



DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

Product Fact Sheet

DIB Personal Mortgage

DIB Mortgage financing offers the right solution for your home or commercial property ownership. Our product helps you to bridge the financing gap when purchasing a completed unit either for dwelling or commercial purpose.

Target market

Individual Kenyan citizens, resident in Kenya or in diaspora, who are employed by good companies and multi-incomed individuals with salary as the main source of income.

Features and benefits

- Quick and efficient application process
- Competitive facility pricing
- Financing available in Kenya shillings and US Dollars
- Attractive repayment terms
- Superior customer service and dedicated relationship to guide you
- Mortgage is available to individuals, SMEs and corporates

Requirements and qualification criteria

- Completed DIB Mortgage Application form
- Sale Agreement
- Latest 3 months pay slips (if salaried)
- Certified/Original Bank Statements for last 6 months
- Copy of Identity card and PIN Certificate
- A copy of the Title of the property and certificate of official search of the Title (If Leasehold, minimum unexpired lease of 45 years)
- Share certificate (applicable to units sharing a head title)
- Evidence of up to date and fully settlement of land rates and rents to the Central and County governments respectively and attach receipts.

Fees and charges

- Processing fees
 - For facilities between 1,000,000 and 20,000,000 - 2%
 - For facilities above 20,000,000 - 1%
- Bank profit rate as detailed on offer letter - As per the Profit Rate Capping Law

Disclaimer and Declaration.

This product Fact Sheet should be read in conjunction with Facility offer letter and DIB Bank's Tariff Guide which is available on our website and branches. The Bank may vary the Product Facts from time to time. Customers will be notified through writing or Publication. Such variations will be binding to the customer. For more clarifications, kindly contact your Relationship Manager, our Contact Centre at +254 709 91300/+254 20 5131300, our email at contactus@dibkenya.co.ke or alternatively you can visit your nearest branch.

I have read and understood the Product Facts as outlined above.

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____