



THUMANI / SERVICE COLLECTION

Financing Guide

Preparation, repayments and the questions that matter.

A practical guide to the services, possibilities and conversations on the Thumani website.

OCTOBER 2026 / UAE SERVICE EDITION

BOOK 02

Service guide. Illustrative imagery. Not a property inventory or bank offer.

Inside this book.

Use the chapters in sequence or start with the service that fits your plans. Chapter titles are clickable; the footer returns to this page.

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HOW TO USE THE COLLECTION

Read the Property Collection for your search, the Financing Guide for your budget and The Thumani Experience for the way we work. Confirm actual property and provider details before committing.

01 / THE SERVICE IN FOCUS

The plan beside the property.

Financing is a sequence of questions, documents and decisions. Understanding the route helps you discuss a property with a clearer view of the commitment.

Begin with your circumstances

Bring your verified income, existing commitments and available cash into the discussion. Explain your residency, employment and purchase purpose. A lender needs evidence, not only a preferred payment or property price.

Distinguish the stages

An online calculation is an illustration. Pre-approval is a separate lender review. A property valuation, final offer and completion each have their own requirements. Ask what is conditional at every stage.

Keep the full cost in view

A mortgage payment is one part of ownership. Purchase fees, insurance, service charges, maintenance and a reserve should be considered alongside it. Keep the property decision and the financing conversation connected.



Illustrative service / property setting

QUESTIONS TO BRING

- What can I verify now?
- What remains conditional?
- Which costs sit outside the payment?

[CONTINUE ON THE WEBSITE / HOME FINANCING](#)

02 / THE SERVICE IN FOCUS

Pre-approval. Preparation before the promise.

Pre-approval can help organise the financing discussion before a property commitment. It is still subject to the lender conditions stated in the documents.

The purpose of the review

The bank considers your financial profile and the information supplied. Ask what the outcome means, how long it remains valid and which changes require reassessment. Do not treat a calculator result as pre-approval.

Prepare the evidence

Typical enquiries cover identity, residency, income and bank records, with different evidence for salaried and self-employed applicants. The lender determines the actual documents, periods and acceptable formats.

Before relying on it

Read the conditions, expiry and any remaining property requirements. Confirm what must happen after a suitable home is identified, including valuation and final underwriting. Keep the team informed if your income or commitments change.



Illustrative service / property setting

QUESTIONS TO BRING

- What conditions remain?
- When does the decision expire?
- What does the property review require?

[CONTINUE ON THE WEBSITE / MORTGAGE PRE APPROVAL](#)

03 / THE SERVICE IN FOCUS

Home financing. One purchase, several decisions.

A home loan combines contribution, term, pricing and lender requirements. Compare the whole arrangement rather than selecting a payment in isolation.

Your contribution

Understand how much cash is needed for the price contribution and the separate transaction costs. The lender valuation can differ from the purchase price. Ask how that affects the cash you need.

The repayment arrangement

Review the term, starting payment, rate structure and any later changes. A longer term can lower the monthly payment but extend the commitment. Compare the total scheduled payments and the balance remaining at useful milestones.

The written offer

Ask for the Key Facts Statement, fee schedule and conditions. Check salary-transfer requirements, insurance, product links and settlement flexibility. Use the bank documents to compare offers on the same basis.



Illustrative service / property setting

QUESTIONS TO BRING

- How is the contribution calculated?
- What changes after the fixed period?
- Which linked products are required?

CONTINUE ON THE WEBSITE / HOME FINANCING

04 / THE SERVICE IN FOCUS

Land financing. The plot and the purpose.

A land proposal needs a specific lender conversation. Acceptance can depend on the parcel, ownership arrangement, intended use and whether construction forms part of the plan.

Define the proposal

Explain whether you want to acquire land, develop a home, plan a project or hold an investment. Bring the plot information and describe the intended timetable. Do not assume a standard completed-home product applies.

Ask about the accepted structure

Clarify whether the provider considers acquisition separately or only with a construction proposal. Ask which records, valuations, contributions and disbursement conditions would be needed for the actual site.

Connect the budgets

Keep land price, associated costs and any future build requirements in the same plan. A first conversation can identify the right questions; availability and eligibility need confirmation from the provider.



Illustrative service / property setting

QUESTIONS TO BRING

- Will the lender consider this plot?
- Is a construction plan required?
- How would funds be released?

[CONTINUE ON THE WEBSITE / LAND FINANCING](#)

05 / THE SERVICE IN FOCUS

Off-plan financing. Keep the two timelines clear.

The developer payment schedule and the lender financing arrangement may begin at different stages. Review both before deciding how the purchase will be funded.

The developer timeline

Record the reservation, instalments and anticipated handover obligations from the agreement. Identify the cash you need before any expected financing becomes available. Include the consequences of a change in timing.

The lender timeline

Ask whether the project, stage and unit can be considered, and which conditions determine disbursement. A pre-approval does not necessarily fund every developer payment. Confirm the actual product and project acceptance.

A practical contingency

Consider what you would do if financing, valuation or completion timing differs from the plan. Keep a reserve and review the written obligations rather than assuming future approval will close a gap.



Illustrative service / property setting

QUESTIONS TO BRING

- Which payments need my own cash?
- What triggers mortgage disbursement?
- What if the two timetables change?

CONTINUE ON THE WEBSITE / OFF PLAN FINANCING

06 / THE SERVICE IN FOCUS

Commercial financing. Business, premises, plan.

For commercial property, the financing conversation needs the business context as well as the address. Start with the use, borrower and repayment picture.

Explain the business need

Describe the activity, premises and whether the purchase is for occupation or investment. Share the operational requirements that make the property suitable. The lender can have its own property and borrower criteria.

Bring the supporting picture

Ask which financial statements, bank records, business documents and property information the provider needs. Consider how the proposed repayment fits cash flow, with room for operational costs and changes in activity.

Compare the conditions

Review security, valuation, contribution, term and fees for the actual proposal. Commercial terms can differ from residential financing. Ask for the full written schedule and the consequences if the business needs change.



Illustrative service / property setting

QUESTIONS TO BRING

- Who is the borrower?
- What supports repayment?
- Which property conditions apply?

[CONTINUE ON THE WEBSITE / COMMERCIAL FINANCING](#)

07 / THE SERVICE IN FOCUS

Islamic financing. Understand the agreement.

Shariah-compliant financing has product-specific contractual arrangements. Begin with an explanation of the structure and the responsibilities it creates.

The contract in plain language

Ask how the provider describes the transaction, ownership or use arrangements and the customer responsibilities. Direct product-specific religious questions to the provider qualified Shariah team.

The payment picture

Review the full payment components, pricing basis, contributions and any reset mechanism. Islamic finance does not mean there are no costs. Request a schedule that explains what can change and when.

If circumstances change

Ask for the rules on missed payments, additional payments, early settlement and switching providers. A general mortgage illustration may not reproduce the exact contractual payment structure; the provider must confirm it.



Illustrative service / property setting

QUESTIONS TO BRING

- How is the transaction structured?
- Which payments can vary?
- How does early settlement work?

[CONTINUE ON THE WEBSITE / ISLAMIC FINANCING](#)

08 / THE SERVICE IN FOCUS

Refinancing. Compare what remains.

A different starting rate or smaller payment is not the whole switching decision. Compare the remaining commitment, new term and full costs.

Your existing position

Obtain the outstanding balance, settlement quotation and remaining payment schedule. Understand any early-settlement charge or administrative requirements. Record the date of the quotation because balances change.

The proposed arrangement

Compare the new term, starting and later rates, fees, insurance and linked-product conditions. A smaller payment over a longer term can increase total costs. Look at the balance that will remain at comparable dates.

A useful comparison

The website cash-flow tool compares entered payments and upfront costs. It is not a complete lifetime-cost or approval assessment. Use it to organise questions, then compare the bank schedules and settlement figures.



Illustrative service / property setting

QUESTIONS TO BRING

- What does it cost to leave?
- Will the new term be longer?
- What balance remains at the same date?

[CONTINUE ON THE WEBSITE / REFINANCING](#)

09 / THE SERVICE IN FOCUS

Compare bank rates. Read past the headline.

Bank pricing can vary by product, customer profile, promotional conditions and date. Use a consistent comparison sheet and request a written quote.

Starting price and reset

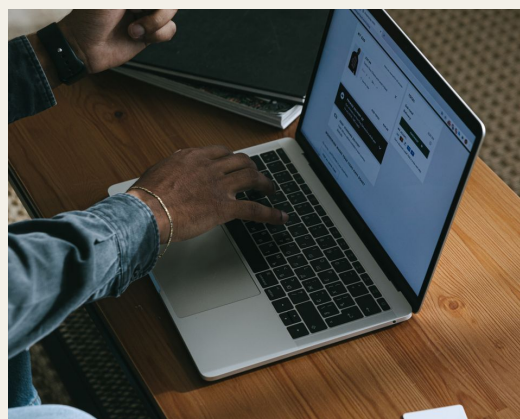
Record the introductory period, rate after it ends and the benchmark or margin where relevant. Identify any floor or reset frequency stated in the offer. Do not treat a published example as your personalised price.

The conditions attached

Compare salary transfer, linked accounts or cards, processing charges, valuation, insurance and property eligibility. Confirm which conditions create a discount and what happens if they no longer apply.

A dated decision

The website bank guide points to official sources and helps organise a shortlist. Published terms can change. This catalogue deliberately does not reproduce live bank offers; request current Key Facts Statements and written quotations.



Illustrative service / property setting

QUESTIONS TO BRING

- What happens after the initial period?
- What must I do to receive this rate?
- What is the quote validity?

[CONTINUE ON THE WEBSITE / COMPARE BANK RATES](#)

10 / THE SERVICE IN FOCUS

Mortgage calculator. See the repayment path.

The Thumani mortgage workbench turns an entered price, contribution, rate and term into an equal-payment illustration, with a view of the balance over time.

What to enter

Use the property value, proposed deposit, relevant profile and a quoted annual reducing-balance rate. The example rate is editable and is not a current bank offer. The model does not verify income, debts or credit eligibility.

What to explore

Review the monthly estimate, total scheduled payments, interest or profit illustration and a higher-rate sensitivity. The downloadable monthly schedule shows how principal and interest change at a constant input rate.

Extra-payment scenario

An extra monthly amount is modelled as an immediate principal reduction while the normal payment continues. The projected savings exclude early-payment charges and restrictions. Ask the bank how additional payments are actually handled.



Illustrative service / property setting

QUESTIONS TO BRING

- Is my rate reducing-balance?
- Which charges are excluded?
- Will the actual rate change?

[CONTINUE ON THE WEBSITE / MORTGAGE CALCULATOR](#)

11 / THE SERVICE IN FOCUS

Affordability calculator. Build a cash-backed range.

The two-mode desk explores either a buying budget or the cost of a chosen home, while keeping everyday life and purchase cash in the calculation.

Your monthly picture

Enter gross and take-home income, existing debt, living costs and a savings buffer. The model uses the smaller repayment room after the debt-burden assumption and after household costs. Advanced options keep those assumptions editable.

Your cash picture

Enter total cash, the reserve to retain and other purchase costs. The estimate allows for its modelled Dubai fees and property-specific contribution. A larger salary cannot replace the cash needed for completion.

The limits of the result

The website uses a conservative 50% debt-burden assumption for all profiles and a higher-rate calculation. It excludes special national housing-program concessions and does not make an eligibility decision. Read the displayed assumptions before using the range.



Illustrative service / property setting

QUESTIONS TO BRING

- Have I updated the advanced options?
- Can I preserve my emergency reserve?
- Which lender checks are still needed?

[CONTINUE ON THE WEBSITE / AFFORDABILITY CALCULATOR](#)

12 / THE SERVICE IN FOCUS

Rent or buy. Compare a scenario, not a slogan.

The better choice depends on your plans, cash, time horizon and assumptions. A useful comparison makes both ownership costs and renting alternatives visible.

The two starting points

Use realistic rent, purchase price and financing inputs. Consider the cash committed at purchase and the other uses it might have. Compare equivalent homes where possible rather than different lifestyles.

The time horizon

A short stay and a longer holding period can produce different pictures. Transaction costs, maintenance, rent changes and future sale conditions affect the comparison. Property growth and investment returns are assumptions, not promises.

Use the website tool thoughtfully

Adjust the scenario and observe which assumptions drive the outcome. Ask what happens with a different rate, less growth or higher running costs. A calculated advantage is not a guarantee that buying will outperform renting.



Illustrative service / property setting

QUESTIONS TO BRING

- How long might I stay?
- Which assumptions drive the result?
- What if my plans change?

[CONTINUE ON THE WEBSITE / RENT VS BUY CALCULATOR](#)

13 / THE SERVICE IN FOCUS

The purchase-cost ledger.

Prepare the cash beside the deposit. Your transaction statement should separate official percentages, service charges and fees quoted by the professionals involved.

Dubai reference percentages

The sale-registration fee is 4% of price, normally shared equally unless agreed otherwise. Mortgage registration is 0.25% of the loan. Confirm the agreed buyer share, current service charges and the exact registration route.

Costs to obtain in writing

Ask about trustee and administration charges, lender processing, valuation, insurance, brokerage and any other transaction costs. Their treatment and amounts can depend on the transaction. Do not assume that a calculator field set to zero means a fee does not exist.

Illustration, not a quotation

For an AED 1,000,000 price and AED 800,000 loan, a 50% buyer share of the 4% sale fee is AED 20,000; the mortgage-registration percentage is AED 2,000. These AED 22,000 are additional to deposit and other costs.



Illustrative service / property setting

QUESTIONS TO BRING

- What is my agreed fee share?
- Which charges have a written quote?
- How much cash remains after completion?

14 / THE SERVICE IN FOCUS

UAE mortgage references. At a glance.

Reference ceilings help frame a conversation. A lender can offer less, and special programmes or product conditions can change the treatment.

PURCHASE CATEGORY	UAE NATIONAL	RESIDENT EXPAT
First home: up to AED 5 million	85%	80%
First home: above AED 5 million	75%	70%
Subsequent / investment	65%	60%
Off-plan, all categories	50%	50%

The general mortgage rule sets a 25-year maximum term and finance ceilings of eight years annual income for nationals and seven for expatriates. Lenders determine maturity-age conditions.

Article 3 uses a 50% debt-burden limit and repayment stress of 2-4 percentage points above the relevant rate. Article 5 provides a 60% limit for qualifying guaranteed national housing programmes. This website model uses the conservative general assumption, not programme concessions.

Non-resident illustration: ADCB publishes up to 50% finance and a 15-year term. This is a provider example, not a universal rule. Eligibility, valuation and property acceptance still need review.

Sources: CBUAE mortgage rulebook, Article 5 housing programmes, CBUAE financial stability LTV table and ADCB. Clickable links appear on the final reference page. Reviewed 6 October 2026.

15 / THE SERVICE IN FOCUS

A mortgage example. Follow the balance.

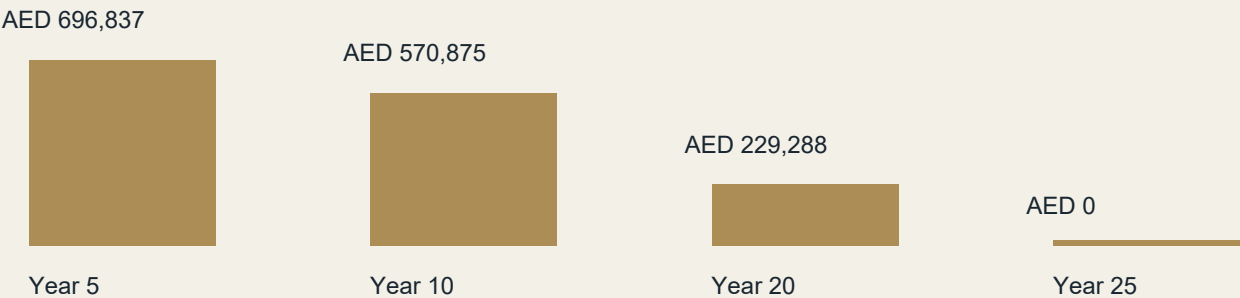
A simple illustration shows how an equal monthly payment gradually changes from interest toward principal. It is a scenario, not an offer.

Property price	AED 1,000,000
Down payment	AED 200,000
Loan / term	AED 800,000 / 25 years
Unchanged annual rate	4.00% - illustrative

ESTIMATED MONTHLY PAYMENT

AED 4,222.69

THE BALANCE OVER TIME



Total scheduled loan payments: AED 1,266,808. Interest at the unchanged rate: AED 466,808. Early payments contain more interest; later payments reduce more principal.

Equal monthly reducing-balance payments; no rate resets, insurance, fees or extra payments. Rounding and payment dates may differ at the bank. Purchase costs are additional. No affordability or eligibility conclusion is made.

16 / YOUR NOTES

Prepare the document conversation.

A lender checklist should match your profile and proposal. The categories below help you prepare questions; they are not a universal application checklist.

Identity and financial profile

Ask which identity and residency records are needed, together with the income evidence and bank-statement periods. Discuss existing commitments and any changes in your employment or residency position.

Employment and business evidence

Salaried and self-employed applications can require different records. Ask whether salary certificates, contracts, business registrations or financial statements are relevant, and which formats or verification the bank accepts.

Property and final offer

Confirm the specific property records, valuation process and any remaining final-offer conditions. Share sensitive records only through the agreed secure channel. Avoid sending identity or bank documents to the website guided helper.

MAKE A NOTE

QUESTIONS TO BRING

- Which records apply to my profile?

- Which dates and formats are accepted?

- How should I share documents securely?

17 / YOUR NOTES

Your lender meeting, prepared.

Use these prompts to make the next conversation specific. Keep the answers with the dated quotation and supporting documents.

The offer

Requested loan and contribution: _____.

Quoted rate and initial period: _____.

Rate after the initial period: _____. Term and monthly payment: _____.

The costs and flexibility

Upfront costs and insurance: _____.

Additional-payment rules: _____.

Settlement or refinancing conditions: _____.

Linked-product requirements: _____.

The remaining checks

Valuation and property conditions: _____.

Income or document requirements: _____. Quote or approval expiry: _____. Next action and responsible person: _____.

MAKE A NOTE

QUESTIONS TO BRING

- ☐ What is confirmed in writing?

- ☐ What could change the payment?

- ☐ What still prevents completion?

18 / THE SERVICE IN FOCUS

Reference notes and your next step.

The website guides and tools support preparation. The provider documents determine the actual product, costs and conditions for your application.

Policy context

CBUAE mortgage rules address debt burden, stressed repayment, contribution and term. Different programmes and provider policies can change the treatment. The website planning model takes a conservative approach and explains its assumptions rather than presenting an approval.

Where to confirm

Use the official CBUAE rulebook, Dubai Land Department service information and the lender current product documents. The cited sources were reviewed on 6 October 2026. Recheck fees and policy before a commitment.

Talk to Thumani

Bring the property proposal, your current financial picture and the open questions. We can help organise the conversation around purchase purpose, contribution, repayment and the steps still needed.

OFFICIAL REFERENCES

CBUAE mortgage rules

CBUAE housing programmes

CBUAE LTV reference

DLD buyer guide

DLD mortgage registration

ADCB non-resident example

QUESTIONS TO BRING

- Current lender quotation
- Official transaction-fee statement
- A clear next-action list