Branch	Sharjah	Monday to Saturday 10:00 AM - 09:00 PM Friday 03:00 PM - 09:00 PM	Monday to Saturday 10:00 AM - 01:00 PM Friday 03:00 PM - 08:00 PM	Sheikh Mohammed Bin Zayed Street, Al Zahia City Centre, Ground level, near Entrance A, P.O.Box: 23657	00971 6 5191650
10	Ajman	Ajman	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Al Ittihad Street, Near Lulu centre P.O.Box: 1843	00971 6 5191633
11	Umm Al Quwain	UAQ	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Nesto Hypermarket King Faisal Street P.O.Box: 214 Umm Al Quwain	00971 6 5193440
12	Ras Al Khaimah	RAK	Monday to Saturday 08:00 AM - 03:00 PM Friday 08:00 AM - 12:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Al Naeem Mall, New central business district P.O.Box: 1633	00971 7 2051700

13	Fujairah	Fujairah	08:00 AM - 03:00 PM	Monday to Saturday 08:00 AM - 01:00 PM Friday 08:00 AM - 11:00 AM	Street, Near	00971 9 2048600
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S.No	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address	Contact Number
1	Khalifa Branch	Ajman	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	A&F Towers- Sheikh Khalifa Bin Zayed ST- Ajman	06 701 8685
2	Main Branch	Ajman	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Al Ettehad Street, Next to Etisalat Building, Mushairef – Ajman	06 701 8880
3	Al Ain Branch	Al Ain	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Subway – Ajman Bank Building, near Sheikh Khalifa Bin Zayed ST – Abu Dhabi	03 701 3566
4	Buhaira Branch	Sharjah	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Ground Floor, Zahrat El Madaen Tower, Corniche street, next to starbucks – Al Sharjah	06 701 8177
5	Garhoud Branch	Dubai	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Red Avenue Building – street 59 – near DHL service center – Garhoud - Dubai	04 707 6808
6	Dalma Mall Branch (TCA)	AbuDhabi	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Inside Dalma Mall, 1st Floor – Al Wazn ST- Abu Dhabi	02 654 7720
7	Khalidiya Branch	AbuDhabi	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	23 Rawd ST – Al Khalidiyah- W9- Abu Dhabi	02 654 7763

Ajman Bank - Participating Branches

8	RAK Branch	Ras Alkhaima	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Next to Health first pharmacy – E11 – Al Nadiyah – Ras Al Khaimah	07 2042913
9	Jumeirah Branch	Dubai	Saturday to Thursday (8:00 AM -2:00 PM)	Saturday to Thursday (8:00 AM - 2:00 PM)	Zia medical center building – Jumeirah – Dubai	04 707 6885