MONEY PROTECTS
Capital Limited

DFSA REGULATED · CL7741

CATEGORY 3C · DIFC DOMICILE

MORTGAGE RELIEF SERIES · PUBLICATION NO. 02

Mortgage EMI Sleeping Period™

Pause the EMI. Keep the property.
The asset pays for its own rest.

A regulated relief framework that settles the bank loan, releases the equity already built, and suspends mortgage payments for up to 60 months — without forced sale, and without losing ownership.





AED 0	60 months	100%	Zero
EMI DURING THE CYCLE	SLEEPING PERIOD · EXTENDABLE CYCLES	OWNERSHIP RETAINED	OUT-OF-POCKET COST

01 · EXECUTIVE SUMMARY

A mortgage should never cost a family its home — or a business its momentum.

Rigid monthly EMIs are calibrated for the best of times. When cash flow tightens — a business cycle, a career transition, a rate environment — the conventional system offers only escalation: penalties, restructuring, and ultimately forced sale.

THE VALUE PROPOSITION

Settle the bank. Release the equity. Sleep the EMI.

Mortgage EMI Sleeping Period™ is Money Protects Capital's regulated alternative: MPCL settles the bank loan, structures a new equity-release facility, and suspends EMI payments entirely for up to 60 months — while ownership stays exactly where it belongs.

1 **Settle**
The bank loan is closed in full; bank interest liability ends.

2 **Release**
Equity already built is released and put to work in AAA capital-protected instruments.

3 **Sleep**
EMI rests at AED 0 for a 60-month sleeping period.

= **Breathing room**
No forced sale. The title never leaves your name.

AED 0 /mo
EMI DURING THE CYCLE
No EMI payments required from your wallet for the 60-month sleeping period.

100%
OWNERSHIP RETAINED
Full title and ownership retained — zero forced sale throughout the cycle.

2 → 15 yrs
FLEXIBLE TENURE CYCLE
Cycle structures matched to your cash-flow horizon, extendable to 15 years.

AED 0
OUT OF POCKET
Transaction, structuring and settlement costs are absorbed inside the released equity.

IN THIS PUBLICATION

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WHO IT IS BUILT FOR

- Owners who have paid down a meaningful portion of their loan
- Families, SMEs and corporates holding UAE residential or commercial property
- UAE residents, NRIs and local corporate entities with a valid title deed
- **Best structured before the first missed payment**

MONIDR™ ANALYZED

Most owners approaching MPCL have already repaid a **meaningful share of their loan** — the equity exists; only the structure is missing. This publication sets out the regulated mechanism for converting that equity into breathing room.

02 · THE STRUCTURAL PROBLEM

When cash flow tightens, the conventional system offers three exits. Each one destroys value.

A borrower under EMI pressure — a family, an SME, a corporate — faces a system designed to escalate. One missed payment starts a sequence that puts ownership and legacy at risk.

EXIT 01

Miss payments

Penalties compound, credit standing erodes, and the bank's recovery process begins. The default path is the most expensive path — and it starts with a single skipped month.

DEFAULT RISK · CREDIT DAMAGE

EXIT 02

Sell under pressure

A distressed sale rarely happens at fair value. Years of repayment are surrendered at sub-optimal market pricing — and the home or premises is gone.

FORCED SALE · VALUE LOST

EXIT 03

Refinance the debt

Restructuring extends the term and resets the interest clock. The monthly obligation survives — often larger over the loan's life — and the squeeze resumes within months.

EMI SURVIVES · TERM EXTENDED

THE FOURTH EXIT · MORTGAGE EMI SLEEPING PERIOD™

Settle the bank. Release the equity. Sleep the EMI for 60 months — with the title still in your name.

Bank loan	SETTLED
Monthly EMI	AED 0
Ownership	RETAINED
Out of pocket	AED 0

FOUR EXITS Compared	EXIT 01 Miss payments	EXIT 02 Sell under pressure	EXIT 03 Refinance the debt	THE FOURTH EXIT Mortgage EMI Sleeping Period™
MONTHLY EMI	Unpaid · penalties compound	Ends — with the asset	Survives · often larger	AED 0 during the cycle
OWNERSHIP	At risk · recovery process	Gone	Retained · squeeze resumes	100% retained
EQUITY BUILT	Eroded by penalties	Surrendered below fair value	Stays locked in the asset	Released and put to work
WHERE IT LEADS	Default	Forced sale	A longer, costlier loan	Breathing room

RELIEF WINDOW · ESCALATION PATH · EACH STEP NARROWS THE OPTIONS

0	1	2	3	4	5
Cash flow tightens · EMI still current	First missed payment	Penalties compound	Credit standing erodes	Bank recovery process begins	Forced sale

MONIDR™ DETECTED

The window matters: relief structured **before** the first missed payment preserves credit standing and negotiating position. Pre-default cases are precisely who this framework is built for.

03 · MARKET CONTEXT

The pressure is measurable — and the equity to relieve it already exists.

Three public data points frame the case: households under cost pressure, a property market that yields, and a policy agenda that treats real estate as an institutionally structured asset class.

~50%

UAE RESIDENTS CITING COST-OF-LIVING STRESS

Household budgets are absorbing higher living costs while EMIs remain fixed obligations. Structured relief keeps families financially anchored in the UAE rather than forced into exits.

SOURCE: KHALEEJ TIMES NATIONAL SURVEY, 2024

6.3–6.9%

0% 10%

DUBAI GROSS RENTAL YIELD — THE RELIEF ENGINE

The same market that created the EMI pressure created the solution: property values and yields high enough for released equity, deployed into AAA instruments, to carry the structure.

SOURCE: GLOBAL PROPERTY GUIDE, Q4 2025

AED 650–700B

AED 0 AED 700B

DUBAI ECONOMIC AGENDA D33 · FDI TARGET

D33 targets transforming UAE property into a yield-generating, institutionally structured asset class — the policy environment in which regulated, equity-funded mortgage relief operates.

SOURCE: DUBAI ECONOMIC AGENDA D33, 2023

THE ANATOMY OF A SQUEEZED BALANCE SHEET

ILLUSTRATIVE OWNER · PART-PAID MORTGAGE

Property value · AED 2.00M 100%

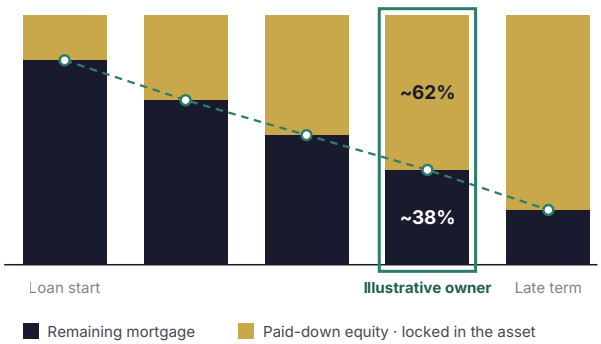
AED 0.76M	AED 1.24M
REMAINING MORTGAGE ~38%	PAID-DOWN EQUITY ~62% · TRAPPED

The paradox of the pre-default borrower: **the more of the loan already repaid, the more equity sits trapped** — inaccessible at the exact moment monthly liquidity fails. Mortgage EMI Sleeping Period™ converts that trapped equity into the instrument of its own relief.

Equity-funded relief
No new wallet obligation. The asset relieves its own debt.

REPAYMENT BUILDS EQUITY — AND LOCKS IT

SCHEMATIC



FROM TRAPPED TO WORKING

1. **Trapped** — Equity sits inside the property, out of reach when liquidity fails.
2. **Released** — The bank loan is settled and an equity-release facility is structured.
3. **Working** — Released equity is deployed in AAA capital-protected instruments.
4. **Relief** — EMI at AED 0 for the sleeping period — ownership unchanged.

BASIS Balance-sheet figures describe one illustrative owner (property AED 2.00M · mortgage AED 0.76M · equity AED 1.24M) and are not a forecast.

04 · RESTRUCTURING ARCHITECTURE

How a mortgage goes to sleep — and the asset pays for its own rest.

One settlement and one new facility produce two outcomes: zero EMI on your side, and released equity working on the structure's side.

PROPRIETARY STRUCTURE · MPCL RELIEF ENGINE

READ LEFT TO RIGHT

ORIGIN

Your mortgaged property

Meaningful share already repaid · title in your name

STEP 1 →

SETTLEMENT

MPCL settles the bank

Original loan fully closed · bank interest liability ends

STEP 2 →

RELEASE

Equity is released

Institutional partners structure a new equity-release facility under ISDA / CSA frameworks

YOUR SIDE · EMI

AED 0

60-month sleeping period. No EMI from your wallet; all costs absorbed inside released equity.

STRUCTURE'S SIDE · AAA

Deployed

Released equity works in AAA capital-protected products, compounding to progressively reduce the facility.

RESULT **Breathing room** — 60 months of zero EMI, extendable structures to 15 years, no forced sale — with the title never leaving your name.

WHAT ENDS IMMEDIATELY

- The monthly EMI obligation to the bank
- Bank interest accrual on the original loan
- Default-path pressure: penalties, recovery, forced sale

WHAT BEGINS

- 60-month sleeping period · cycle extendable to 15 years
- AAA deployment compounding against the facility
- At maturity: repay only the residual outstanding amount

WHO DOES WHAT

PROPERTY OWNER	MPCL	INSTITUTIONAL PARTNERS	MONIDR™ · OPTIMIZERAI™
Evaluates and retains title	**Settles and structures**	**Provide the facility**	**Maps and monitors**
Completes the digital evaluation and documents. Ownership stays in the owner's name throughout.	Pays off the current bank mortgage in full and structures the relief cycle under its DFSA license.	Structure the new equity-release facility under ISDA Master Agreement and CSA frameworks.	Maps the relief scenario before commitment and tracks cycle health across the full tenure.

COST PRINCIPLE NO UPFRONT FEES · COSTS ABSORBED INSIDE RELEASED EQUITY · YOU WRITE NO CHECK

05 · RELIEF LIFECYCLE

Five stages between EMI pressure and a paused mortgage.

From a digital evaluation measured in minutes to a facility that works down across cycles — each stage has one owner and one outcome.

01

CLIENT · MINUTES

Digital evaluation via OptimizerAI™

Complete a digital evaluation at app.moneyprotects.com/optimizerAI. KYC, AML, mortgage-statement upload and property checks are handled instantly — MONIDR™ maps your relief scenario before any commitment.

02

MPCL · FULL SETTLEMENT

MPCL settles the bank loan

MPCL pays off the current bank mortgage in full — extinguishing the bank interest liability and the standard EMI requirement in a single settlement.

03

INSTITUTIONAL PARTNERS

Equity released against the property

With the property now unencumbered, institutional partners structure a new equity-release facility under ISDA Master Agreement and CSA frameworks.

04

AUTOMATIC · NO CHECK

All costs absorbed inside the structure

Transaction, structuring and bank-settlement costs are absorbed inside the released equity. There are no upfront fees — you write no check at any point.

05

COMPOUNDING ACROSS CYCLES

AAA deployment · progressive reduction

Released equity is deployed into AAA capital-protected structured products, compounding across rollover cycles to progressively reduce the outstanding facility — so at maturity you settle only the residual.

THE CYCLE AT A GLANCE

60 months
No EMI during the sleeping period

2 → 15 yrs
Flexible cycle, matched to your horizon

100%
Ownership and title retained

AED 0
Upfront fees · costs sit inside the structure

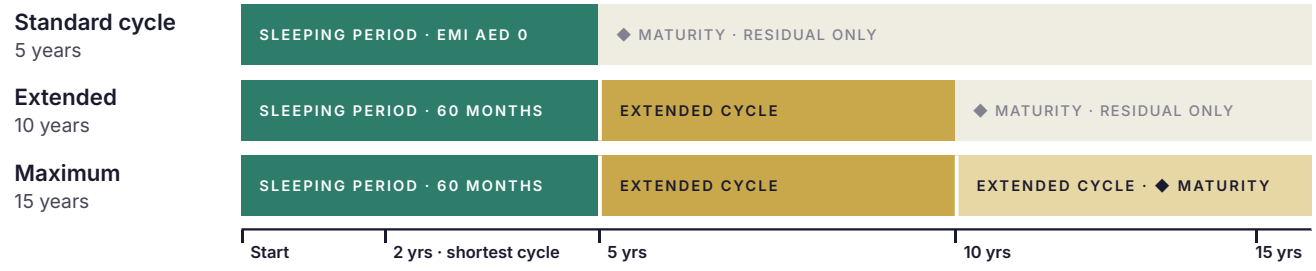
Residual
Only the residual is settled at maturity

AAA
Capital-protected instruments only

ISDA · CSA
Institutional documentation standard

TENURE PATHS · ONE FRAMEWORK, THREE HORIZONS

CYCLE PATHS · ILLUSTRATIVE



MONIDR™ FORECASTS

Residual-facility curves under each cycle length — **every cost and every assumption visible** — are simulated in OptimizerAI™ before you commit to a path.

06 · CASH FLOW, BEFORE & AFTER

A worked example: AED 8,500 a month becomes zero, the day MPCL steps in.

MONTHLY EMI OUTFLOW · ILLUSTRATIVE HOUSEHOLD

AED / MONTH · MONIDR™ SIMULATED · ILLUSTRATIVE

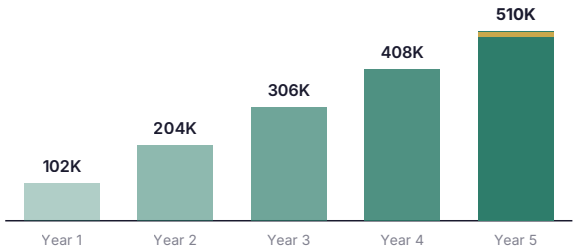


AED 510K

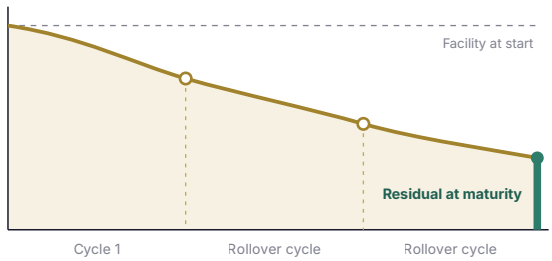
of EMI outflow lifted from the household over 60 months, in this illustration.

AED 8,500 × 60 months
= AED 510,000

CUMULATIVE EMI OUTFLOW LIFTED — AED · ILLUSTRATIVE



THE FACILITY ACROSS CYCLES — SCHEMATIC



THE DAY MPCL STEPS IN	BEFORE · CONVENTIONAL MORTGAGE	AFTER · MORTGAGE EMI SLEEPING PERIOD™
BANK LOAN	Outstanding · bank interest accruing	Settled in full · interest liability ends
MONTHLY EMI	AED 8,500 from your wallet, every month	AED 0 during the 60-month sleeping period
PAID-DOWN EQUITY	Trapped inside the asset	Working in AAA capital-protected instruments
OWNERSHIP	Yours — but exposed to the default path	Yours — title unchanged, no forced sale
WHAT YOU REPAY	The full loan, with interest, through EMIs	Only the residual outstanding at maturity

60 months

SLEEPING PERIOD · EXTENDABLE

Short-term cash-flow constraint is wiped from the household or business budget, with flexible cycle structures from 2 up to 15 years to match your horizon.

Residual only

AT MATURITY

Compounded AAA returns progressively reduce the outstanding facility — at maturity you retain the flexibility to repay only the residual, not the full original loan.

READING THIS PAGE Illustrative · subject to eligibility and structuring · not a forecast or guarantee. The facility chart is a schematic of the mechanism, not a projection: progressive reduction is a target that depends on instrument performance across cycles, and the residual at maturity may be higher or lower than drawn.

07 · THE MPCL FRAMEWORK

Not three products. One financial operating system for property wealth.

Each MPCL innovation addresses a distinct phase of the property owner's balance sheet — relief, growth, and stability — orchestrated by a single intelligence layer.

PHASE 01 · RELIEVE

Mortgage EMI Sleeping Period™

Preserve cash flow. MPCL settles the bank loan; EMI pauses for up to 60 months. No forced sale.

INNOVATION NO. 2 · THIS PUBLICATION

PHASE 02 · UNLOCK

Double Rental™

Unlock dormant wealth. Equity released into AAA capital-protected instruments; a second income stream joins the rental stream.

INNOVATION NO. 1

PHASE 03 · STABILIZE

Fixed EMI for Life™

Stabilize future payments. Pooled notionals access institutional swap pricing; the EMI locks for the life of the loan.

INNOVATION NO. 3

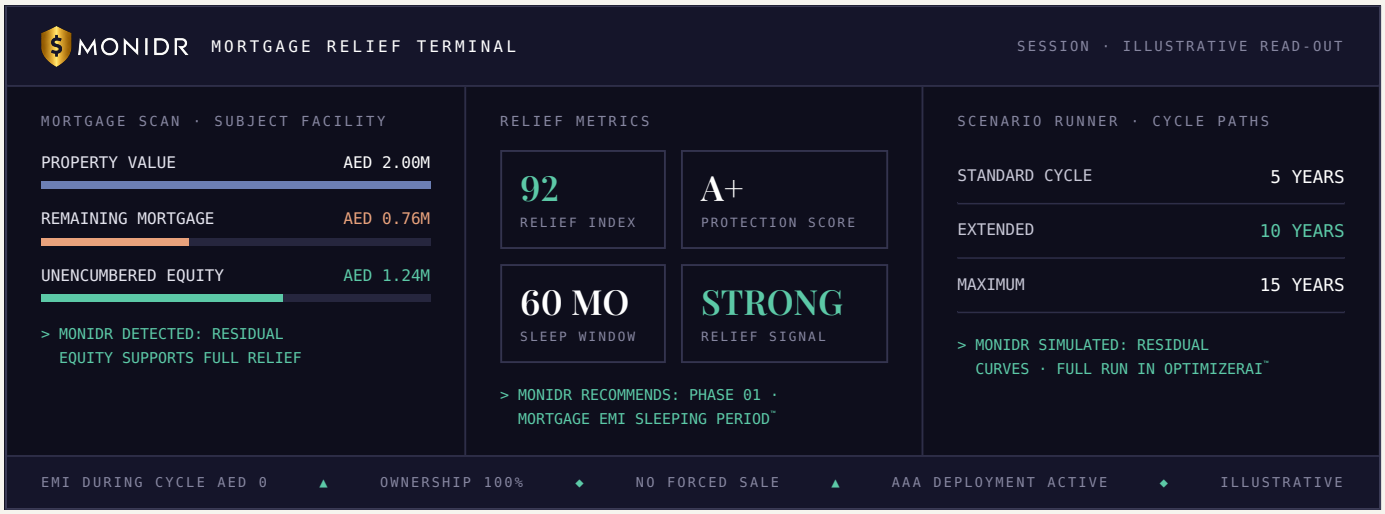
POWERED BY

MONIDR™ · the intelligence layer

Continuously reads property value, dormant equity, mortgage load and rate sensitivity — routing each client to the right phase, with full projections in OptimizerAI™.

ANALYZE → RECOMMEND → SIMULATE

Your relief scenario is mapped before you upload a single file.



MONIDR™ ANALYZED

Property value, remaining mortgage balance and structuring eligibility — continuously, before you commit.

MONIDR™ FORECASTS

Residual-facility curves under each cycle length — every cost and every assumption visible.

MONIDR™ MONITORS

Live relief-cycle health across the full tenure inside OptimizerAI™ — system-driven reporting under continuous human oversight.

SHARED FOUNDATION

DFSA-regulated entity · ISDA / CSA documentation

SHARED PRINCIPLE

AAA capital protection · principal at face value

SHARED PROMISE

Zero out-of-pocket · ownership always retained

08 · GOVERNANCE & CAPITAL PROTECTION

Five layers stand between your capital and the market.

Capital protection here is a structural mechanism, not a slogan: a supervised firm, standard-form documentation, restricted instruments, independent advisers and screened clients.

LAYER 01	**Regulatory perimeter** DFSA Category 3C License CL7741 (DIFC) · mainland entity MPFS under SCA License 1314415	SUPERVISED
LAYER 02	**Legal documentation** All derivatives governed under ISDA Master Agreement with Credit Support Annex (CSA)	DOCUMENTED
LAYER 03	**Instrument quality** Deployment restricted to AAA-rated, capital-protected structured products · principal at 100% face value	PROTECTED
LAYER 04	**Independent advisers** Pre-money valuation prepared by Crowe Mak · transaction advisory by Baker Tilly International	ADVISED
LAYER 05	**Client integrity controls** Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

HOW THE PROTECTION IS BUILT · THE STRUCTURAL MECHANISM

AAA
Restricted instruments
Released equity is deployed only into AAA-rated, capital-protected structured products.

100%
Principal at face value
Instruments are structured to return principal at 100% of face value.

ISDA
Standard-form contracts
Derivatives sit under ISDA Master Agreement with a Credit Support Annex.

Zero
No forced sale
Title stays in the owner's name; no forced sale during the cycle.

BUILT FOR THE UAE

Bilingual English and Arabic support, deep expertise in UAE property law, and documentation aligned with DLD and RERA guidelines — so relief is executed cleanly within the local system.

WHAT WE DO NOT PROMISE

Outcomes are targets, not guarantees. All figures are illustrative and subject to eligibility, structuring and market conditions. This publication is not financial advice, an offer, or a solicitation.

RISKS TO UNDERSTAND

- Property values can fall as well as rise
- Structured products carry issuer, market and liquidity risk
- The residual at maturity is not fixed in advance

DFSA CAT 3C	ISDA / CSA	CROWE MAK	BAKER TILLY	DLD / RERA ALIGNED

09 · ELIGIBILITY & CLIENT JOURNEY

Five criteria. Five documents. Five stages.

Eligibility is assessed digitally before any file is uploaded; the journey from first scan to a sleeping EMI runs through five defined steps.

YOU QUALIFY IF

01 You have paid down a meaningful portion of your loan

02 Property is in the UAE — residential or commercial

03 Asset shows clear residual unencumbered equity

04 Valid title deed in your name or corporate entity

05 UAE resident, NRI, or local SME / corporate

WHAT YOU WILL NEED

A Valid Emirates ID or passport

B Existing bank mortgage statement

C Copy of title deed

D Property valuation report

E KYC / AML compliance documentation

THE CLIENT JOURNEY · STRUCTURING FLOW

FIVE STAGES

01 Analyze — MONIDR™ maps your relief scenario

02 Settle — MPCL closes the bank loan in full

03 Structure — Equity release under ISDA / CSA frameworks

04 Pause — 60-month zero-EMI sleeping period begins

05 Succeed — Facility progressively reduced · residual only

QUESTIONS OWNERS ASK FIRST

Do I give up ownership?
No. Full title and ownership are retained throughout the cycle.

Do I pay anything upfront?
No. Transaction, structuring and bank-settlement costs are absorbed inside the released equity.

What happens to my bank loan?
MPCL settles it in full; the bank interest liability and the standard EMI end.

How long can the EMI sleep?
60 months, within flexible cycle structures from 2 up to 15 years.

Which properties qualify?
UAE residential or commercial property with clear residual unencumbered equity.

Is there a forced sale?
No. There is no forced sale at any point in the cycle.

What do I owe at maturity?
Only the residual outstanding amount, not the full original loan.

When should I act?
Before the first missed payment — while credit standing and negotiating position are intact.

MONIDR™ ELIGIBILITY ENGINE

Receive an instant eligibility status and sleeping-period scenario map before uploading any file.

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

10 · IMPORTANT INFORMATION

Important information & disclosures

ISSUER & REGULATION

Issued by Money Protects Capital Limited ("MPCL"), regulated by the Dubai Financial Services Authority (DFSA), License No. CL7741, domiciled in the DIFC and authorized within the DFSA Category 3C prudential category. Its mainland sister entity, Money Protects Financial Services LLC (MPFS), is licensed by the SCA under License 1314415.

INTENDED AUDIENCE

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NOT ADVICE, OFFER OR SOLICITATION

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ILLUSTRATIONS & WORKED EXAMPLES

All figures, charts and read-outs — including the AED 8,500 monthly EMI example, the AED 2.00M property illustration and every MONIDR™ screen — are illustrative. They are not forecasts, projections of return or guarantees; individual outcomes depend on eligibility, structuring and market conditions.

ELIGIBILITY & STRUCTURING

Mortgage EMI Sleeping Period™ is available only where eligibility criteria are met and the structure can be documented with institutional partners. Cycle length, extension and terms are confirmed in the engagement documentation; nothing herein commits MPCL or any partner to provide a facility.

JURISDICTION & DISTRIBUTION

Intended for distribution in, or from, the DIFC and may not be lawfully distributed where contrary to local law or regulation. Products and services may not be available in all jurisdictions.

CAPITAL PROTECTION

References to capital protection describe a structural mechanism — deployment restricted to AAA-rated, capital-protected instruments with principal at face value — and are not a guarantee by MPCL or any third party. Protection depends on the issuer and on instruments being held to their terms.

RISK

Property values can fall as well as rise. Structured products and derivatives carry market, credit, counterparty and liquidity risks set out in their documentation. Progressive reduction of the facility is a target, not an assurance; the residual amount at maturity may be higher than illustrated.

FEES & CHARGES

Transaction, structuring and bank-settlement costs are absorbed inside the released equity rather than paid upfront. They reduce the equity available for deployment and are disclosed in the engagement documentation before execution.

MONIDR™ TECHNOLOGY

MONIDR™ is the intelligence brand of Money Protects Capital Limited and a proprietary decision-support technology operating under continuous human oversight. Outputs assist qualified professionals and do not constitute advice; all decisions remain subject to human review and the Firm's governance.

FORWARD-LOOKING STATEMENTS

Statements regarding future events or outcomes are forward-looking and subject to uncertainty. Actual results may differ materially. MPCL undertakes no obligation to update such statements.

THIRD-PARTY INFORMATION

Market data and third-party sources (Khaleej Times, Global Property Guide, Dubai Economic Agenda D33) are believed reliable but are not guaranteed as to accuracy or completeness. References to Crowe Mak and Baker Tilly International describe their engagement by MPCL and are not an endorsement of any product.

TERMS USED IN THIS PUBLICATION

EMI — equated monthly installment: the fixed monthly mortgage payment of principal and interest.

Sleeping period — the 60-month window in which no EMI is paid from the owner's wallet.

Residual — the amount of the facility still outstanding at maturity.

ISDA / CSA — the ISDA Master Agreement and its Credit Support Annex, the standard documentation for derivatives and collateral.

DLD / RERA — Dubai Land Department and its Real Estate Regulatory Agency.

DFSA — Dubai Financial Services Authority, the independent regulator of the DIFC.

TRADEMARKS & CONFIDENTIALITY

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MONEY PROTECTS
Capital Limited

MORTGAGE EMI SLEEPING PERIOD™ · PUBLICATION NO. 02

Breathing room, without losing your home.

Settle the bank. Release the equity. Sleep the EMI — for up to 60 months, with the title still in your name.



AED 0	100%	Zero
EMI FOR A 60-MONTH SLEEPING PERIOD	OWNERSHIP RETAINED NO FORCED SALE	OUT-OF-POCKET COST NO UPFRONT FEES

MONIDR

Scan to start a confidential conversation and map your relief scenario.

moneyprotects.com/monidr →

THREE STEPS TO START

1. **Talk to MONIDR™**
   Scan the code or visit the link.
2. **Check eligibility**
   app.moneyprotects.com/optimizerAI
3. **Review your scenario**
   With the MPCL team, before any commitment.

GET IN TOUCH

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