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ABOUT NMDC ENERGY PJSC

1. What is NMDC Energy – P.J.S.C.?

NMDC Energy – P.J.S.C. (“**Company**” or “**NMDC Energy**”), formerly known as the National Petroleum Construction Company (NPCC), was established in 1973. Together with its subsidiaries, it provides engineering, procurement, and construction services to both offshore and onshore clients in the energy industry. NMDC Energy’s main clients include industry leaders such as Abu Dhabi National Oil Company (“**ADNOC**”) and Aramco Saudi Arabia Oil Company (“**ARAMCO**”).

NMDC Energy has historically executed over 1,200+ projects which comprise approximately 1,360 installed structures, approximately 8,000 km of laid pipelines both onshore and offshore, and approximately 2,000 km of marine cables.

The Company primarily operates in the UAE, Saudi Arabia, Kuwait, and Taiwan. Additionally, it owns a 33% stake in Principia SAS, France, 100% in NPCC Engineering Private Limited, India and 80% in ANEWA Engineering Private Limited, India which provide core engineering services. The Company also has procurement and client interface offices in Spain, Italy, China and Malaysia.

The Company operates four (4) fabrication yards namely: Mussafah Yard, ICAD4 Yard, Modular Fabrication Yard and KSA Yard. Mussafah Yard is amongst the largest fabrication yards in the UAE.

The Company has eighteen (18) vessels comprising of heavy lift and pipelay vessels, pipelay barges, jack up barges, cable laying barges, anchor handling tugs, and transportation cargo barges.

The Company currently has a project backlog that underpins its future performance and growth prospects. As of 30 June 2024, the Company has a secured backlog of approximately AED 54 billion (fifty-four billion dirhams), reflecting its strong market position and the sustained demand for its services. This backlog encompasses a diverse portfolio of high-value onshore and offshore projects in the market it operates.

(Please refer to sections 12.5 of the Prospectus for more details)

2. What is the relationship between the selling shareholder and the new listing at ADX?

- NMDC Energy PJSC is currently 100% owned by NMDC Group P.J.S.C (“**Selling Shareholder**”).
- The Offer Shares will be offered by the Selling Shareholder in a public offering to enable the Selling Shareholder to realise a portion of its investment in the Company and the listing of the Shares on the ADX.

The Offer Shares represent 23% of the total capital of the Company (assuming the Offer is fully subscribed and the size of the Offer is not amended). As such, at the time of listing, the Selling Shareholder will remain a majority shareholder in NMDC Energy.

3. How is NMDC Energy expected to grow in the future?

The Company is committed to continually seeking avenues for growth and expansion. The Company invests in new areas for growth to diversify revenue streams and mitigate market volatility, align with global sustainability trends, and comply with increasing environmental regulations.

The Company’s project backlog represents the total value of contracted projects that are yet to be completed. This backlog is a key indicator of the future revenue potential and operational workload. As of 30 June 2024, the secured backlog stood at approximately AED 54 billion (fifty-four billion Dirhams), reflecting the robust pipeline of upcoming projects, the extent to which revenues are contractually secured and the continued confidence from clients on the Company’s capabilities.

The backlog comprises a diverse range of projects, spread across various geographies including UAE, KSA, Kuwait, and Taiwan. This diversity not only mitigates risk by reducing dependency on any single projects or region but also demonstrates the Company’s global reach and adaptability to different market conditions.

Additional guidance on the Company’s future prospects are included in the section 12.5.13 of the Prospectus (Business Performance and Outlook).

4. What are the key revenue streams of NMDC Energy?

The key revenue streams of NMDC Energy PJSC include the following:

1. Engineering services
2. Procurement services
3. Construction services
4. Offshore installation & commissioning
5. Onshore installation & commissioning

NMDC Energy is an engineering, procurement and construction contracting business specializing in offshore construction and operations for the oil, gas and energy sectors.

5. Who is on the senior management team of NMDC Energy PJSC?

The senior management team of NMDC Energy includes the following:

Name	Position
Eng. Ahmed Al Dhaheri	Chief Executive Officer
Eng. Hesham Awda	Chief Operating Officer – Offshore
Eng. Hanna Dahdah	Chief Engineering & Commercial Officer
Paolo Bigi	Chief Operating Officer – Onshore
Ashish Khandelwal	Finance Director

The bios of the senior management team are included in section 15.2.2 of the Prospectus.

6. Who is on the Board of Directors of NMDC Energy PJSC?

Upon completion of the initial public offering, the Selling Shareholder proposes to form a board of directors to manage the Company. The Selling Shareholder intends to propose the following persons for appointment to the Company's board of directors at the Constitutive General Assembly:

Name	Nationality	Capacity
H.E. Mohamed Hamad Ghanem Hamad Almehairi	United Arab Emirates	Chairman
Yasser Zaghloul	Malta	Vice Chairman
Talal Shaffique Abdullah Al Dhiyebi	United Arab Emirates	Board member
Nasser Mohamed Omeir Yousef Almheiri	United Arab Emirates	Board member
Marwa Ahmed Ali Abdalla Almarzooqi	United Arab Emirates	Board member

The management expertise and experience of each of the proposed Board of Directors is set out in section 15.2.1 of the Prospectus.

TRANSACTION HIGHLIGHTS

7. What is the timeline of the IPO?

Event	Date
Offering Commencement Date (The Offer Period shall continue for six (6) days for the purposes of accepting Subscribers' applications)	30/08/2024
Closing Date of Offering	04/09/2024
Allocation of Professional Offer Shares	06/09/2024
Allocation of Retail Offer Shares and SMS notification to the successful subscribers	07/09/2024
Commencement of refunds of investment surplus to the Subscribers and dispatch of allotment letters.	09/09/2024
Constituent General Assembly meeting	09/09/2024
Expected date of Listing the Shares on ADX	11/09/2024

8. How much of the capital will be offered in the Initial Public Offering?

- A total of 1,150,000,000 ordinary shares in the Company will be offered by the Selling Shareholder as part of the initial public offering, representing 23% of the total issued shares of the Company as at the date of the Prospectus.

9. What dividend does NMDC Energy PJSC expect to pay?

Subject to the risk factors included within the Prospectus (see section 13 of the Prospectus), the board of directors of the Selling Shareholder intend to declare and pay a dividend of AED 700,000,000 per annum for the financial years ending 31 December 2024, 2025 and 2026 (“**Target Dividend**”). Assuming there is no increase in the Company’s capital, the Target Dividend will be equivalent to AED 0.14 (fourteen Fils) per Share per annum and represents a yield of 5% on the Offer Price. The Company plans to regularly review its dividend policy in light of its future performance and other value-accretive growth opportunities which may be available.

10. What are the Initial Public Offering proceeds being used for?

The initial public offering is for the sale of fully paid shares held by the sole shareholder of the Company, being NMDC Group P.J.S.C to enable the Selling Shareholder to realize a portion of its investment in the Company and the listing of the Shares on the ADX. The proceeds from the initial public offering will be transferred to the Selling Shareholder.

11. Why should potential investors consider investing in NMDC Energy PJSC?

Historical track record

- NMDC Energy has achieved robust revenue growth through high-value contracts and successful project completion
- NMDC Energy has maintained healthy margins and profitability historically, reflecting their operational excellence and financial discipline
- Stable revenue and EBITDA growth provide a solid base for future expansion

Clear visibility over revenues through backlog

- Well diversified pending order book AED 54,000,000,000 (fifty-four billion dirhams) across sectors, client type and geographies
- A significant backlog positions NMDC Energy to efficiently execute future projects, driving sustained business growth

Strong project management with superior risk management capabilities

- More than 100 projects delivered to client satisfaction in past 10 years NMDC Energy has a track record of consistent growth and margin profile
- Skilled employee base, led by committed management team with strong sector expertise

Future ready and strategically positioned to harness existing capabilities for growth during the energy transition

- NMDC Energy successfully diversified into renewable energy projects, demonstrating their adaptability
- The company invest in cutting-edge technologies and sustainable practices, ensuring they stay ahead in the energy transition

OFFERING DETAILS AND HOW TO SUBSCRIBE

12. When is the Initial Public Offering happening?

- NMDC Energy announced its intention to undertake an initial public offering in the United Arab Emirates on Wednesday, 28 August 2024. Subscriptions will open on Friday, 30 August 2024 and close on Wednesday, 4 September 2024 for the First Tranche (Retail Subscribers) and Second Tranche (Professional Subscribers).

13. Who is eligible to subscribe for Offer Shares in the initial public offering?

- Following types of investors will be eligible to subscribe in the Initial Public Offering:
- **Retail Subscribers** - investors (including natural persons, companies and establishments) who do not participate in the Professional Investors tranche and who hold a NIN with the ADX and have a bank account in the UAE, except for any person who is a resident in the United States.
- **Professional Investors** - investors who satisfy the definition of a “Professional Investor” (as defined in the SCA Board of Directors’ Decision No. 13/Chairman of 2021) (as amended from time to time). Refer to section 3.2 of the Prospectus for further details.

14. What is a Professional Investor? How would I know that I qualify as a Professional Investor?

- A Professional Investor is a term defined in the SCA Board of Directors' Chairman Decision No. 13/R.M of 2021.
- For further details on who is a “Professional Investor” please refer to section 3.2 of the English version of the Prospectus, which can be found on NMDC Energy Initial Public Offering webpage at <https://nmdc-energy.com/en/ipo>.

15. Does the Company’s articles of association contain any restrictions on the trading of shares on the ADX? Would any type of investor be able to buy/sell in the aftermarket?

- Once the Company’s shares are listed, on or around Wednesday, 11 September 2024, there will be no restrictions on the shares being traded on the ADX.
- Any investors with a valid ADX NIN will be able to trade (buy or sell) shares on the ADX.

16. How do I register for an Abu Dhabi Securities Exchange National Investor Number (NIN) to subscribe to NMDC Energy’s Initial Public Offering?

The following channels can be used to apply for an Abu Dhabi Securities Exchange National Investor Number:

Platform	Type of investor
Abu Dhabi Securities Exchange App	For Individual Investors only (excluding minors below age 21)
ADX offices	For all Types of Investors Timings: Mon-Thu (8:30 am – 3:00 pm) & Fri
International Securities	For all Types of Investors
SAHMI Application	For UAE citizens and residents

Please refer to the Abu Dhabi Securities Exchange website for information on the process of registering for a National Investor Number at <https://www.adx.ae/> or access the Abu Dhabi Securities Exchange FAQs.

17. How do I subscribe through ADX Online Channel (ADX e-Portal)

ADX IPO subscription.aspx	<p><u>For all Types of Investors</u></p> <p>Refer to the “ADX IPO ePortal Subscription Instructions” page and follow the instructions. Click on the IPO Subscription Link provided to subscribe for the First Tranche.</p>
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18. How can I subscribe for Retail Offer Shares in the First Tranche?

- The subscription application must be submitted by a Subscriber to a Receiving Banks’ participating branches, as listed in the Prospectus, or through electronic subscription channels listed in the Prospectus and the NIN with ADX and the Subscriber’s bank account number must be provided, together with payment in full for the amount the Subscriber wishes to use to subscribe for the Offer Shares, which is to be paid in one of the following ways:
- Bank Cheque drawn on a bank licensed and operating in the UAE, in favor of “NMDC Energy PJSC PJSC–

IPO”;

- Debiting a Subscriber’s account with the Receiving Banks; or
- Electronic subscriptions (please refer to the section 9.4.1 of the Prospectus for more details).
- For more information, please refer to the Prospectus on NMDC Energy Initial Public Offering webpage at <https://nmDC-energy.com/en/ipo>.

19. What is the offering price per share?

- The offering price is AED 2.80 per Offer Share.

20. Can I place multiple applications under the same tranche and in more than one tranche?

- A Subscriber should only submit an application for Retail Offer Shares or Professional Offer Shares.
- Multiple applications for the Retail Offer Shares under the same NIN number will be aggregated and the minimum guaranteed allocation will be applied only once per NIN, with the balance allocated on a pro-rata basis.
- If a Subscriber submits more than one application in his or her personal name or its corporate name or in multiple tranches, the Receiving Banks, in concurrence with the Selling Shareholder, reserve the right to disqualify all or some of the subscription applications submitted by such Subscriber and not to allocate any Offer Shares to such Subscriber.

21. What is the minimum and maximum subscription size of applications for Retail Offer Shares or Professional Offer Shares?

- Minimum subscription for Retail Offer Shares has been set at AED 5,000 (five thousand Dirhams) with any additional investment to be made in AED 1,000 (one thousand dirhams) increments.
- The minimum subscription for Professional Offer Shares has been set at AED 1,000,000 (one million dirhams).
- No maximum subscription limit in the Offer Shares has been set for any tranche.

22. When is the deadline for payment/subscription for First Tranche?

- Subscription amounts paid by way of cheque must be submitted by 12 pm (mid-day UAE time) on Monday, 2 September 2024.
- Subscription applications received through Online / Internet Banking and website / UAEPGS / FTS must be made before 5 pm (UAE time) on Tuesday 3 September 2024.
- Subscription applications must be received by the Receiving Banks’ participating branches as per the stipulated working timings referred to in Annex 3 of the Prospectus by Wednesday 4 September 2024.

23. Is the allocation of my subscribed amount of Retail Offer Shares guaranteed?

In case of over-subscription of the Retail Offer Shares, each Retail Subscriber will be guaranteed a minimum allocation of up to 500 (five hundred) Shares, subject to the limits and conditions set out in the Prospectus. The final minimum guaranteed allocation for each Retail Subscriber shall be determined at the end of the Offer Period based on the total number of Retail Subscribers. Retail Offer Shares available for allocation in excess of the aggregate minimum guaranteed allocation shall be allocated on a pro-rata basis. The Selling Shareholder reserves the right to amend the minimum guaranteed shares after obtaining SCA's approval. Applications will be scaled back on the same basis if the Retail subscription is over-subscribed. Any fractional entitlements resulting from the pro rata distribution of Offer Shares will be rounded down to the nearest whole number.

24. When will I know / be notified of how many Retail Offer Shares or Professional Offer Shares I will receive?

- SMS confirmation to all successful Retail Subscribers and Professional Subscribers is expected to be sent on Saturday, 7 September 2024.

25. If I do not receive the full amount of Retail Offer Shares or Professional Offer Shares I subscribed to, how will I be refunded?

Surplus subsection funds will be refunded within five working days the date on which allocations of Offer Shares to successful subscribers is expected to be made.

26. Can I get Initial Public Offering subscription finance or leverage to my subscription?

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

27. When will I be able to sell my shares?

Trading is expected to begin on or around Wednesday, 11 September 2024, subject to regulatory approvals. Once the trading starts at ADX, you can buy or sell the shares.

28. Who can I contact with any questions on how to invest?

Please contact your relationship manager at the Receiving Banks or International Securities, for any further information, please visit NMDC Energy Initial Public Offering webpage at <https://www.nmdc-energy.com/en/ipo>.

Section II – Appendix - Branch list of participating receiving bank

FAB - Lead Receiving Bank Participating Branches

No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1.	Business Park, Abu Dhabi	Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday)	8 am to 1:00 pm (Monday- Thursday)	Khalifa Park Al Qurm, PO BOX:6316
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
2.	FAB One Tower, Abu Dhabi	Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Intersection of Shaikh Khalifa street and Baniyas street,PO BOX:2993
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
3.	Khubeirah	Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday)	8 am to 1:00 pm (Monday- Thursday)	Near Spinneys Khalidya Street Abu Dhabi
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
4.	Al Batin	Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Street No. 9 Next to Bateen Bus Terminal and Al Bateen Mall;PO BOX:7644
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
5.	Salam Street	Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Salam Street, Abu Dhabi
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
6.	Al Ain New	Al Ain - Abu Dhabi	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Al Ain New PO BOX: 17822
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
7.	Bur Dubai	Dubai	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Abdulla Al Rostamani Building, Khalid Bin Walid Road, Bur Dubai; PO BOX:115689
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
8.	Sheikh Zayed Rd.	Dubai	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	ALQUZE NEXT TO GOLDEN DAIMOND ;PO BOX:52053
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
9.	Deira Branch (ABS)	Dubai	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Abu Baker Al Siddique Rd, Deira
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
10.	Jabal Ali Branch	Dubai	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Near Gate No.5, Adjacent to Dubai Chamber Office
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
11.	Sharjah	Sharjah	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Al Reem Plaza, Ground floor Buheira Corniche,
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	

			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	Sharjah;PO BOX:1109
12.	Ajman	Ajman	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Lulu Center, Al Ittihad street, Downtown, Ajman
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
13.	Fujairah	Fujairah	8:00 am to 2:00 pm (Monday-Thursday);	8 am to 1:00 pm (Monday- Thursday)	Opposite to Plaza Theatre Hamdan Bin Abdulla street;PO BOX:79
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
14.	RAK (LNBAD)	Ras Al Khaimah	8:00 am to 2:00 pm (Monday-Thursday);	8:00 am to 1:00 pm (Monday- Thursday)	FAB RAK (LNBAD) , Corniche Al Qawasim Road , Near to NMC Royal Medical Center , RAK
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	
15.	Umm Al Quwain	Umm Al Quwain	8:00 am to 2:00 pm (Monday-Thursday);	8:00 am to 1:00 pm (Monday- Thursday)	Building No 211, King Faisal Road Al Maidan Area, Umm Al Quwain;Po BOX:733
			8:00 am to 12:30 pm (Friday)	8:00 am to 12:00 pm (Friday)	
			8:00 am to 2:00 pm (Saturday)	8:00 am to 1:00 pm (Saturday)	

ADCB – Participating Branches

#	Branch name	Branch Type	Branch Code	Branch Location Area	Customer Timing (Monday – Thursday and Saturday)	Customer Timing (Friday)	IPO Subscription Timings (Monday – Thursday and Saturday)	IPO Subscription Timings (Friday)	Branch Address
1.	Shahama Branch	Normal Branch	00153	Abu Dhabi	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Dubai Abu Dhabi Road, Near Bani Yas Coop , P.O.Box: 76122
2.	Hazza Bin Zayed Stadium Branch	Normal Branch	00207	Abu Dhabi, Al Ain	8:00 am - 07:00 PM	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Hazza Bin Zayed Stadium, Al Ain
3.	Zayed Town Branch	Normal Branch	00152	Abu Dhabi, Al Dhafra Region	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Zayed Town Main Street, Near Zayed Town Court, P.O.Box: 50013 Zayed Town
4.	Al Riggah Branch	Normal Branch	00251	Dubai	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Al Riggah Road, Near Al Riggah Metro-Station, P.O.Box: 5550
5.	Business Bay Branch	Normal Branch	00265	Dubai	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Business Bay, Al Khaleej Al Tejari, Dubai, Nearest landmark-Business bay metro station
6.	Ajman Branch	Normal Branch	00321	Ajman	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Al Ittihad Street, Near Lulu centre, P.O.Box: 1843
7.	Ras Al Khaimah Branch	Normal Branch	00341	Ras Al Khaimah	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Al Naem Mall, New central

									business district, P.O.Box: 1633
8.	Fujairah Branch	Normal Branch	00331	Fujairah	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Hamed Bin Abdulla Street, Near ADNOC P.O.Box: 770 Fujairah
9.	Ruwais Branch	Normal Branch	00154	Abu Dhabi, Al Dhafra Region	8:00 am - 3:00 pm	8:00 am - 12:00 pm	8:00 am - 3:00 pm	8:00 am - 12:00 pm	Ruwais Housing Complex Sh. Zayed Road, Near Etilalat Office P.O.Box: 11851 Ruwais
10	Al Zahiya City Centre Branch	Mall Branch	00302	Sharjah	10:00 am- 9:00 pm	3:00 pm- 9:00 pm	10:00 am- 3:00 pm	No IPO Subscription on Friday	Sheikh Mohammed Bin Zayed Street, Al Zahia City Centre, Ground level, near Entrance A, P.O.Box: 23657
11	Reem Mall Branch	Mall Branch	00166	Abu Dhabi	10:00 am- 9:00 pm	3:00 pm- 9:00 pm	10:00 am- 3:00 pm	No IPO Subscription on Friday	Ground level, Al Reem Island, Abu Dhabi. P.O.Box: 939 Abu Dhabi

Mbank – Participating Branches

No	Branch name	Branch Location- Area	Customer Timing	IPO Subscription Timings	Branch Address
1.	Al Maryah Community Bank, Innovation Hub	Abu Dhabi	8:00 am to 4:00 pm (Monday - Thursday)	8:00 am to 4:00 pm (Monday -Thursday) and 24x7 through Mbank app	Al Maryah Community Bank, Innovation Hub, 454 Shakhbout Bin Sultan Street, Abu Dhabi, UAE
			8:00 am to 12:00 pm (Friday)	8:00 am to 12:00 pm (Friday) and 24x7 through Mbank app	
			8:00 am to 4:00 pm (Saturday)	8:00 am to 4:00 pm (Saturday) and 24x7 through Mbank app	
2.	Al Maryah Community Bank, Mall of the Emirates	Dubai	10:00 am to 10:00 pm (Monday - Thursday)	10:00 am to 10:00 pm (Monday -Thursday) and 24x7 through Mbank app	Al Maryah Community Bank, Level 1, Ski Dubai Entrance, Mall of the Emirates, Dubai, UAE
			10:00 am to 10:00 pm (Friday)	10:00 am to 10:00 pm (Friday) and 24x7 through Mbank app	
			10:00 am to 10:00 pm (Saturday)	10:00 am to 10:00 pm (Saturday) and 24x7 through Mbank app	
3.	Al Maryah Community Bank, Capital Mall	Abu Dhabi	10:00 am to 10:00 pm (Monday - Thursday)	10:00 am to 10:00 pm (Monday -Thursday) and 24x7 through Mbank app	Al Maryah Community Bank, Mohammed Bin Zayed City, Mussaffah - Abu Dhabi, UAE