

HOW TO SUBSCRIBE TO AN IPO

FAQs

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Subscription Stage: Two Ways to Subscribe

1. How do I subscribe to an IPO/ Rights Issue?

Investors have multiple ways to subscribe to the IPO/Rights Issue:

1. **Subscribing through the receiving banks with your DFM Investor Number (NIN):**

- You need your active DFM Investor Number (NIN) to subscribe at the bank. (No proof of Investor Number is required to show the Bank).
- If you do not have your DFM Investor Number (NIN) with you, please call Customer Services Affairs from your registered mobile number with the DFM to retrieve your DFM Investor Number (NIN) on +971 4 305 5555 (weekdays 8am – 4pm).

Note: You can also subscribe through the UAE Central Bank Fund Transfer (FTS) available for investors maintaining an account with a UAE bank. Subscription applications received through the FTS must be before 12pm, the day before the last day of subscription.

View the receiving bank subscription channels and details in the Company Prospectus.

2. **Subscribe online through the DFM eIPO Subscription Platform using your iVESTOR Card or Bank Transfer:**

Go to www.dfm.ae and click on the quick link or the DFM Smart Services App (eIPO icon) to subscribe from the subscription period opening date until the end of the subscription period.

To subscribe online, you will need to have the following:

- An active DFM Investor Number (NIN).
- A DFM iVESTOR Card, which is activated and has sufficient funds or use your Bank Account funds to subscribe online through the UAE Central Bank payment gateway at www.dfm.ae or DFM Smart Services App.
- A DFM eServices Username & Password.

Note: If your DFM Investor Number (NIN) is not active, you are required to update your Investor Number in order to subscribe. Kindly follow the steps highlighted in point 4.

Note: Subscription applications received through the DFM eIPO Subscription Platform must be before 4pm the day before the last day of subscription.

Subscribing at Participating Banks

Important Notes:

- You will need your active DFM Investor Number (NIN) to subscribe at the Bank. (No proof of Investor Number required to show the Bank).
- Individuals / Sole Proprietorships / Institutions / Companies can all subscribe through the participating banks listed within the Company Prospectus.

2. What are the requirements to subscribe in person at the Bank?

Please view the requirements within the Company Prospectus on their website.

Note: You will need your active DFM Investor Number (NIN). (No proof of Investor Number required to show the Bank).

3. What is a DFM Investor Number (NIN)?

The DFM Investor Number (NIN) is a dedicated number given to a person registered with the DFM to trade on DFM and Nasdaq Dubai listed securities.

4. How do I apply for a DFM Investor Number (NIN)?

The process to apply for a NIN is:

- Through eServices at www.dfm.ae or DFM Smart Services app: Access as a Real Time User, fill & submit the DFM Investor Number Request form online.
- (Authentication of signature on the form is required through Trading Member at DFM or an accredited Bank in the UAE or Notary Public and UAE embassy in foreign countries, or by the UAE Ministry of Foreign Affairs)
- Dubai CSD employees at Investor Affairs Desk, World Trade Centre, DFM (weekdays from 8am to 4pm).
- Licensed Trading Member at Dubai Financial Market.

Important Documents needed: Copy of your valid passport, your Emirates ID Card, Family Book for UAE Nationals, and valid residency visa for UAE residents.

5. When will I receive my DFM Investor Number (NIN)?

Issuing and receiving the Investor Number will be processed during the same day.

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

No, it is free of charge.

7. I have lost / forgotten my DFM Investor Number (NIN), what do I do?

- Call the Customer Services Affairs on +971 4 305 5555 from the mobile number you have already registered with the DFM (weekdays 8:30am – 4pm) to receive the DFM Investor Number (NIN) immediately over the phone.
- Alternatively, investors can visit the Dubai CSD Investor Affairs Desk, DFM Trading Floor, World Trade Centre, Dubai (weekdays 8:30am – 3pm).
- To inquire about your DFM Investor Number (NIN), you can now call Customer Services Affairs on +9714 305 5555 from your registered mobile number at DFM and choose option/number 2, you will then need to dial the last 4 digits of your Emirates ID Card number to receive an SMS of your DFM Investor Number (NIN).

8. Can I apply through my Trading Member for a DFM Investor Number (NIN)?

Yes, you can. All DFM investor services can be accessed through a licensed Trading Member at DFM.

9. Can I open a DFM Investor Number (NIN) on behalf of someone else?

Yes, you can through an official Power of Attorney (POA). If the POA is issued outside of the UAE, it must be certified by the UAE embassy of that country or the UAE Ministry of Foreign Affairs.

10. Can a minor (below the age of 21) apply for a DFM Investor Number (NIN)?

Yes, through the Guardian or Legal Representative.

11. If I have a DFM Investor Number (NIN) with the DFM, is it required to open an account with the Trading Member for the subscription?

No, it is not required, your shares will be registered under your DFM Investor Number (NIN).

Important Note: However, to immediately trade with your allocated shares, you would need a dedicated Trading Member. You can find the list of licensed DFM-Trading Members at www.dfm.ae.

To subscribe via banks (for individuals or proxy), please read the company's prospectus on the DFM website www.dfm.ae

Subscribing at DFM

12. How do I subscribe online at DFM?

Go to www.dfm.ae and click on the banner link live from the subscription period opening date taking you to the DFM eIPO Online Subscription webpage:

To subscribe online, you will need to have the following:

- An active DFM Investor Number (NIN)
- DFM iVESTOR Card which is activated and has sufficient funds or use your Bank Account funds to subscribe online through the UAE Central Bank payment gateway at www.dfm.ae or DFM Smart Services app.
- A DFM eServices Username & Password to Login.

Note: Subscription applications received through the DFM eIPO Subscription Platform must be before 3pm, the day before the last day of subscription.

Note: To subscribe via banks (for individuals or proxy): Please read the company's prospectus on the DFM website www.dfm.ae

13. Which banks are available for Bank Transfer through the UAE Central Bank payment gateway at www.dfm.ae or DFM Smart Services App?

Abu Dhabi Commercial Bank (ADCB), Arab Bank, Citi Bank, HSBC, Commercial Bank of Dubai, Commercial Bank International (CBI), Dubai Islamic Bank (DIB), Emirates NBD, First Abu Dhabi Bank (FAB) and Standard Chartered Bank.

14. Are there any fees charged when using the Central Bank of the UAE payment gateway?

AED2.00 per transfer.

15. What is the DFM iVESTOR Card?

The DFM iVESTOR Card is a pre-paid card allowing you to receive cash dividends electronically and enables you to subscribe to IPO/ Rights Issues using the online DFM eIPO subscription platform with the card.

You do not need the DFM iVESTOR Card if subscribing in person at the bank, only your active DFM Investor Number (NIN) is required.

16. How do I apply for the DFM iVESTOR Card?

It is too late to apply and receive your card in time to subscribe to an IPO coming up within the next 10 days, as it takes up to 10 working days to apply via www.dfm.ae or DFM Smart Services App and receive the iVESTOR Card.

Important Note: If you do not hold an iVESTOR Card, you will not be able to subscribe online. You can subscribe at participating banks.

17. What are the iVESTOR Card fees?

Free..

18. If I have lost my iVESTOR Card, what do I do?

Request for a replacement through DFM eServices at www.dfm.ae or DFM Smart Services app, or via your Broker, or Dubai CSD Customer Service desk.

Important Note: It is too late to replace your iVESTOR Card in order to subscribe to an IPO coming up within the next 10 days, as it can take up to 10 working days to receive the iVESTOR Card. Please subscribe in person at participating banks for the company IPO.

19. How much do I pay for iVESTOR Card replacement fees?

Free.

20. If I already have an iVESTOR Card, how do I register to eServices?

Register as a "New User" in DFM eServices via www.dfm.ae or DFM Smart Services App.

21. How do I top-up my iVESTOR Card?

You can top-up your iVESTOR Card through the following ways:

1.
 1. Through Emirates NBD Cash deposit machines (up to a value of AED40,000) and at Emirates NBD branches in the UAE, or transfer from Emirates NBD account to iVESTOR Card through Online Banking Services.
 2. Through DFM Smart Services App within 'iVESTOR Card' (takes up to two working days for the funds to be available on the iVESTOR Card)

Note: Cash deposit service in Emirates NBD branches outside of the UAE is currently not available. Ensure to top-up in good time bearing in mind the subscription period dates of the company IPO.

22. How do I activate my iVESTOR Card?

You can activate your iVESTOR card via DFM Smart Services App, or call the DFM iVESTOR Card Services on +971 4 305 5555 (option 3) - 24 hours.

23. Where can I deposit cash / top up the iVESTOR Card?

Through Emirates NBD Cash deposit machines (up to AED40,000) and at Emirates NBD branches in the UAE or transfer from Emirates NBD account to iVESTOR Card through Online Banking Services. Also through DFM Smart Services App within 'iVESTOR Card' (note this will take up to two working days for the funds to be available on the iVESTOR Card)

24. What if I have lost my eServices Username & Password?

For Username: please call Customer Services Affairs on +971 4 305 5555 (weekdays 8:30am – 4pm)

For Password: visit www.dfm.ae and within the eServices Login box, select "Forgot Password".

25. When will I get the confirmation of my subscription payment using my iVESTOR Card?

Payment confirmation will be sent by email on the same day.

26. What if I did not receive an email confirmation for the iVESTOR Card subscription payment?

Call the Customer Services Affairs on +971 4 305 5555 (weekdays 8:30am to 4pm) or email customerservice@dfm.ae.

27. During the last day of subscription, until what time can iVESTOR Card holders subscribe through eServices online?

Until 3pm.

28. How do I add credit to the iVESTOR Card outside the United Arab Emirates?

Transfer from Emirates NBD account to your iVESTOR Card through Online Banking Services

29. In the case of topping up the iVESTOR Card, when will the amount be available?

iVESTOR Card top-ups through online Emirates NBD banking are reflected instantly. Note top-ups through the DFM Smart Services App can take up to two working days for the funds to be available on the iVESTOR Card).

30. Which branches provide the iVESTOR Card top-up service?

All Emirates NBD branches support DFM's iVESTOR Card top-up service over the counter.

31. Can we use any other banks CDM apart from Emirates NBD to top-up my iVESTOR Card?

No.

32. Can we use the iVESTOR Card to withdraw money from any ATM?

Yes, you can use any ATM worldwide carrying VISA logo.

33. What is the maximum limit for the subscription amount via iVESTOR Card?

AED250,000 per day

34. What is the maximum limit for the subscription amount via UAE Central Bank Payment Gateway?

As per the respective bank limit policy in this regard.

Post – Allocation/Subscription Stage

35. If I subscribed through the DFM website, when will I receive my allotment notification and how?

Upon the allotment announcement, an SMS and email confirmation will be sent via the bank if subscribed in person at the branch, or an email confirmation from the DFM if subscribed online via the DFM eIPO subscription platform.

36. If I did the subscription through my iVESTOR Card, how will I get the subscription refunded amount?

It will be refunded to your iVESTOR Card.

Any enquiries related DFM investor services, please contact Customer Service Affairs, T: +971 4 305 5555 or email: customerservice@dfm.ae, or visit Dubai CSD Investor Affairs desk, Trading Floor, World Trade Centre, Dubai.

Contact Us:

DFM Customer services
T: +971 4 305 5555
E: customerservices@dfm.ae

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