



ALDAR AND ADCB COMPLETE ABU DHABI'S FIRST OFF-PLAN MORTGAGE UNDER NEW ADREC FRAMEWORK

- **ADREC's new off-plan mortgage registration framework increases the competitiveness of the Abu Dhabi market, paving the way for broader access to competitive financing before unit handover**
- **Off-plan home financing, including milestone payments during construction, is now available to Aldar customers who have paid 50% or more of the property value at eligible projects**
- **The mortgages are being facilitated without fees by 'Home Finance by Aldar', a service that provides Aldar customers with access to the best mortgage options in the UAE through more than six participating conventional and Islamic banks**

Abu Dhabi, UAE – 4 September 2026: Aldar has become the first developer in Abu Dhabi to complete mortgage financing on an off-plan property for its customers through Abu Dhabi Real Estate Centre's (ADREC) newly launched framework that enables the financing bank to be formally named on the mortgage registration certificate before property handover.

The framework allows a customer who has paid 50% of the purchase price to arrange a mortgage against their off-plan property, with the bank funding the remaining installments and the final handover payment. This gives customers certainty over their financing terms in advance, preserves liquidity throughout the construction period, and removes the need to arrange a mortgage at completion. It provides an alternative to traditional financing arranged at handover, giving customers a wider range of financing options and greater choice over rates and terms.

Setting a new precedent for the Abu Dhabi market, Aldar has completed the first registration under the new framework, with Abu Dhabi Commercial Bank (ADCB) supporting the initial transactions as the mortgage bank, in line with the UAE Central Bank regulation which requires customers to have paid 50% of the property price to be eligible for off-plan mortgage financing.

Ghazi Saeed Alateibi, Executive Director – Real Estate Transaction Sector said: "The completion of this registration demonstrates ADREC's off-plan mortgage registration service in live market use. By enabling mortgage interests in eligible off-plan real estate units to be



recorded in the Initial Real Estate Register, the service strengthens transparency and provides greater clarity and protection for buyers, developers and financial institutions. The service is available on a market-wide basis to participating institutions that meet the relevant requirements, supporting a secure and well-regulated off-plan market in Abu Dhabi."

Faisal Falaknaz, Chief Financial and Sustainability Officer at Aldar said: "As Abu Dhabi continues to develop as a leading global business and lifestyle destination, its real estate market is growing in both appeal and sophistication. The new off-plan mortgage framework introduced by ADREC marks an important step in further enhancing the transparency and accessibility of the market. We are proud to have worked with ADREC and ADCB to complete the first transaction, translating the framework into greater financing flexibility for homebuyers, and look forward to extending this opportunity through our wider network of banking partners."

Aldar customers can access off-plan financing through 'Home Finance by Aldar', an in-house mortgage advisory service available to customers without fees. It provides a simple way to explore options from a broad panel of participating banks and identify the most appropriate financing solution.

Home Finance by Aldar provides customers with access to a broad range of lenders, including leading UAE banks such as Abu Dhabi Commercial Bank, Abu Dhabi Islamic Bank, Dubai Islamic Bank, Emirates NBD, Emirates Islamic, First Abu Dhabi Bank and more. Customers can visit the Live Aldar app to access further information and request a call back from the Home Finance by Aldar team.

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About Aldar



Aldar is the leading real estate developer, manager, and investor in Abu Dhabi, with a growing presence across the United Arab Emirates, the Middle East and North Africa, and Europe.

The company has two core business segments, Aldar Development and Aldar Investment.

Aldar Development is a master developer of a 76 million sqm strategic landbank, creating integrated and thriving communities across Abu Dhabi, Dubai, and Ras Al Khaimah's most desirable destinations. The delivery of Aldar's developments is managed by Aldar Projects, which is also a key partner of the Abu Dhabi government in delivering housing and infrastructure projects across the UAE's capital. Internationally, Aldar Development wholly owns UK real estate developer London Square, as well as a majority stake in leading Egyptian real estate development company, SODIC.

Aldar Investment, with total assets under management of AED 56 billion, houses a core asset management business comprising a portfolio of investment-grade and income-generating real estate assets diversified across retail, residential, commercial, industrial and logistics, hospitality, property and facilities management, and education segments. It manages four core platforms: Aldar Investment Properties, Aldar Hospitality, Aldar Education, and Aldar Estates.

For more information on Aldar please visit www.aldar.com or follow us on:

