

MONEY PROTECTS CAPITAL LIMITED · DUBAI INTERNATIONAL
FINANCIAL CENTRE

THREE INNOVATIONS. ONE INSTITUTIONAL PLATFORM. REAL FREEDOM.

Your wealth, working **harder**.

Your capital, protected.

We don't lend or borrow your money. We unlock it, safeguard it and manage it — through **three Financial Innovations designed for property owners** and an **institutional Treasury & Investment Management function** for family offices, corporates and institutions across the UAE.

INNOVATION 01

Double Rental™

INNOVATION 02

**Mortgage EMI
Sleeping Period™**

INNOVATION 03

**Fixed EMI for
Life™**

INSTITUTIONAL

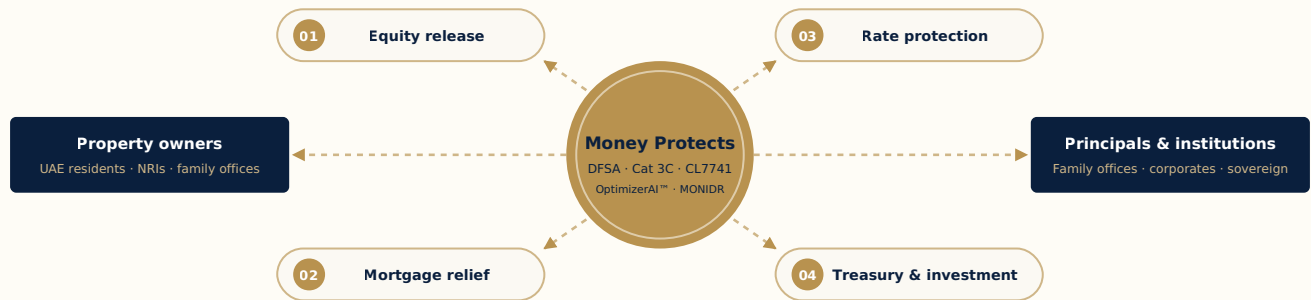
**Treasury &
Investment
Management**

moneyprotects.com

REDEFINING FINANCIAL FREEDOM

Four pillars. *One regulated platform.*

Everything Money Protects does answers one question in plain language: *how do we make your capital work harder without putting it at risk?* Three innovations do this for UAE property owners. One institutional function does it for family offices, corporates and institutions.



INNOVATION NO. 1

LIVE

Double Rental™

Two income streams. One property.

WHO

Owners of property with no outstanding loan.

WHAT WE DO

Release equity and deploy it into AAA-rated, capital-protected structured products, arranged by us.

OUTCOME

A second income stream — you keep the asset, the tenant and the title.

INNOVATION NO. 2

LIVE

Mortgage EMI Sleeping Period™

Press pause on your mortgage.

WHO

Mortgage holders under cash-flow pressure, pre-default.

WHAT WE DO

Settle the bank loan, release equity against the property and absorb every cost inside the structure.

OUTCOME

Up to 60 months with no EMI, 100% ownership retained, no forced sale.

INNOVATION NO. 3

LIVE

Fixed EMI for Life™

Lock your EMI. For life.

WHO

Floating-rate borrowers — HNIs, SMEs and corporates.

WHAT WE DO

Aggregate hundreds of small loans into one institutional notional and swap it to fixed at bank treasury under ISDA.

OUTCOME

One fixed monthly EMI for the full life of the loan. Rate hikes never reach you.

PILLAR NO. 4

PROFESSIONAL

Treasury & Investment Management

Capital, protected. Wealth, engineered.

WHO

Family Offices, HNW principals, corporate treasuries and sovereign or institutional investors.

WHAT WE DO

Advise on, arrange and manage assets under DFSA Category 3C — FX and rate hedging, liquidity, fixed income and structured mandates.

OUTCOME

An institutional treasury and wealth function you don't have to build yourself. Professional Clients only.

DFSA · 3C

REGULATED · CL7741

100%

CAPITAL PROTECTED

ISDA 2002

DERIVATIVES

0

OUT OF POCKET

Innovations 1–3 are available to eligible UAE property owners. Pillar 4 is directed only at Professional Clients as defined in the DFSA Rulebook. Capital protection, where offered, is subject to issuer and counterparty credit risk.

Three problems. Three innovations. *One platform.*

Property is supposed to build wealth — not lock it up. A mortgage is supposed to give you a home — not drain your monthly income. Interest rates are supposed to support borrowers — not surprise them.

Money Protects exists for the moments when conventional banking stops being enough. Whether you're sitting on a free-and-clear property you want to do more with, fighting to keep up with a mortgage that's grown heavier than your salary, or watching every rate hike eat into your monthly EMI — we have a product built for you.

Double Rental™

For property owners with no outstanding loan. Unlock a second income stream — without selling, without leaving, without losing.

WHO IT'S FOR

Property owners with no outstanding loan · UAE residents · UAE NRIs · Family Offices

Mortgage EMI Sleeping Period

For mortgage holders facing pressure. Pause your EMI burden, keep full ownership, and pay nothing out of pocket.

WHO IT'S FOR

Mortgage holders · Cash-flow constrained · Pre-default · SMEs & corporates

Fixed EMI for Life™

For floating-rate borrowers. Lock your monthly EMI for life — protected from every rate hike to come.

WHO IT'S FOR

Floating-rate borrowers · HNIs · Corporates · SMEs seeking rate certainty

If any of this is keeping you up at *night...*

We built three innovations for three very real moments in the life of a UAE property owner.



"I own millions in property — but it's all locked up in walls."

Your property is appreciating. Your tenant is paying rent. But the equity sitting inside the asset is doing nothing for you. Selling means losing the asset. Refinancing means new debt. Neither is what you want.



"My EMI used to feel manageable. Now it's suffocating me."

Life happened — a job change, a market shift, a new commitment. Your mortgage didn't budge. Every month, the EMI takes a bigger bite, and you're not sure how much longer you can keep up without falling behind.



"Every rate hike, my EMI goes up. I can't plan anything."

You took a floating-rate mortgage years ago. Rates have moved — and so has your monthly outflow. Banks won't hedge a single retail loan. Institutional Interest Rate Swaps need notionals you don't have. You're stuck riding the curve.

*You don't have to live with these problems. **We solve all three.***

Double Rental™

Two income streams. One property. Zero stress.

For property owners with no outstanding loan, who want their asset to work harder than it's working today.



We release equity from your property and deploy it into AAA-rated, capital-protected structured products — chosen and arranged by us, fully protected for you. Your rental income continues as usual. Your asset stays in your name. Your second income stream begins.

100% CAPITAL PROTECTED	30 → 94% 5-YEAR ROI UPLIFT	You KEEP FULL OWNERSHIP
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- Zero out-of-pocket** — every facility and structuring cost is absorbed inside the structure, never lifted off your wallet.
- Inflation-resilient by design** — blended returns (rental + capital-protected structured product) are engineered to outpace UAE CPI, while principal is held at 100% face value through every cycle. Your wealth retains real purchasing power.
- Net-zero financing cost** — your rental income fully services the underlying facility; the second income stream is genuinely additive, not eaten by interest.
- Long-term IRR uplift** — held over a 10-year horizon through six-to-seven rollover cycles, compounding of zero-coupon bond discount maturities and recurring rental flows can deliver an IRR materially above single-cycle deployment.

Mortgage EMI Sleeping Period

Press pause on your mortgage. We've got you.

For mortgage holders who've already paid down a meaningful portion of their loan — and need breathing room before they break.

01

You apply through OptimizerAI™

02

We settle your bank loan

03

Equity released against your property

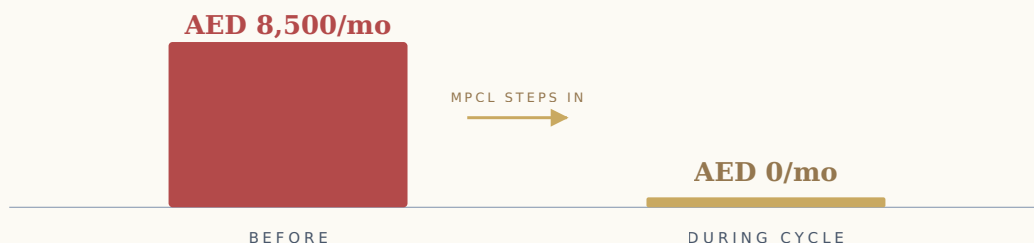
04

All costs absorbed — you pay nothing

05

You earn from the AAA deployment

YOUR MONTHLY EMI · BEFORE VS. AFTER



60 MONTHS NO EMI · UP TO 15 YEARS EXTENDABLE · NO FORCED SALE

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OUT OF POCKET

100%

OWNERSHIP RETAINED

2 → 15

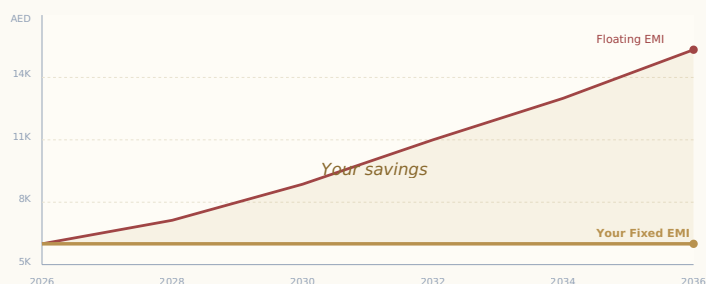
YEARS FLEXIBLE CYCLE

- **Zero out-of-pocket** — settlement, structuring, registration, every cost absorbed inside the released equity. You write no cheque.
- **Zero interest accrual to you** — the original bank loan is settled by MPCL; all fees and spreads are built into the structure. No bank interest is charged to your wallet during the cycle.
- **Inflation-resilient by design** — blended returns engineered to outpace UAE CPI; released equity held at 100% face value. Across cycles, nominal facility reduction plus inflation depreciation of the remaining balance compound in your favour.
- **Progressive facility reduction** — at inception, MPCL settles your bank loan and captures the settlement discount as MPCL revenue. Released equity is deployed into capital-protected structured products that compound across six-to-seven rollover cycles over a 10-year horizon. Compounded investment returns can be progressively applied toward reducing the outstanding facility, and at maturity, you retain the flexibility to repay only the residual outstanding amount — not the full original loan.

Fixed EMI for Life™

Lock your EMI. For life.

For floating-rate borrowers who refuse to be at the mercy of every rate hike. Bank-grade hedging — normally reserved for institutional borrowers — engineered for you.



HOW THE NOTIONAL LOAN POOL WORKS

RETAIL & SME BORROWERS

- AED 1M · 3.8% Float
- AED 2.5M · 3.9% Float
- AED 5M · 3.5% Float
- AED 7M · 4.5% Float
- ... 100s more



ONE BIG SWAP

**Bank Treasury
Rates Desk**

INSTITUTIONAL PRICING

Hundreds of small floating-rate borrowers → **aggregated into one institutional notional** → swapped into a fixed rate at bank treasury → fixed EMI passed back to you.



LOCKED FOR LIFE OF LOAN

ISDA

INSTITUTIONAL
FRAMEWORK



DFS A APPROVED

- Institutional pricing at retail scale** — pooled aggregation gives you swap economics that single retail notionals simply can't access from any UAE bank.
- Total rate certainty** — your EMI is fixed for the full life of your loan. Every rate hike that hits the market doesn't touch you.

Your treasury desk. *Without building one.*

For family offices, corporates and institutions that need bank-grade treasury capability — hedging, liquidity and fixed income — managed through the life of every position, not forgotten after trade date.

Authorised to act

Under DFSA Category 3C, Money Protects is authorised to **advise on, arrange and manage assets**, with permission to **hold or control client assets** — the asset-management stack, delivered from the DIFC with conduct-of-business protections, suitability and disclosure on every engagement. Under the external-asset-manager model your assets stay at your own custodian bank; we act under a limited mandate, so custody risk never moves.

Institutional documentation

Derivatives and hedging sit under the **ISDA 2002 Master Agreement and Credit Support Annex**. Placements and investments sit under their own offering and placement documentation. Nothing bespoke, nothing unfamiliar to a bank counterparty.

SIX CAPABILITIES

FX Hedging

Forwards, options and cross-currency swaps across major and emerging pairs.

Interest-Rate Hedging

Swaps, caps, floors and collars — floating to fixed, funding cost capped.

Liquidity Management

Money-market placements and cash pooling with defined access to capital.

Cash Management

Multi-currency sweeping and yield-optimised placement of operating cash.

Fixed Income

Investment-grade bonds, sovereign sukuk and GCC securities for income and preservation.

Strategic Advisory

Treasury policy, hedging design and board-level risk frameworks.

FROM EXPOSURE TO MONITORED HEDGE



Identify the real exposure

Strategise objective & instrument

Execute under ISDA / placement docs

Monitor 24/5 to a defined review cycle

Each hedge maps to a real exposure, a clear objective and a review cycle — scenarios are modelled by OptimizerAI™ and reported through system-driven live risk reporting under continuous human oversight.

24 / 5

EXPOSURE MONITORING

**USD · EUR · GBP
AED · SAR**

MULTI-CURRENCY COVERAGE

ISDA 2002

DOCUMENTATION STANDARD

Professional Clients only. Derivatives and structured products carry market, credit, counterparty and liquidity risk and can lose value; suitability is assessed per client.

Three ways to *engage us.*

Every mandate starts with your objective — income, protection, liquidity or growth — never with a product shelf. You choose how much discretion to keep.

ADVISORY Advisory Mandate We recommend; you decide each transaction. You retain full discretion, with research and monitoring delivered to you before every decision.	MANAGED Managed Mandate We manage assets within agreed parameters under DFSA Category 3C, with institutional reporting, benchmarking and attribution. Assets remain at your custodian; we act under a limited mandate.	TREASURY Treasury Partnership Hedging-strategy design, execution and through-life management for operating corporates — your outsourced treasury function.
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INSTRUMENT MATRIX

EXPOSURE	TYPICAL INSTRUMENTS	OBJECTIVE	DOCUMENTATION
Currency (FX)	Forwards · options · cross-currency swaps	Lock or cap conversion; protect margins	ISDA / FX
Interest rate	Swaps · caps · floors · collars	Floating → fixed; cap funding cost	ISDA 2002
Liquidity	Money-market placements · term / call deposits · pools	Optimise yield on operating cash	Placement
Investment	IG bonds · sovereign sukuk · GCC fixed income	Income and capital preservation	Offering docs
Structured	Capital-protected yield-enhancement and participation notes	Defined-outcome exposure to equities, rates, indices	Term sheet
Equities · funds	Listed securities · funds · ETFs · units	Growth and diversification within the mandate	Offering docs
Digital assets	Advisory / managed — DFSA endorsement in process	Not offered until authorisation is granted	On authorisation

Three proprietary wealth frameworks Money-Engineered Structured Products™ — capital-protected yield and participation notes: growth with protection. Flexible Enhanced-Funding & Liquidity™ — cash and near-cash with a better yield / liquidity balance. Equity-Release, Dual-Rental™ — Double Rental™ at institutional scale: liquidity without disposal.	How a mandate comes together Objective first — income, protection, liquidity or growth. Suitability — risk appetite, horizon and constraints documented. Design — scenarios modelled; specialists shape the structure. Decision — an evidenced recommendation; the final call is yours. Stewardship — positions monitored and reported through life.
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Trust is engineered, *not assumed.*

A control environment built around DFSA conduct standards — so capability is always matched by accountability — and a clear engagement path from first call to stewardship.

THREE LINES OF DEFENCE

1 · Business & advisory

Owens risk at the decision; suitability first.

2 · Risk & compliance

Independent oversight, monitoring and policy — MLRO and Compliance Officer.

3 · Audit & assurance

Independent review of controls; external audit and DFSA supervision.

CONTROLS THAT PROTECT YOU

- **Suitability & appropriateness** documented per engagement.
- **AML / KYC** onboarding and ongoing monitoring to DIFC standards, with independent third-party screening.
- **Conflicts of interest** identified, disclosed and managed.
- **Best-execution** mindset and transparent pricing — fees disclosed before execution.
- **Custody stays put** — mandated assets remain at your custodian bank; client money sits in a DIFC Client Wealth Account, segregated from the Firm's own.
- **Data protection** aligned to the DIFC Data Protection Law.

A CLEAR PATH: FROM FIRST CALL TO STEWARDSHIP



Human-reviewed

EVERY RECOMMENDATION

Segregated

CLIENT ASSETS & DATA

Auditable

DECISIONS & RATIONALE
RETAINED

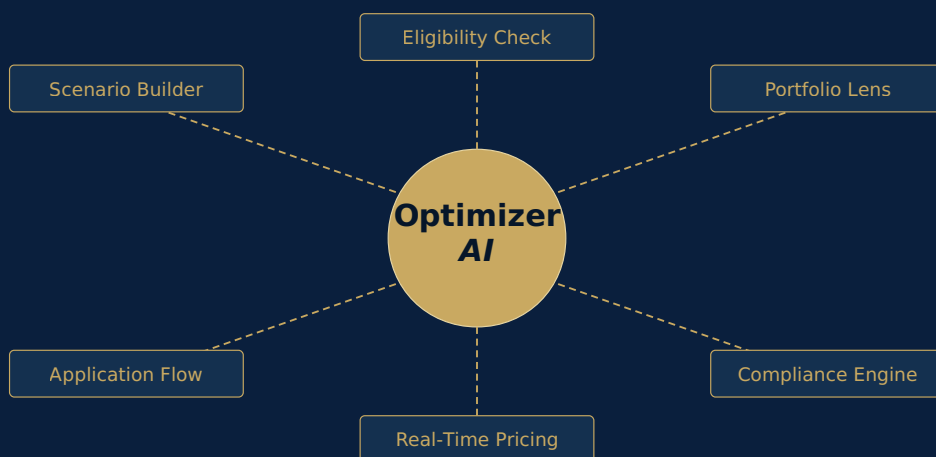
Regulation governs conduct. It is **not** an endorsement of any product, nor a guarantee against loss.

The Treasury & Investment Management function is directed only at Professional Clients as defined in the DFSA Rulebook (Conduct of Business). Not intended for, and must not be relied upon by, Retail Clients. Not investment, legal, tax or accounting advice; advice is provided only after suitability assessment and under the relevant engagement documentation. The value of investments can fall as well as rise. Digital-asset advisory and management are not offered until the relevant DFSA endorsement is granted. Product names are trademarks of Money Protects Capital Ltd. Advisory desk: customercare@moneyprotects.com · +971 4 333 0181.

OptimizerAI™

Your intelligent partner.

One platform. Three regulated products. Always-on intelligence that figures out exactly which structure fits your goals — and walks you through it, end to end.



Built for speed

From eligibility to deployment — what used to take weeks now takes hours, with the same regulatory rigour.

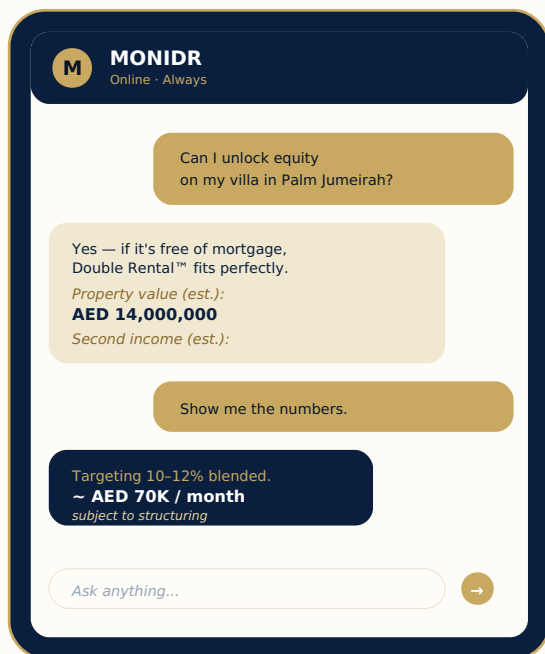
Built for clarity

No hidden mechanics. Every cost, every projection, every option laid out before you commit to anything.

Built for you

Personalised structuring across all three products — based on your asset, your goals, and your timeline.

Meet *MONIDR*. Your AI advisor.



MONIDR is your always-on financial advisor — built into every interaction with Money Protects. Ask any question, in plain language, and get real numbers back in seconds. No appointments. No call-backs. No paperwork before you even know if you're eligible.



24 / 7 availability

Day or night, weekday or weekend — MONIDR is always available to answer questions and run scenarios.



Real-time scenarios

Live calculations against your actual property, income, and tenure — not generic illustrations.



Apply when ready

From conversation to application in a single flow — no re-entering data, no separate forms.

TALK TO MONIDR

<https://moneyprotects.com/monidr>

Built differently. *On purpose.*

Every product we offer is engineered around four non-negotiables — the things conventional banking has never quite figured out how to do all together.



AAA Capital Protection

Every dirham deployed into the structure is held in AAA-rated, capital-protected instruments. 100% protected. Always.



Zero Out-of-Pocket

No upfront fees. No surprise charges. All transaction costs are absorbed inside the structure — never lifted off your wallet.



Independently Validated

Pre-money valuation by Crowe Mak. Transaction advisory by Baker Tilly. IP protection across UAE Ministry of Economy and the Berne Convention.



Built for the UAE

Bilingual EN / AR support, UAE property law expertise, RERA-aligned structuring, and royal-family network credibility.

Aligned with the UAE's *future*.

Every Money Protects product was engineered to be additive — for the customer, but also for the wider UAE economy. The numbers are deliberate.

5.6%

UAE BANKING NPL RATIO¹

By directly settling distressed retail mortgages through Mortgage EMI Sleeping Period, Money Protects removes impaired loans from bank balance sheets — supporting the CBUAE's asset-quality and financial-stability objectives.

6.3 – 6.9%

DUBAI GROSS RENTAL YIELD²

Already 2 – 3× London and New York. Equity Release — Double Rental™ effectively doubles that income productivity per dirham of property — strengthening Dubai's positioning as the world's most yield-attractive residential market.

~50%

RESIDENTS CITING COST OF LIVING AS TOP STRESSOR³

By absorbing all transaction costs and routing equity into capital-protected structures, our products keep families financially anchored in the UAE — instead of forcing painful exits that drain talent and capital from the system.

AED 650 – 700B

D33 FOREIGN DIRECT INVESTMENT TARGET⁴

Money Protects is regulatory infrastructure for the Dubai Economic Agenda's 2033 ambition — turning UAE property into a yield-generating, capital-protected, institutionally-structured asset class accessible at every scale.

Sources. ¹ Central Bank of the UAE, Quarterly Economic Review, June 2024 — UAE banking sector NPL ratio Q1 2024 (Net NPL: 2.3%; provision coverage: 94.9%). ² Global Property Guide (Q4 2025); Bayut & dubizzle market reports, 2024–2025. ³ Khaleej Times, reporting a national resident survey, 2024. ⁴ Dubai Economic Agenda D33 (Government of Dubai, 2023); Dubai Real Estate Sector Strategy 2033.

Three steps.

No paperwork to begin.

You don't need to commit to anything to find out what's possible. The whole point of MONIDR and OptimizerAI™ is to give you the numbers first — and let you decide from there.

01

Talk to MONIDR.

Visit app.moneyprotects.com/optimizerAI and ask any question about your property, your mortgage, or your goals. Get real numbers back in seconds — no forms, no calls.

02

Run your scenarios.

Use OptimizerAI™ to model different structures against your actual asset. Compare Double Rental, Sleeping Period, and Fixed EMI for Life options side by side.

03

Apply when you're ready.

If a structure makes sense, apply right inside the platform. Our team handles the bank coordination, structuring, and deployment. You sign once.

START TODAY

Your wealth doesn't wait. Neither should you.

Web moneyprotects.com Call [+971 4 333 0181](tel:+97143330181) Email info@moneyprotects.com

Why we built Money Protects.

“When science meets clarity and solutions meet needs, innovation transforms industries.”



The next decade of finance will be built on three things: capital that protects itself, intelligence that explains itself, and access that scales for everyone — not just the institutions that already had it.

Money Protects operates exactly there. AAA-rated capital protection inside every product, an AI engine that walks each client through their own structure in plain language, and pooled institutional execution that brings DIFC-grade economics down to retail tickets. None of this was possible ten years ago. All of it should be standard ten years from now — and the UAE, with its forward-leaning regulatory architecture, is the right place to make that the norm.

If you own property in the UAE — or you advise someone who does — the question is no longer whether sophisticated structuring belongs to you. It's how soon you put it to work.

Mirza Ashraf Beg

FOUNDER · CHIEF EXECUTIVE OFFICER

MONEYPROTECTS

REDEFINING FINANCIAL FREEDOM

ONLINE

moneyprotects.com

app.moneyprotects.com/optimizerAI

app.moneyprotects.com

private.moneyprotects.com

Bilingual support: English • العربية

VISIT • CALL • WRITE

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موني بروتكس
إعادة تعريف الحرية والاستقلال
المالي

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