

General Overview

1. What is the purpose of this Follow-On Public Offering (FPO)?

Al Mal Capital REIT ("AMC REIT") is undertaking a Follow-on Public Offering (FPO) to raise up to AED 242 million in new capital, which will be used to acquire additional income-generating assets in resilient sectors such as healthcare, education, and mission-critical industrials. This marks a strategic milestone in the REIT's growth and diversification journey.

2. What is the size and pricing of the offering?

AMC REIT is offering up to 220 million new units, priced at AED 1.10 per unit:

- AED 1.00 nominal value
- AED 0.10 issuance premium
- AED 0.025 subscription fee (incl. VAT)

3. When is the subscription period?

The offering opens on 7 July 2025 and will close on 25 July 2025 (or 1 August if extended).

4. Who can invest?

The FPO is open to retail and institutional investors from the UAE and GCC.

Investment Strategy

5. What sectors does AMC REIT invest in?

AMC REIT focuses on secure, long-term income assets in:

- Healthcare
- Education
- Mission-critical industrials

6. What is the target return?¹

AMC REIT targets a net return of c.7%, supported by strong asset fundamentals and long-term lease structures.

¹.Disclaimer: The 7% return is a target net return, not a guarantee. Actual returns may vary. Please refer to the Prospectus for risk factors. The Fund, the Fund Manager, and Receiving Bank do not promise that this return will be achieved.

٤٨ مبنى برج جيت، داون تاون دبي، شارع الشيخ زايد، مكتب رقم ٩٠١، ص.ب ١١٩٩٣٠، دبي، الإمارات العربية المتحدة، هاتف: +٩٧١٤٣٦٠١١١١

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7. Is AMC REIT Shariah-compliant?

While AMC REIT is not formally Shariah-certified, it invests in sectors that are aligned with socially responsible principles and uses Shariah-compliant financing structures where applicable.

Subscription Process

8. What is the minimum subscription amount?

Investors may subscribe to as few as 2,000 units (AED 2,250 total including fees) under the Minimum Guaranteed Allocation (MGA), subject to request and availability.

9. How can I subscribe?

Through:

- FAB bank branches (please see list of participating banks in appendix 1)
- Online/mobile banking (for FAB clients)
- Central Bank's payment system
- Manager's cheque to "Al Mal Capital REIT – FPO"

Important: *Subscribers should carefully read sections 5, 7, and 8 of the "Invitation to Subscribe – Al Mal Capital REIT Follow-On Offering" to ensure they understand the required documents, eligibility criteria, payment deadlines, and accepted subscription channels. Missing any required step may result in the rejection of the subscription application.*

10. What documents are required?

- Individuals: Emirates ID, passport, valid DFM Investor Number
- Institutions: Trade license, authorized signatory proof, passport copy, VAT certificate (if applicable)

Important: *Subscribers should carefully read sections 5, 7, and 8 of the "Invitation to Subscribe – Al Mal Capital REIT Follow-On Offering" to ensure they understand the required documents, eligibility criteria, payment deadlines, and accepted subscription channels. Missing any required step may result in the rejection of the subscription application.*

Allocation & Investor Rights

11. Will existing unitholders be diluted?

No, if they subscribe in proportion to their current holdings. Each eligible unitholder on the Record Date (26 June 2025) may subscribe to 39% or more of their existing units to maintain their ownership share.

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12. What protections are in place for existing unitholders?

Existing unitholders as of the record date (26 June 2025) will receive a priority allocation equal to approximately 39% of their current holdings. This ensures their ownership is not diluted by the capital increase.

13. How is allocation structured?

- **Priority allocation:** Existing unitholders (as of 26 June 2025)
- **Secondary allocation:** Minimum Guaranteed Allocation (MGA) of up to 2,000 units per eligible new subscriber (subject to request and availability)
- **Remaining units:** Pro-rata to all additional subscribers (if applicable)

14. When will units be allocated and listed?

- Allocation is expected around 1-8 August 2025
- Trading of new units is expected to start around 8-15 August 2025, subject to regulatory approvals

15. Will I receive dividends from the new units?

Yes. The new units rank pari passu with existing units and will be entitled to future distributions post-allocation.

Important: *Subscribers should carefully read section 6 of the “Invitation to Subscribe – Al Mal Capital REIT Follow-On Offering” to ensure they understand the allocation process.*

Use of Proceeds

16. What asset will be acquired with the raised capital?

The REIT plans to acquire income generating assets within the targeted sectors which are education, healthcare, and industrials.

17. How will the new acquisition(s) impact the portfolio?

The planned acquisition(s) will increase AMC REIT's AUM to ~AED 1.4 billion, improve diversification, and support the target yield of 7%¹.

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Performance & Track Record

18. What is AMC REIT's performance history?

- 7% distributed return since 2023
- 100% portfolio occupancy
- Weighted Average Unexpired Lease Term (WAULT) c. 20 years

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19. What is the current NAV and issued capital?

- NAV as of 31 May 2025: AED 577 million
- NAV per unit: AED 1.1229
- Issued capital pre-FPO: AED 513.9 million

Investment Benefits and Strategy**20. What are the benefits of subscribing to this FPO?**

AMC REIT offers access to a regulated, listed vehicle with a strong performance track record. The REIT holds 100% occupancy, invests in stable sectors, and has delivered returns of around 7% since 2023. Investors benefit from steady income, diversification, and transparent governance.

21. How will the proceeds be used?

Proceeds from the FPO will be used to acquire new real estate assets in resilient, income-generating sectors. The transaction is expected to grow AMC REIT's asset base from AED 1 billion to approximately AED 1.4 billion.

Key Documents and Contact Information**22. Where can I find the key documents including (press release, the Invitation to Subscribe, the 6th Amended Prospectus, and the Subscription Application Form)?**

You can visit www.almalcapitalreit.com

23. Who can I contact for further information?

Investor Relations Contact: Fatema Alhaj

✉ Email: reit@almalcapital.com / fatema.alhaj@almalcapital.com

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Appendix 1: Participating Branches (You can visit any of the following FAB branches to subscribe in person)

S.No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1	Bur Dubai	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Intersection of Shaikh Khalifa street and Baniyas street, PO BOX:2993
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
2	Business Park, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Khalifa Park Al Qurm, PO BOX:6316
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
3	FAB One Tower, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Intersection of Shaikh Khalifa street and Baniyas street, PO BOX:2993
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
4	Al Batin	Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Street No. 9 Next to Bateen Bus Terminal and Al Bateen Mall; PO BOX:7644
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
5	Al Ain New	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Al Ain New PO BOX: 17822

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			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
6	Sheikh Zayed Rd.	Dubai	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	ALQUZE NEXT TO GOLDEN DAIMOND ;PO BOX:52053
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
7	Sharjah	Sharjah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Al Reem Plaza, Ground floor Buheira Corniche, Sharjah;PO BOX:1109
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
8	Fujairah	Fujairah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	Opposite to Plaza Theatre Hamdan Bin Abdulla street;PO BOX:79
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
9	RAK (LNBAD)	Ras Al Khaimah	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	FAB RAK (LNBAD) , Corniche Al Qawasim Road , Near to NMC Royal Medical Center , RAK
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
10	Umm Al Quwain	Umm Al Quwain	08: am to 02:00 pm (Monday- Thursday);	8 am to 1 pm - Mon - Thurs.	

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			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Building No 211, King Faisal Road Al Maidan Area, Umm Al Quwain;Po BOX:733
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	

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