

## **Frequently Asked Question - FAQs**

### **Q. What is this campaign about?**

This campaign honors the UAE's frontline heroes by offering exclusive financial benefits as a tribute to their dedicated service. Eligible individuals can enjoy waiver or discounted due diligence and documentation fee on banking products, instalment deferrals, and zero-fee instalments on covered card transactions. Additionally, the program provides reduced profit rates on financing, discounted fees on investment products and inclusion to the Bank's other campaigns and prize draws.

### **Q. Who is eligible under this Package for Frontline Heroes in the UAE (Frontline Hero Package)?**

A. The Frontline Hero Package is available exclusively to frontline heroes employed in critical government and essential services organizations across the UAE, including but not limited to:

- Ministry of Defence (MOD)
- Ministry of Interior (MOI)
- Police forces across all Emirates
- Civil Defense
- Ambulance Services
- Coastguard
- The National Emergency Crisis and Disasters Management Authority (NCEMA)
- UAE National Guard Command

Benefit is subject to eligibility criteria, Bank's applicable terms and conditions, Customer's credit assessment and internal policy guidelines.

### **Q. What is the campaign validity date?**

A. The campaign is valid till 30<sup>th</sup> June 2026.

## **UAE Frontline Heroes FAQ for Covered Cards**

### **Q. Who is eligible for the Annual Fee Reversal offer?**

A. This offer is specifically for existing DIB customers who are active employees of the critical government and essential services organizations across the UAE, such as the Ministry of Defence (MoD), the Ministry of Interior (MOI), etc, as recognized by the DIB system.

### **Q. Which credit cards are included in this offer?**

A. The annual fee waiver applies to the following specific DIB card types:

- Emirates Skywards Cards: Infinite, Signature, and Platinum.
- SHAMS Cards: Infinite, Signature, and Platinum.
- Consumer Cashback Cards: Platinum and Rewards.

**Q. How does the reversal process work?**

A. The fee will be charged initially and then reversed within 45 days from the date the charge appears, based on the employer details mentioned in the DIB system.

**Q. What happens if I close or block my card?**

A. To receive the reversal, your card must remain in good standing. You will not be eligible for the offer if the card is:

- Closed or terminated.
- Blocked.
- Delinquent (overdue payments) during the offer period or prior to the reversal being fulfilled.

**Q. What is the First Year Annual Fee Free Offer?**

A. This offer allows eligible customers to enjoy a waiver of the annual membership fee for the first year on selected DIB Skywards Credit Cards.

**Q. Which cards are included in this offer?**

A. The offer applies to below DIB Skywards Covered Card variants.

- Emirates Skywards DIB Infinite Covered Card
- Emirates Skywards DIB Signature Covered Card
- Emirates Skywards DIB Platinum Covered Card

**Q. Do I need to pay anything in the first year?**

A. No annual fee will be charged for the first year if you are an employee of MOD and other critical ministries.

**Q. Will I be charged an annual fee after the first year?**

A. Yes. From the second year onwards, the standard annual fee applicable to your card variant will be charged

**Q. Do I need to spend a minimum amount to qualify for the 1<sup>st</sup> year fee waiver?**

A. No. There is no minimum spend required to avail of the first-year annual fee waiver.

**Q. Can existing DIB Skywards Credit Card holders benefit from this offer?**

A. No. This offer is not applicable to existing holders of DIB Skywards Credit Cards.

**Q. Will I get any welcome bonus along with this offer?**

A. No

## UAE Frontline Heroes FAQ for Personal Finance

### 1. What is the Exclusive Banking Package for Frontline Heroes in the UAE (Frontline Hero Package)?

The Exclusive Banking Package for Frontline Heroes in the UAE (the Frontline Hero Package) is a dedicated initiative introduced by Dubai Islamic Bank to recognize and support frontline heroes serving in critical government and essential services organizations across the UAE.

The offer includes:

- **Customers with Personal Finance:**

The eligible frontline heroes are offered up to three (3) months instalment deferment on their Personal Finance (PF) facilities. The deferment is provided free of charge, with no deferment fees and no additional profit applied on the deferred instalments.

Up to 3 months of postponement

“0” Deferment Fee and no additional profit to be charged.

- **Customers applying for Personal Finance:**

Our frontline heroes who are transferring or willing to transfer their salary to DIB are eligible for preferential profit rate and fee benefits, subject to applicable terms and conditions

Subject to the Bank’s eligibility criteria and applicable terms and conditions. These benefits include:

Special profit rates of 4.49%\* p.a.

“0” Due diligence & documentation fees \*

*\*Customer must transfer salary to DIB or settle a debt settlement taken from another bank.*

*Other offer details remain as per prevailing terms and conditions.*

### 2. What is the validity of this offer?

This package is available for a limited period until 30 June 2026, subject to customer eligibility and the Bank’s applicable terms and conditions.

The Bank reserves the right to amend or discontinue the program any time at its own discretion.

### A. For customers with existing Personal Finance facility (Instalment Deferment)

#### a) Is there any fee charged to avail deferment under Frontline Hero Package?

No. The deferment is offered free of charge.

#### b) Will any additional profit be charged on the deferred instalments?

No additional profit will be charged on the deferred instalments.

#### c) Is any action required from the customer to avail deferment?

No action is required to avail the instalment deferment benefit under the Frontline Hero Package. Eligible customers will be identified by the Bank and notified through official communication, and the deferment will be applied automatically unless the customer chooses to opt out.

**d) What if a customer does not wish to avail the deferment?**

Customers who do not wish to avail deferment must opt out using the option communicated in the SMS within the specified timeframe.

**e) Will availing this deferment affect my credit history or AECB record?**

No. Availing the deferment under this Bank initiated and government-backed initiative will not impact the customer's credit history with the Bank or with AECB.

**f) Which products are covered under this deferment?**

The deferment applies to eligible Personal Finance products given against salary (transfer to DIB or other banks) subject to the terms of the program.

**g) How will the deferred instalment be treated?**

The deferred instalment will be postponed and added to the remaining tenor of the facility, resulting in an extension of the financing period.

**h) What happens if a customer accidentally opts out or replies incorrectly to the SMS?**

If a customer accidentally opts out or responds incorrectly, they may apply for deferment through a DIB branch, subject to eligibility.

**i) What if a customer did not receive the SMS?**

A customer may not receive the SMS if:

- Their contact details are not updated with the Bank, or
- They do not meet the eligibility criteria under the program

Eligible customers whose records are updated will still be considered based on the Bank's system's records.

**j) Can the deferment be reversed after it has been applied?**

Yes. If a customer does not wish to continue with the deferment after it has been applied, the Bank can reverse the postponement, and the instalment will be deducted accordingly.

**k) Who will not be eligible for instalment deferment?**

- Customers whose financing accounts are irregular, delinquent, or non-performing at the time of assessment.
- Customers who have availed Personal Finance facilities on or after 1st March 2026.
- Customers whose Personal Finance facilities are within the first payment moratorium period (Payment Holiday) till June 30, 2026, or there is no payment made on new facility

- Customers who have already availed the maximum permissible number of standard or retention deferments under DIB's prevailing policies.
- Customers who have availed financing against cash collateral or Term Deposits.

**B. For customers who are applying for Personal Finance facility (Preferential Pricing)**

**a) Are there any benefits available for frontline heroes who are applying for a Personal Finance facility under the Exclusive Banking Package for Frontline Heroes in the UAE (Frontline Hero Package)?**

As highlighted earlier, all front-line heroes who apply for Personal finance during the offer period are eligible. However, all applications are subject to standard credit assessment, product eligibility, and the Bank's applicable terms and conditions.

**b) What preferential benefits are offered to new-to-bank frontline heroes under the Frontline Hero Package?**

Eligible new-to-bank frontline heroes can get preferential benefits which may include:

- Special profit rates of 4.49% p.a.
- "0" due diligence & documentation fees

Other terms of the facility such as the duration, DBR and multiples will be regulated as per the UAE Central Bank policy and guidelines.

All benefits are subject to eligibility criteria and the Bank's applicable terms and conditions.

**c) Is salary transfer to Dubai Islamic Bank mandatory to avail the preferential benefits under the Frontline Hero Package?**

Yes. Salary transfer to Dubai Islamic Bank is required to avail preferential pricing and "0" due diligence & documentation fees benefits under the Frontline Hero Package. The eligibility criteria and applicable requirements will be assessed by the Bank at the time of application, in line with the Bank's policies and terms and conditions.

**d) Does availing preferential benefits under the Frontline Hero Package guarantee approval of a Personal Finance facility?**

No.

Applying for preferential benefits under the Frontline Hero Package does not guarantee approval of a financing facility. All applications remain subject to the Bank's standard credit assessment, product eligibility criteria, and applicable terms and conditions.

**e) Until when can new-to-bank frontline heroes apply for benefits under the Frontline Hero Package?**

The Frontline Hero Package is available for a limited period until 30<sup>th</sup> June 2026, subject to eligibility and the Bank's applicable terms and conditions. The Bank reserves the right to amend or discontinue the package any at its discretion.

**l) Who will not be eligible for preferential pricing?**

- a) Customers whose financing accounts are irregular, delinquent, or non-performing at the time of assessment.
- b) Customers who are not willing to transfer salary to DIB.
- c) Customers who are availing financing against cash collateral or Term Deposits.

**UAE Frontline Heroes FAQ for Auto Finance**

**Q. What is the Exclusive Package offered by DIB for the Frontline Heroes in the UAE?**

A. The Exclusive Banking Package for Frontline Heroes in the UAE (the Frontline Hero Package) is a dedicated initiative introduced by Dubai Islamic Bank to recognize and support frontline heroes serving in critical government and essential services organizations across the UAE.

The offer includes:

- **Instalment Deferment: Customers with existing Auto Finance:**  
The eligible frontline heroes are offered up to three (3) months instalment deferment on their Auto Finance (AF) facilities. The deferment is free of charge, with no Instalment deferment(s) due diligence & documentation fees OR additional profit to customers under this package.
- **Preferential Pricing: For a new Auto Finance Applications**  
New customers from frontline heroes category can apply for the Auto Finance facility with profit rate of 1.75% flat p.a. (Reducing 3.20% p.a.). These customers are also eligible for waiver of due diligence and documentation fee.

Offer is subject to the Bank's eligibility criteria and applicable terms and conditions.

**Q. What is the validity of the offer?**

A. This package is available for a limited period until 30 June 2026, subject to customer eligibility and the Bank's applicable terms and conditions.

The offer is subject to the Bank's discretion and may be changed or withdrawn at any time.

**C. Instalment Deferment: Customers with existing Auto Finance**

**Q. Is there any fee charged to avail installment deferment under Frontline Hero Package?**

A. No. The deferment under this package is offered free of charge.

**Q. Will any additional profit be charged on the deferred instalments?**

A. No additional profit will be charged on the deferred instalment package.

**Q. Is any action required from the customer to avail instalment deferment?**

A. No action is needed to receive the deferment instalment benefit under the Frontline Hero Package. The Bank will notify eligible customers, and the deferment applies automatically **unless customers opt out**.

**Q. What if a customer does not wish to avail the instalment deferment?**

A. Customers who do not want deferment should opt out via the SMS option within the given time.

**Q. Will this instalment deferment affect customer's credit history or AECB record?**

A. No. Availing instalment deferment under **Frontline Hero Package** will not impact on the customer's credit history with the Bank or with AECB.

**Q. Which products are covered under this instalment deferment?**

A. The deferment applies to eligible Auto Finance products (excluding balloon Auto Finance) subject to the terms of the program.

**Q. How will the deferred instalment be treated?**

A. The deferred instalment will be postponed and added to the end of tenor the facility, resulting in an extension of the financing period.

**Q. What happens if a customer accidentally opts out or replies incorrectly to the SMS?**

A. If a customer accidentally opts out or responds incorrectly, they may apply for deferment through any DIB branch and will be subject to eligibility.

**Q. Why may the customer not receive the SMS?**

A. A customer may not receive the SMS if:

- Their contact details are not updated with the Bank, or
- They do not meet the eligibility criteria under the package, they can approach any DIB branch to apply for the instalment deferment.

**Q. Can the instalment deferment be reversed after it has been applied?**

A. Yes. If a customer does not wish to continue with the instalment deferment, the Bank can reverse the postponement based on customer request through DIB branch, and the instalment will be deducted accordingly.

**Q. Who will not be eligible for instalment deferment under this package?**

- Customers who are not working as frontline heroes OR are not part of selected employers are not eligible for preferential pricing.
- Irregular, delinquent, or non-performing Auto Finance contracts.
- Auto Finance facilities availed on OR after 1st March 2026.
- Customer availed Balloon Auto finance facility(s).

- Customers already opt for first payment deferment period (Payment Holiday) and there is No instalment due until June 30, 2026.

## **Preferential Pricing: For new Auto Finance Applications**

### **Q. What is special offer for frontline heroes applying for new Auto Finance facility?**

A. All front-line heroes who apply for Auto finance during the offer period are eligible for a profit rate of 1.75% flat p.a. (Reducing 3.20% p.a.), and waiver of due diligence and documentation fee.

However, all applications are subject to standard credit assessment, product eligibility, and the Bank's applicable terms and conditions.

### **Q. Is salary transfer to Dubai Islamic Bank mandatory to avail the preferential benefits under the Frontline Hero Package?**

A. Eligible customers, whether they have banking or non-banking relationships with DIB, may apply for Auto Finance.

### **Q. Until when is the offer valid?**

A. The Frontline Hero Package is available for a limited period until 30<sup>th</sup> June 2026, subject to eligibility and the Bank's applicable terms and conditions.

### **Q. Who will not be eligible for preferential pricing?**

- a) Customers who are not working as frontline heroes OR are not part of selected employers are not eligible for preferential pricing.
- b) Self-employed or Commercial Segments.
- c) Customers who have already applied for new Auto Finance facility before 15<sup>th</sup> April 2026 (Before launch) is not part of the offer.
- d) All new applications are subject to standard credit assessment, product eligibility, and the Bank's applicable terms and conditions.

## **UAE Frontline Heroes FAQ for Home Finance**

### **1. What is the exclusive Home Finance offer for UAE Frontline Heroes?**

As a tribute to frontline heroes serving in critical government and essential services organizations across the UAE, DIB is offering a specialized Home Finance package featuring **zero documentation fees, zero property evaluation fees**, and highly competitive preferential profit rates compared to standard market offers.

## **2. Who is eligible for this exclusive campaign?**

This offer is dedicated to UAE Frontline Heroes (both Nationals and Residents) who meet DIB's internal credit eligibility criteria.

## **3. Does the "Zero Evaluation Fee" apply to all property types?**

Yes. The waiver applies to the initial property evaluation required for a Customer's Home Finance application, whether the Customer is purchasing a ready-to-move-in villa, an apartment, or seeking a buyout from another bank.

## **4. Are there any Due diligence & documentation fees involved in this special offer?**

Under this exclusive campaign, frontline heroes benefit from significantly reduced or waived due diligence & documentation fees. Please refer to your personalized offer letter for the specific waiver percentage applicable to your finance amount.

## **5. Can I use this offer to transfer my existing Home Finance from another bank?**

Absolutely. Frontline heroes can avail of these exclusive benefits—including the documentation and evaluation fee waivers—when transferring their existing liability to DIB to enjoy lower monthly instalments.

## **6. What is the maximum finance amount and tenure available?**

Eligible heroes can access high finance-to-value (FTV) ratios with flexible payment tenures of up to **25 years**, subject to the standard UAE Central Bank regulations and DIB's credit policy.

## **7. How can I apply for this exclusive frontline offer?**

You can apply by visiting any DIB branch, via the DIB Mobile App, or by contacting our dedicated relationship managers. You will need to provide your Frontline Hero supporting documents along with your standard financial documents. For any further query, please visit:

<https://www.dib.ae/personal/home-finance>

## **UAE Frontline Heroes FAQ for Investment**

### **1. What kind of investment products are available for DIB Customers?**

DIB customers can subscribe to approximately 180 Sukuk and 18 Shariah-compliant Mutual Funds. For more details and Sukuk & mutual funds lists please [click here](#).

### **2. Are there any discounts on fees, charges etc. on investment products?**

Yes. Employees serving in frontline institutions can avail 50% discount on [standard fees](#) applicable for the investment product being subscribed. This discount does not cover Sukuk custody fee and fund management fees & expenses that are charged by respective fund houses.

### **3. What are the charges associated with investing in Sukuks and Mutual Funds?**

Sukuk and Mutual Fund investment related fees and charges can be accessed by [clicking here](#)

### **4. Are there any risks to investing in Sukuks or Mutual Funds?**

Yes. All investments are subject to market risk and the investor is required to conduct his/her own due diligence by reviewing Offering Documents such as prospectus/offering memorandum, termsheet, factsheet etc. associated with the investment and seek professional financial, legal and Shariah advice prior to making investment decision.

## **FAQ on Campaigns for UAE Frontline Heroes**

### **UAE Frontline Heroes FAQ for Half KG Gold**

#### **Q. What is this campaign about?**

A. 50 frontline heroes who are existing DIB customers or who establish a new banking relationship between 1<sup>st</sup> May 2026, and 29<sup>th</sup> June 2026 (both dates inclusive) will stand a chance to win exciting gold prizes of 10 gms each once they fulfill the below conditions:

New salary transfer with the minimum of AED 10,000 during the campaign period; customer has an average balance growth of AED 10,000 or equivalent both in CASA and CIF level, during the campaign period; or customer has conducted a foreign currency transaction, cross border or domestic transactions in a CASA for amount of at least AED 10,000 or equivalent in Foreign currency.

To know more about the campaign, visit the existing campaign: <https://www.dib.ae/win-up-to-10kg-gold?genericity=gold>

#### **Q. What prizes can customers win?**

A. At the end of the campaign, 50 customers will win 10 grams worth of gold each. The actual prize will be given as cash credit to the customer's Mudaraba-based account. Winners will be announced through scheduled draw conducted at the end of the campaign.

#### **Q. Who will be eligible to participate?**

A. All existing and new individual customers in Consumer Banking employed in critical ministries and organizations including the Ministry of Defence, Ministry of Interior, Civil Defense, Police across



Emirates, Coastguard, NCEMA, the UAE National Guard Command, Ambulance Services and other essential organizations are eligible to participate in the program.

**Q. What is the process of enrolling in the Campaign?**

A. There is no opt-in option for this campaign. Any customer who is employed in critical ministries and organizations including the Ministry of Defence, Ministry of Interior, Civil Defense, Police Across Emirates, Coastguard, NCEMA, the UAE National Guard Command, Ambulance Services and other essential organizations will by default be eligible for entry into the draw.

**Q. When will the draw be conducted?**

A. The draw shall be conducted in July 2026. The actual dates on which the Draw shall occur shall be determined by the Bank in consultation with independent personnel (from the Department of Economy & Tourism in Dubai or such other relevant authority).

**UAE Frontline Heroes FAQ for DIB XTRA**

**Q. What is the DIB XTRA offer for UAE Frontline Heroes?**

Bank is offering 20% extra bonus to eligible UAE frontline heroes during the campaign period, i.e. till 30<sup>th</sup> June 2026. To know for DIB XTRA visit

<https://www.dib.ae/DIB-XTRA-Salary-Transfer-Account?genericity=xtra>

**Q. How can I be eligible for the joining bonus on Finance and/or Covered Card products?**

A. To be eligible for the campaign joining bonus on Finance and/or Covered Card products you will need to transfer your new salary to DIB, as well as avail one or more Finance and/or Covered Card products while meeting the minimum eligibility value amount and/or minimum spending criteria.

**Q. I am an existing DIB customer with a Personal Finance but do not have my salary transferred to DIB. Will I be eligible for the campaign if I start my salary transfer to DIB?**

A. Yes. As long as you have not had a salary transfer to DIB in the last 6 months. If your salary is AED 5,000 and above, you will be eligible for the joining bonus only for the Salary Transfer after a minimum of 2 salary transfers within 90 days with the first salary transferred during the campaign period.

**Q. What account do I need to open in order to be eligible for the campaign?**

A. An Al Islami 2-in-1 or an Al Islami Savings account only.