

REFINANCE + EQUITY · YOUR MORTGAGE OPPORTUNITY

You could release AED 300,000, for about AED 7,947 a month in total.

You would still own 40.4% of your home outright. Tell us what the money is for: it changes which lender and structure suit you best. This borrowing is secured on your home.

✓ YOUR INCOME SUPPORTS THIS FACILITY

<div>CASH RELEASED (GROSS)</div> <div>AED 300,000</div> <div>before any fees the lender deducts</div>	<div>NEW MONTHLY PAYMENT</div> <div>AED 7,947</div> <div>was AED 9,566</div>	<div>EQUITY YOU KEEP</div> <div>AED 1,010,000</div> <div>40.4% of your home</div>	
<div>15</div> <div>banks assessed for you</div>	<div>0</div> <div>banks confirmed eligible on your profile</div>	<div>0</div> <div>confirmed eligible mortgage products</div>	<div>13</div> <div>banks awaiting information or lender confirmation</div>

INDICATIVE BEST MATCH, SUBJECT TO VERIFICATION

DI

Dubai Islamic Bank

Dubai Islamic Bank, Buyout Equity (Islamic)

4.10%

Rate needs a salary transfer · not yet confirmed · eligibility to be confirmed

—

Lowest modelled cost over 5 years among the lenders CredMe can compare: AED 324,158 in interest and fees. Indicative until your eligibility is confirmed. The rate applies only with a salary transfer.

—

This choice is provisional until you tell us how long you want the payment fixed and how long you expect to keep the mortgage.

INDICATIVE OPTIONS AT A GLANCE, SUBJECT TO VERIFICATION

<div>DI</div> <div>Dubai Islamic Bank</div> <div>Best overall value (indicative, needs salary transfer) · Lowest cost (indicative, needs salary transfer)</div> <div>Salary-transfer rate</div> <div>4.10%</div>	<div>SI</div> <div>Sharjah Islamic Bank</div> <div>Worth considering</div> <div>Salary-transfer rate</div> <div>3.75%</div>	<div>CD</div> <div>Commercial Bank of Dubai</div> <div>Worth considering</div> <div>Salary-transfer rate</div> <div>3.99%</div>
--	---	---

YOUR BANK OPTIONS

Your three strongest bank options.

Compared on one basis: interest and fees over 5 years, using each bank’s verified terms. Any years after a fixed period are priced at the bank’s follow-on rate on today’s published EIBOR, which will have moved by then.

BEST OVERALL VALUE (INDICATIVE, NEEDS SALARY TRANSFER) · LOWEST COST (INDICATIVE, NEEDS SALARY TRANSFER)

DI

Dubai Islamic Bank

Dubai Islamic Bank, Buyout Equity (Islamic)

4.10%

fixed 3 years

Rate needs a salary transfer · not yet confirmed

MONTHLY PAYMENT	INTEREST AND FEES, 5 YEARS	BANK FEES
AED 7,947	AED 324,158	AED 6,430

Lowest modelled cost over 5 years among the lenders CredMe can compare: AED 324,158 in interest and fees. Indicative until your eligibility is confirmed. The rate applies only with a salary transfer.

Eligibility to be confirmed: it depends on a detail you have not given.

WORTH CONSIDERING

SI

Sharjah Islamic Bank

Sharjah Islamic Bank, Buyout Equity (Islamic)

3.75%

fixed 1 year

Rate needs a salary transfer · not yet confirmed

MONTHLY PAYMENT	INTEREST AND FEES, 5 YEARS	BANK FEES
AED 7,661	AED 393,036	AED 4,185

Lowest starting rate on offer (3.75%, 1-year fixed). Indicative until your eligibility is confirmed. The rate applies only with a salary transfer.

Eligibility to be confirmed: it depends on a detail you have not given.

WORTH CONSIDERING

CD

Commercial Bank of Dubai

Commercial Bank of Dubai, Buyout Equity (Islamic)

3.99%

fixed 3 years

Rate needs a salary transfer · not yet confirmed

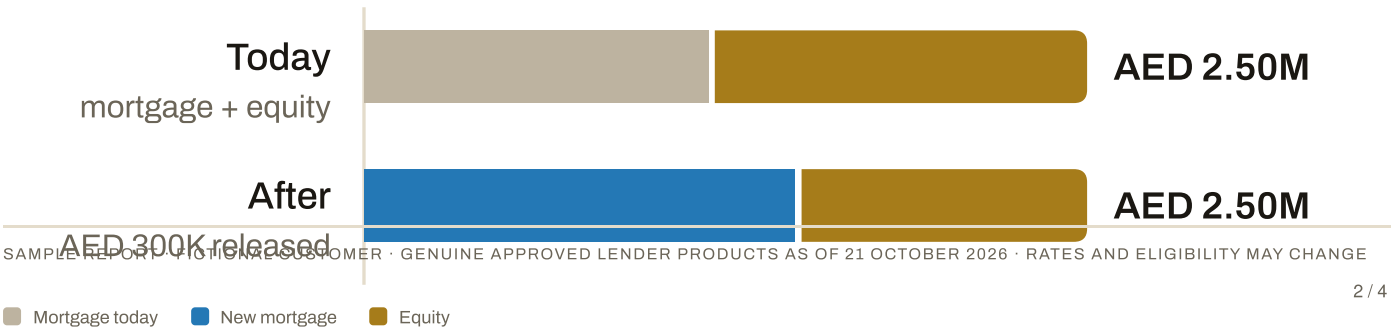
MONTHLY PAYMENT	INTEREST AND FEES, 5 YEARS	BANK FEES
AED 7,857	AED 337,928	AED 6,300

Next-best modelled cost: about AED 13,770 more than the first choice over 5 years. Indicative until your eligibility is confirmed. The rate applies only with a salary transfer.

Eligibility to be confirmed: it depends on a detail you have not given.

Rates marked “needs salary transfer” apply only if your salary is paid in, which is not yet agreed.

WHERE YOUR PROPERTY’S VALUE SITS



YOUR COSTS

What it costs, and when you pay.

A · What you need to arrange		
Mortgage registration	GOVERNMENT	AED 3,725
At completion, when the mortgage is registered		
Trustee office fee	GOVERNMENT	AED 4,200
At completion, paid at the trustee office		
Title deed issuance	GOVERNMENT	AED 250
At completion		
Property valuation	BANK	AED 2,500
Before your offer is finalised, when the bank orders the valuation		
Knowledge and innovation fees	GOVERNMENT	AED 20
At completion		
Liability letter (outgoing bank)	CURRENT-BANK SETTLEMENT	AED 53 – 89
When you request the letter from your current bank, before completion		
Estimate until the lender confirms		
Bank processing fee	BANK	AED 3,930
Before the bank releases the loan, after the offer letter		
Total you arrange		AED 14,678 – 14,714

B · Handled through your mortgage buyout		
Settled with your current lender as part of the buyout, so not paid from your pocket, but still part of the cost		
Early settlement (outgoing bank)	CURRENT-BANK SETTLEMENT	AED 10,000
Handled through your mortgage buyout		
Total handled through the buyout		AED 10,000

How your new mortgage adds up		
Gross figures first, then what reaches you		
New facility (gross)		AED 1,490,000
Settles your current mortgage		– AED 1,190,000
Cash released to you (gross)		AED 300,000
Cash that reaches you after fees		Lender to confirm
No verified rule says whether fees come out of the release, so we do not guess		
Equity you keep in your home		AED 1,010,000 (40.4%)
New monthly payment		AED 7,947

C · TOTAL TRANSACTION COSTS

AED 24,678 – 24,714

Fees only. Your new mortgage balance is the loan itself, not a fee. This total includes the early settlement charge, which is handled through your buyout and is not part of the cash you arrange.	
Cash you arrange	AED 14,678 – 14,714
Early settlement, through your buyout	AED 10,000

YOUR INSIGHTS AND NEXT STEPS

What stands out for you.

What the cash really costs

The AED 300,000 you release adds about AED 1,600 a month, while the better rate on your existing balance takes about AED 3,219 a month off. Together your payment rises by about AED 1,619 a month.

Your current rate is about to change

When your fixed period ends in August 2027, your current mortgage could reset to about 6.48%, taking its payment from AED 9,566 to about AED 10,313 a month. This uses CredMe's published EIBOR (manually maintained, not a Central Bank fixing), which will have moved by then. Your advisor can weigh moving now, for the cash, against waiting for the reset.

What is the money for?

A purchase deposit, a renovation and other spending suit different lenders and structures. We do not call a release worthwhile until we know what it is for and that the payment stays comfortable.

A better rate on what you owe

Moving your existing balance to a lower rate saves about AED 3,219 a month on its own, which absorbs part of the cost of the extra cash.

Less cash than it looks

AED 10,000 of the cost is handled through your mortgage buyout, so you do not pay it out of pocket. It is still part of the total cost.

Before you decide

This borrowing is secured on your home. If payments are missed, the home is at risk. Borrow only what you need.

WHAT TO DO NEXT

1

Choose how much to release

This report prices AED 300,000. Your advisor can test other amounts so you borrow only what you need.

2

Let your CredMe advisor confirm Dubai Islamic Bank

They check the rate and how the lender treats its fees before anything is submitted.

3

Plan for the arranging costs

About AED 14,678 to AED 14,714 is paid by you around completion.

Speak to your CredMe advisor to turn this report into an application.

CALL OR WHATSAPP

+971 58 825 0033

EMAIL

admin@credmeuae.com

ONLINE

credmeuae.com

Good to know.

— Each lender makes the final decision after seeing your documents, and its decision may differ from this estimate.

We assessed 15 banks against your profile using CredMe's approved lender policies: residency and nationality, income and employment, affordability, rates, fees and the structure of each mortgage. Only banks that match the information you gave can be recommended. A bank that sets a minimum on something you have not yet confirmed is marked as such, and is counted separately until you confirm it. Rates and terms come from CredMe's approved lender catalogue published on 21 October 2026. Lender fees are as stated in each lender's product data, not confirmed with the lender. This report is an estimate built from the information you gave CredMe. It is not an offer, an approval or a guarantee.