

**PRESS RELEASE*****Wio Bank and ADX enable investors to borrow cash against their ADX-listed shares without selling, unlocking liquidity from their portfolios***

- Loan Against Investments marks the first fully digital experience of this nature in the region
- Wio Bank customers can now pledge ADX-listed shares as collateral to access financing, keeping their investments intact and their dividends flowing

**Abu Dhabi, UAE – 22 June 2026:** Wio Bank, in partnership with the Abu Dhabi Securities Exchange (ADX) Group, one of the world's fastest-growing exchanges, announced the launch of Loan Against Investments, a new product that allows investors to access financing using their ADX-listed share portfolio as collateral, without having to sell a single share.

Accessible through the Wio Personal app, investors can pledge eligible ADX-listed shares to Wio Bank as collateral, and the shares are held as security for the duration of the financing. Customers retain the full economic benefit, dividends continue to accrue, and any market appreciation is theirs to keep. Once the financing is repaid in full, the shares are returned to the customer's portfolio.

Loan Against Investments marks the first fully digital experience of this nature in the region. The partnership with the ADX is central to making it possible, providing the regulated infrastructure for share pledging that enables the entire process, from collateral transfer to repayment, to be completed within the Wio Personal app with no branch visit or paperwork required.

**Building a complete investment platform**

Wio Personal has long been built around a single ambition: to be the best place to see, manage, and grow your money. Loan Against Investments is the latest expression of that, with Wio Bank extending its product suite to serve customers who are already building wealth on the platform, giving them a smarter way to access liquidity without stepping away from their investments.

Wio Invest has grown into a full investment platform spanning stocks, exchange-traded funds, virtual assets, commodities, fractional bonds, wealth management, and, most recently, UCITS ETFs. Each addition is driven by the mission to give every investor in the UAE the tools to build and simplify their wealth journey.

**Liquidity without compromise**

For investors, selling holdings to access short-term liquidity has always carried a real cost: forfeiting future growth, missing dividend payments, and losing the compounding that comes with staying invested.

The process happens entirely in-app, giving investors a seamless way to access liquidity without stepping away from their investments.

The partnership with the ADX reflects Wio Bank's approach to building products anchored in the UAE's financial infrastructure, giving individuals access to capabilities that were previously reserved for institutional or private banking clients, delivered through a single, trusted and regulated app.

“This is the first time retail investors in the UAE can access a fully digital Loan Against Investments experience. That’s a meaningful milestone, not just for Wio, but for the market. We spend a lot of time listening to what our customers actually need. Access to liquidity without having to give up their investments came up again and again. This is our answer to that and the partnership with ADX is what made it possible and it reflects exactly the kind of infrastructure-backed, customer-first bank we want to be known for,” said Jayesh Patel, CEO of Wio Bank PJSC.

Abdulla Salem Alnuaimi, Group Chief Executive Officer of the ADX Group, said: “At ADX, we remain committed to expanding the range of innovative products and services available to investors. This new solution allows investors to unlock liquidity and access cash by using their listed shares as collateral, without needing to sell them. It gives investors greater flexibility in managing their money, while staying invested and continuing to benefit from potential market gains. With competitive pricing and a fully automated process, investors can quickly secure funding based on the value of their holdings and continue benefiting from potential market gains. The solution helps investors free up liquidity, explore new opportunities, and make more efficient use of their existing portfolios. ADX is actively collaborating with additional financial institutions to introduce similar financing solutions in the near future, further enhancing investor choice, deepening market liquidity, and reinforcing Abu Dhabi’s position as a leading global financial center.”

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**Disclaimers:**

All loans are subject to eligibility criteria and approval by the bank. Terms and conditions apply. Loan Against Investments is a product offered by Wio Bank PJSC.

**About Wio Bank PJSC**

Wio Bank PJSC is the UAE’s leading financial platform, reimagining banking for individuals and businesses. Headquartered in Abu Dhabi and fully regulated by the Central Bank of the UAE, Wio is backed by ADQ, Alpha Dhabi Holding, e& and First Abu Dhabi Bank. By combining advanced technology with a human-centric approach, Wio delivers seamless, personalized financial solutions.

For personal banking, Wio offers smart tools and insights to help individuals and families take control of their finances, enabling them to save, spend and grow with ease. For businesses, Wio provides entrepreneurs and SMEs with a comprehensive digital platform designed to streamline operations, unlock growth opportunities, and simplify financial management.

Wio is redefining the banking landscape as a market leader in Banking-as-a-Service (BaaS) and embedded finance, delivering innovative solutions that empower people, businesses, and communities with the infrastructure they need to access long-term wealth creation.

Wio Bank has been widely recognized through regional and international industry awards and rankings, including Forbes Middle East, Fast Company Middle East and Finance Middle East.

For more information, please visit [www.wio.io](http://www.wio.io)

**About Abu Dhabi Securities Exchange (ADX)**

The Abu Dhabi Securities Exchange (ADX) was established on 15 November 2000 pursuant to Local Law No. (3) of 2000, which granted the exchange legal rights with independent financial and administrative status, as well as the necessary supervisory and executive powers necessary to carry out its functions. On 17 March 2020, the ADX was converted from a public entity into a Public Joint Stock Company (PJSC) in accordance with Law No. (8) of 2020.

The ADX Group, a market infrastructure group comprising the exchange (ADX) and its post-trade ecosystem, including its wholly owned subsidiaries AD Depository and AD Clear, was established. Through its integrated and globally aligned business structure, the ADX Group supports efficient, transparent, and resilient capital markets across trading, clearing, settlement, and custody.

The Group provides an efficient and regulated marketplace for the trading of securities, including equities issued by public joint-stock companies, bonds issued by governments and corporations, exchange-traded funds (ETFs), and other financial instruments approved by the UAE Capital Market Authority.

The ADX is the second-largest exchange in the Arab region by market capitalization. Its strategy of delivering stable financial performance through diversified revenue streams is aligned with the UAE's national development agenda, "Towards the Next 50", which aims to build a sustainable, diversified, and high-value-added economy.

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