MONEY PROTECTS CAPITAL
LIMITED · DIFC

DIFC · DUBAI · UAE

RATE PROTECTION SERIES · PUBLICATION NO. 03

Fixed EMI for Life™

One EMI. Locked for the life of the loan. Institutional-grade rate hedging — normally reserved for sovereign and corporate treasuries — engineered for individual borrowers.

LOCK DURATION
Life of loan · locked

FRAMEWORK
ISDA / CSA · governed

INTELLIGENCE
MONIDR AI

FIXED EMI FOR LIFE™
Rate protection · lifetime certainty

EMI locked for life
ISDA framework
DFSA-aligned

DFSA CATEGORY 3C · LICENCE CL7741

INSTITUTIONAL PRODUCT PUBLICATION

2026 EDITION · CONFIDENTIAL

Institutions hedge their cost of capital. Households absorb it. That asymmetry ends here.

Every central-bank tightening cycle transfers risk downward: sovereign and corporate treasuries lock their rates through derivative desks, while retail and SME borrowers watch their EMIs float upward with each decision they cannot influence. Fixed EMI for Life™ is Money Protects Capital's structural correction — pooling hundreds of retail notionals into an institutional-scale block, executing a single master swap at treasury-desk pricing, and passing lifetime rate certainty back to each borrower.

Locked

FOR THE FULL LIFE OF THE LOAN

Not a teaser period. Not a 3-year fix. The EMI holds for the loan's entire term.

ISDA

INSTITUTIONAL DERIVATIVE FRAMEWORK

Master Agreement and CSA documentation govern every swap in the structure.

Retail

BANK-GRADE HEDGING, INDIVIDUAL SCALE

Swap economics no single retail notional can access from any UAE commercial bank.

IN THIS PUBLICATION

MONIDR ANALYSED

For a typical floating-rate borrower, **every 1% rate rise adds roughly 8–12% to the monthly EMI**. Long-term planning is impossible when the largest line item in the budget is set by monetary policy. This publication sets out the regulated mechanism for removing that variable entirely.

The retail borrower's three defences against rate risk — and why each one fails.

Floating-rate borrowers are structurally exposed: their cost of capital moves with every central-bank decision, while the tools institutions use to neutralise that risk sit behind minimum ticket sizes in the tens of millions.

DEFENCE 01

Stay floating

Accept the exposure. Every hike is an unbudgeted cash leak; every forecast is provisional. Margins and savings erode at a rhythm set entirely by monetary policy.

UNCAPPED RISK

NO CONTROL

DEFENCE 02

Bank fixed-rate offers

Commercial banks fix for an introductory window — typically 1–5 years — then reprice to the prevailing float, usually with a spread. The certainty expires; the loan does not.

TEASER WINDOW

REPRICING CLIFF

DEFENCE 03

Refinance repeatedly

Chasing better terms every cycle incurs fees, valuations and paperwork each round — and only ever resets the same exposure at a new starting point.

RECURRING COST

EXPOSURE RESET

THE FOURTH DEFENCE · FIXED EMI FOR LIFE™

Pool the notionals. Execute one institutional swap. Lock every borrower's EMI — for the life of the loan.

EMI	LOCKED
Duration	LIFE OF LOAN
Margin calls	NONE TO YOU
Framework	ISDA / CSA

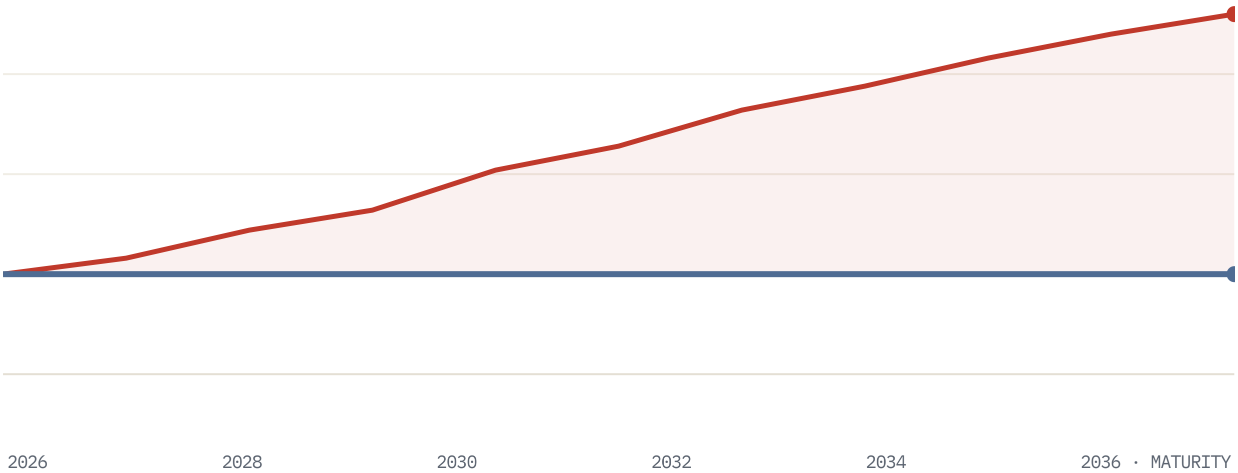
MONIDR DETECTED

Rate exposure concentrates where it hurts most: HNIs with leveraged portfolios, SMEs whose cost of capital is their thinnest margin, and households whose mortgage is their largest obligation. All three are inside this framework's design scope.

Two borrowers, one decade. The gap between the curves is your balance sheet.

FLOATING EMI VS FIXED EMI · 2026–2036

AED / MONTH · RISING-RATE SCENARIO · ILLUSTRATIVE



YOUR FIXED EMI · LOCKED

FLOATING EMI · RISING SCENARIO

YOUR SAVINGS — ABSORBED BY THE POOL

CURVES ARE SIMPLIFIED, ILLUSTRATIVE AND INDICATIVE · SUBJECT TO STRUCTURING, ELIGIBILITY AND TREASURY CONDITIONS

THE SPREAD ADVANTAGE

As rates scale upward, the fixed contract holds. The widening gap between the curves is absorbed by the institutional hedging pool — not by your balance sheet.

NO MARGIN CALLS

The swap structure is fully capital-backed and executed within MPCL's DFSA-regulated framework — individual borrowers are insulated from derivative margin requirements.

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

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

THIS PUBLICATION

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 AI · 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™.

ANALYSE → RECOMMEND → SIMULATE

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

Hundreds of loans. One master swap. Treasury-desk pricing for every borrower.

Single retail borrowers cannot access sovereign-grade swap rates on their own. MPCL aggregates hundreds of floating-rate facilities into an institutional-scale block and executes once, at optimal market pricing.

PROPRIETARY STRUCTURE · MPCL TREASURY WORKFLOW

Residential mortgage 3.8% FLOATING — AED 1.0M	**Commercial facility** 3.9% FLOATING — AED 2.5M
HNI property loan 3.5% FLOATING — AED 5.0M	**SME capital debt** 4.5% FLOATING — AED 7.0M

+ HUNDREDS MORE RETAIL & SME FACILITIES, AGGREGATED

STAGE 02 · POOLED AGGREGATION

The Notional Loan Pool

MPCL-administered · ISDA Master Agreement · CSA collateral framework

One block

INSTITUTIONAL SCALE

ONE MASTER SWAP

STAGE 03 · INSTITUTIONAL RATES DESK

Bank treasury pricing

Direct derivative execution — bypassing commercial retail spreads entirely

Locked

FIXED EMI · PASSED BACK TO YOU

THE STRUCTURAL EDGE

This aggregation unlocks swap economics that single retail notionals simply cannot access from any commercial bank in the UAE — wholesale volume, individual benefit.

Five stages between a floating EMI and a lifetime lock.

01

Digital application via OptimizerAI™

CLIENT · MINUTES

Submit your existing floating facility at app.moneyprotects.com/optimizerAI. KYC and AML checks complete digitally; MONIDR ingests the loan profile instantly.

02

MONIDR models your rate sensitivity

MONIDR AI · INSTANT

MONIDR analyses the facility, models interest-rate sensitivity, and calculates hedge efficiency — simulating up to 20 central-bank rate paths before you decide.

03

Your notional joins the pool

MPCL · AGGREGATION

Your facility is aggregated with hundreds of others into the Notional Loan Pool under the ISDA / CSA framework. You sign once.

04

Master swap executed at the desk

TREASURY · ONE EXECUTION

MPCL executes the pooled swap directly at bank treasury desks, at institutional pricing unavailable to individual borrowers.

05

Your EMI locks — for life

FULL LIFE OF LOAN

Rate lock-in and certainty pass back to you. Every subsequent market hike is absorbed by the hedging pool — your monthly obligation never moves again.

MONIDR RECOMMENDS

Borrowers early in their loan term capture the greatest lifetime value from a lock — the longer the remaining schedule, the more rate risk the pool absorbs on your behalf.

A worked example: AED 1,000,000 loan under two rate environments.

SCENARIO A · RISING FLOATING RATE

Indexed to EIBOR. Exposed to every hike.

Standard floating mortgages track EIBOR directly. If EIBOR climbs from current baselines toward historical highs (~12%), the monthly payment escalates rapidly — draining household or SME cash reserves with no ceiling.

HYPOTHETICAL PEAK
> 12% p.a.

UNCAPPED INTEREST EXPOSURE

SCENARIO B · FIXED EMI FOR LIFE™

A stable guided EMI. Immune to the peak.

Under the structured rate lock you operate at a stable guided rate of approximately ~6% p.a. Even if market rates surpass 12%, your EMI does not move — creating durable cash-flow efficiency across the full loan term.

GUIDED STABLE RATE
~6% p.a.

LIFETIME RATE CERTAINTY

ILLUSTRATIVE COMPARISON MODEL · AED 1,000,000 NOTIONAL LOAN

~6% p.a.	>12% p.a.	~AED 3,000 /mo
GUIDED STABLE RATE	HYPOTHETICAL FLOATING PEAK	MONTHLY CAPITAL PROTECTED

ALL FIGURES, RATES AND SAVINGS STRICTLY ILLUSTRATIVE AND INDICATIVE · SUBJECT TO STRUCTURING, ELIGIBILITY AND TREASURY EXECUTION LIMITS

MONIDR SIMULATED

Across 20 modelled central-bank rate paths, the locked position outperforms the floating position in every rising and volatile scenario — and costs certainty, not capital, in flat ones. Run your own paths in OptimizerAI™.

Twenty rate paths, one hedge efficiency score — before you sign anything.

MONIDR · RATE PROTECTION TERMINAL

SESSION · ILLUSTRATIVE READ-OUT

RATE STACK · SUBJECT FACILITY

CAPPED PROTECTION	12.0%
GUIDED ENTRY RATE	4.5%
SOVEREIGN ANCHOR	3.5%

> MONIDR DETECTED: HIGH HEDGE EFFICIENCY AT CURRENT ENTRY

POSITION METRICS

92	STABILITY RATIO
AAA	ASSET QUALITY
∞	LOCK DURATION
STABLE	OPTIMIZER SIGNAL

> MONIDR RECOMMENDS: PHASE 03 · FIXED EMI FOR LIFE™

SCENARIO RUNNER · RATE PATHS

EASING PATH	LOCK HOLDS
VOLATILE PATH	LOCK OUTPERFORMS
TIGHTENING PATH	LOCK OUTPERFORMS

> MONIDR SIMULATED: 20 CENTRAL-BANK PATHS · FULL RUN IN OPTIMIZERAI™

ENTRY 4.5% ◆ ANCHOR 3.5% ▲ CAP 12.0% ◆ POOL AGGREGATION ACTIVE ▲ ILLUSTRATIVE FEED

MONIDR ANALYSED

Your floating facility, its index, and its sensitivity to each basis point — before you commit.

MONIDR FORECASTS

Lifetime savings under up to 20 simulated central-bank paths — every assumption visible.

MONIDR MONITORS

Pool health and hedge performance across the loan's life inside OptimizerAI™.

Five layers stand between your capital and the market.

LAYER 01	**Regulatory perimeter** DFSA Category 3C Credit Licence CL7741 (DIFC) · mainland entity MPFS under SCA Licence 1314415	SUPERVISED
LAYER 02	**Legal documentation** All derivatives governed under ISDA Master Agreement with Credit Support Annex (CSA) — clean, transparent, aligned with global compliance standards	DOCUMENTED
LAYER 03	**Structural insulation** Fully capital-backed swap structure · individual borrowers insulated from derivative margin requirements	INSULATED
LAYER 04	**Independent validation** Pre-money valuation by Crowe Mak · transaction advisory by Baker Tilly International	VALIDATED
LAYER 05	**Client integrity controls** Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

BUILT FOR THE UAE

Bilingual English and Arabic execution frameworks, RERA-aligned documentation, and deep expertise in local property and lending practice — for seamless execution end to end.

WHAT WE DO NOT PROMISE

Rates shown are guided and illustrative, not guarantees. All terms remain subject to eligibility, structuring and treasury execution limits. This publication is not financial advice, an offer, or a solicitation.

DFSA CAT-3C | ISDA / CSA | CROWE MAK | BAKER TILLY | BERNE CONVENTION

Who the framework serves — and how to enter it.

THE FRAMEWORK SERVES

01 Floating-rate borrowers — mortgage or corporate facility

02 HNIs with leveraged property portfolios

03 SMEs and corporates seeking cost-of-capital certainty

04 Property investors budgeting across multi-year horizons

05 Treasuries and sovereign-linked entities at scale

WHAT YOU WILL NEED

A Valid Emirates ID or passport

B Existing loan or facility statement — showing the floating index

C Bank statements — most recent 3 months

D Collateral or property documentation, where applicable

E KYC / AML compliance documentation

THE CLIENT JOURNEY · LOCK-IN FLOW

01 **Apply online** — OptimizerAI™ instant pre-check

02 **Model** — MONIDR rate-path simulation

03 **Term sheet** — one signature ISDA / CSA governed

04 **Pool & swap** — aggregation · treasury execution

05 **EMI locked** — lifetime certainty monitored in MONIDR

MONIDR ELIGIBILITY ENGINE

Receive an instant eligibility status and hedge-efficiency read-out before submitting a single document.

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

MONIDR

FIXED EMI FOR LIFE™ · PUBLICATION NO. 03

One EMI.
Locked for life.

TALK TO MONIDR

Scan to start your conversation with our AI Advisor.

moneyprotects.com/monidr →

GET IN TOUCH

DIGITAL
moneyprotects.com
customercare@moneyprotects.com

CALL
+971 4 333 0181

OFFICE
Office P5-10 · Damac Park Towers
Tower A · DIFC · Dubai · UAE