

Dear Customer,

Further to your phone conversation with our bank representative, here are the guidelines on how to apply to defer your payment for your loan/finance/credit card. With no deferral fees. Interest will continue to be charged at the applicable rate.

Please send the deferral request from the **email registered with First Abu Dhabi Bank** to [here2help@bankfab.com](mailto:here2help@bankfab.com)

- Please give the reason for your application
- Ensure you attach the required supporting document (see below for list of required documents)
- You need to contact us at least seven working days before your next repayment is due and your loan / credit card should be active (you are making monthly repayments currently) with no missed or delayed payments in the last six months
- Email subject line should be in the following format:
  - Deferral Request – Product name - Registered Mobile Number with FAB
  - **Example:** *Deferral Request – Personal Loan and Credit Card – 05xxxxxxx*

Deferrals are available for those who have been impacted as follows (and can provide required documents listed below):

Positive test for COVID-19

- You will need to provide a medical certificate, SEHA notification or government recognised health facility notification)

Reduced income or salary including:

- Salaried individuals with a reduction in salary by 20% or more
  - You will need to provide at least two latest payslips showing a reduced salary
- Salaried individuals put on unpaid leave
  - You will need to provide a letter/ email from your employer stating you are on unpaid leave
- Self-employed individuals with reduced cash flow and / or income by 20% or more
  - you will need to provide bank statements, evidence of reduction in rental income, evidence of reduction in monthly VAT
- Customers who have lost their job or source of employment
  - You will need to provide letter from your employer
- Investors or landlords with estate financing / mortgages who have a reduced rental income as a result of tenants not be able to pay rent or an increase in vacancies
  - You will need to provide Tenancy Contract Reports / confirmation from property management companies on reduced rentals / letter and cheque copies from tenants showing a reduced rental.

All required documents need to be available and ready to be uploaded prior submitting the request. Requests without required documents will not be processed.

Once you have submitted your application, we will respond to you by SMS within 3 weeks.

If you have not received an SMS confirmation approving your request, please ensure you continue to make payments on your due date.

For more information, visit our website at <https://www.bankfab.com/en-ae/updates/faqs>.

Kind regards,

First Abu Dhabi Bank