



ADCB INTRODUCES MORTGAGE SOLUTIONS FOR OFF-PLAN PROPERTIES

from leading developers in the UAE, contributing to the continuous growth of the real estate sector

Abu Dhabi, April 30, 2026: Abu Dhabi Commercial Bank (ADCB) has launched an off plan mortgage solution designed to enhance access to home financing and support a seamless property purchase journey for UAE homebuyers. The initiative reinforces ADCB's continued commitment to supporting the growth of the UAE real estate sector.

ADCB's off plan mortgage solution enables eligible customers to secure financing certainty at an early stage of their home buying journey, with pre approval for up to 50% of the property value when purchasing off plan from leading UAE developers. By offering customers the opportunity to confirm eligibility at the outset, the solution helps buyers plan with confidence for their future dream home.

Pre-approvals remain valid for up to 12 months and can be renewed annually, remaining in place through to property handover. At handover, customers can seamlessly transition to a full ADCB mortgage facility at prevailing competitive rates, ensuring continuity and simplicity from purchase to ownership.



Key Benefits of ADCB's Off Plan Mortgage Solution

- ▶ Mortgage or home finance pre approval for off plan properties
- ▶ Pre approval validity of 12 months, with annual renewal through to handover
- ▶ Financing of up to 50% of the property value for eligible customers
- ▶ Seamless transition from preapproval to final approval and financing, once 50% of the property value is paid or at handover.
- ▶ Zero processing fees*
- ▶ Zero valuation fees*
- ▶ Interest / profit rates starting from 3.49%* per annum, fixed for three years

*Offer valid for three months. Terms and conditions apply.

Available for off plan properties by leading UAE developers

Simple Application Process

Customers can apply for ADCB mortgage solutions through a straightforward process:

- ▶ Conventional Mortgage Loan: SMS 'HF' to 2626
- ▶ Islamic Home Finance: SMS 'IHF' to 2626

This is one of several initiatives that reflect ADCB's broader focus on designing intuitive experiences that simplify decision making and delivers long term value to our customers.

