

KS SQUARE

Mortgage Advisory

Who We Are?

KSquare is a Dubai based independent mortgage advisory firm that specializes in serving conflict free mortgage advisory services to clients globally.

Founded in 2014, KSquare brings together a team of mortgage professionals with collective industry experience of over **80 years** and expertise to cater every mortgage requirement in the UAE.

Our Vision

Our vision is to become Global and be recognized as the premier provider of Mortgage & Financial Solutions in the most Transparent, Ethical and Responsible manner.

Mission

- ✓ We strive to align our interests with our customer's interest.
- ✓ Make the entire journey hassle-free & nothing less than Exceptional.
- ✓ Innovate Mortgage and Financial Solutions.
- ✓ Provide the most independent and informed advice.



Value Proposition



INDEPENDENT ADVICE

Get the best Independent advice that easily enable to make your financial decisions.



OPEN ARCHITECTURE

Strong network and access to all leading financial institutions within and outside UAE to serve your mortgage needs.



ALIGNMENT OF INTEREST

We provide focused, specific and detailed service from start to finish ensuring every single transaction ends with a smile.

Why Choose Us?

01

We work for You!

02

Finest advisory based on tons of research and experience

03

We take your pain away and make your life easy

04

Friends for Life!

Mortgage Product Offerings



Home Purchase



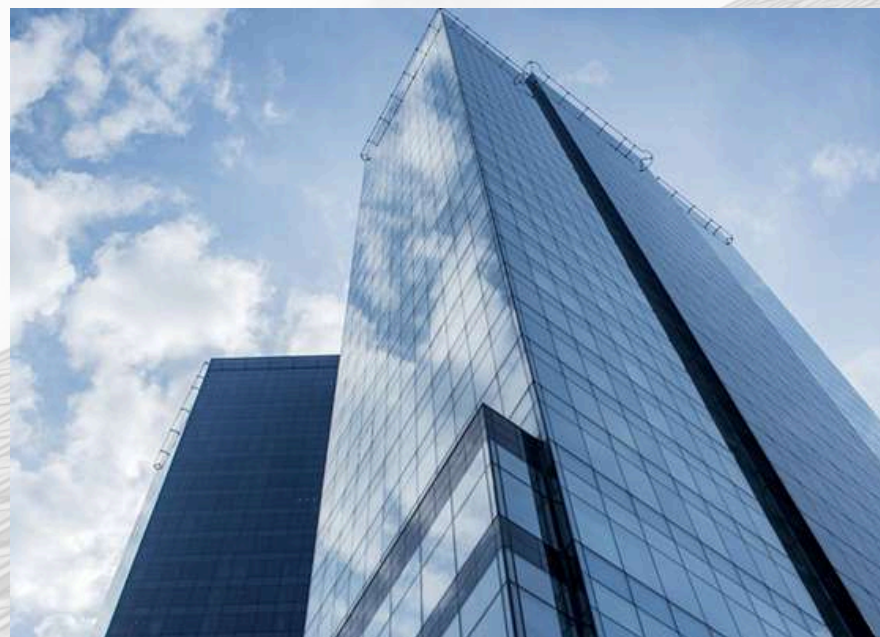
Remortgage



Unlock Equity



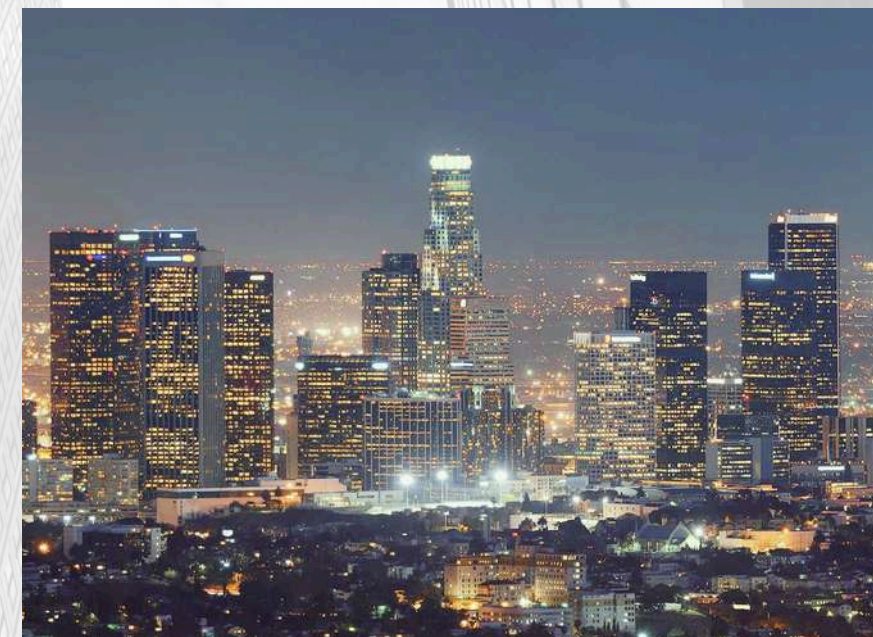
Non-Residents



Commercial & Bldg Finance



Construction Finance



Multiple Units



Land Purchase

Our Parnters



بنك دبي الإسلامي
Dubai Islamic Bank



البنك العربي المتحد
UNITED ARAB BANK



البنك العربي
ARAB BANK



مصرف أبوظبي
الإسلامي





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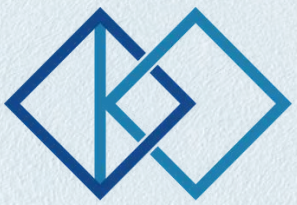
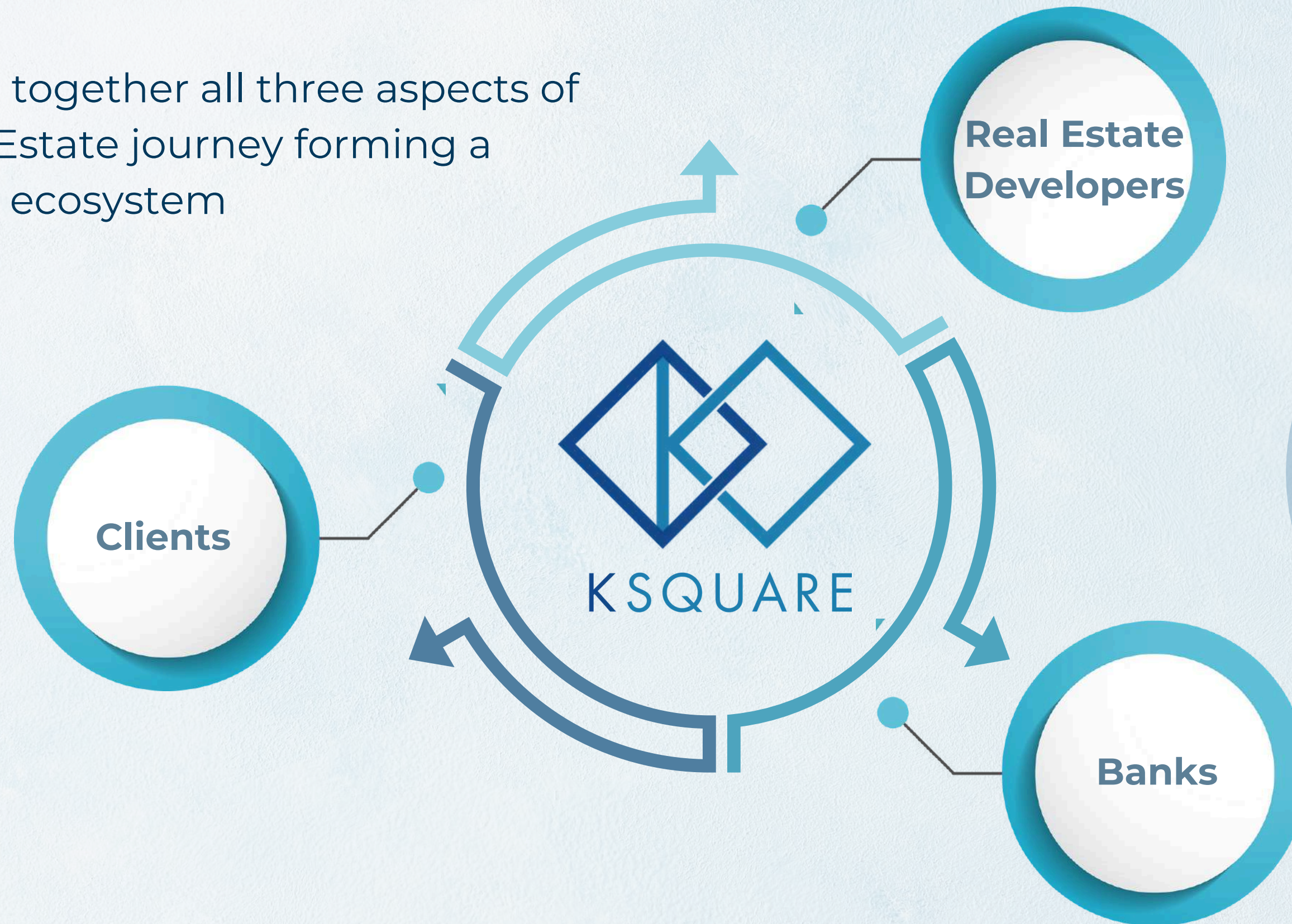
CREATING BRIDGES WITH REAL ESTATE

“With our expertise and extensive network, we're able to provide multiple avenues to help our clients achieve their mortgage and real estate goals.”

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Business Triad

KSquare holds together all three aspects of a client's Real Estate journey forming a business triad ecosystem





REAL ESTATE DEVELOPERS

VALUE ADDITION



Handover Payment Financing



- Improves collections significantly
- Save cost of resources
- Positive cashflows

Equity Release at Handover



- Equity used to buy 2nd projects
- Saves Marketing & Brokerage costs
- Client retentions

Boutique Financing



- Up to 15 major banks improves approval rates
- Client satisfaction

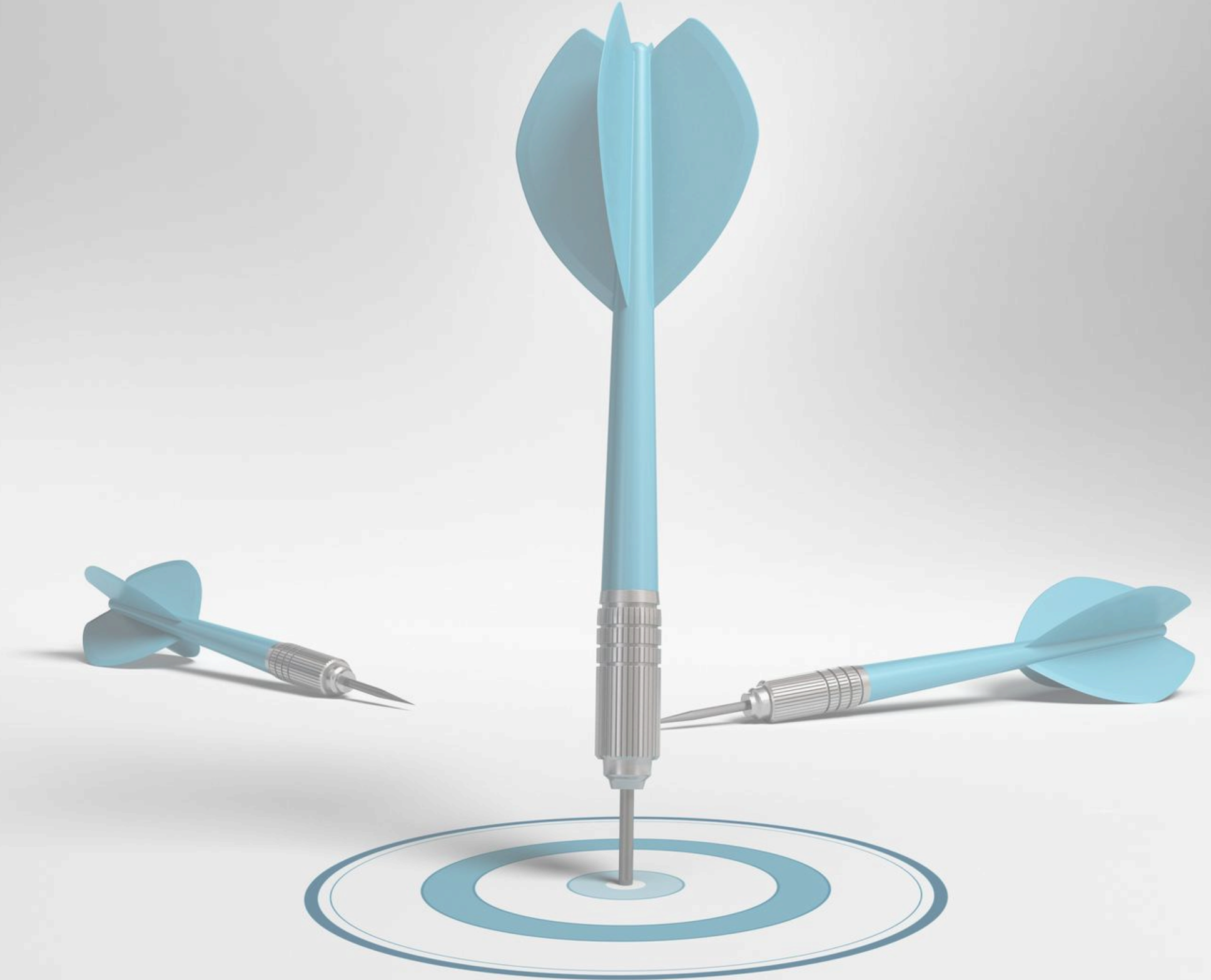
Value Added Services

STRIVING FOR EXCELLENCE

Unlike your banker, we strive to provide you a detailed analysis of the mortgage that tailor-made for your financial needs and requirements.

Our experts, at every step provide a comprehensive analysis to ensure the right mortgage product that reduces your overall mortgage costs.

We explore options for you to increase your property portfolio while remaining within your financial requirements.





CLIENT FINANCE PROPOSAL

FINANCE PROPOSAL



WELCOME!

Dear Ms Fleur,

Greetings from KSQUARE

Thank you for contacting and expressing your interest with **KSQUARE Mortgage Advisory**. We are pleased to assist you with the best mortgage solutions available in the country.

Who are we?

KSquare is a Mortgage Advisory firm which takes pride in arranging competitive mortgage solutions for our valued clients. With over 60 years of collective experience, our team is well equipped to negotiate with Banks for better terms and find you just the right product according to your needs.

Why choose KSQUARE?

Getting mortgage on your property should not be an ordinary journey. By chosing KSQUARE, we help in making this journey a joyful experience with a peace of mind!. Let us take your worries and offer you the best because that is what you deserve.

Ksquare is built upon strong ethos and values where we do not compromise on **'Integrity'** and **'Superior Client Service'**. The key difference is that we work exclusively **FOR** our client; and not for any Bank. Our aim is to produce quality in our advisory to build a relationship and we strengthen this by offering personalized services to your mortgage solutions.

YOUR REQUIREMENTS

We understand your requirements as below:

Type of Residency	UAE Resident
Property Type	Residential Property
Finance Preference	Resale/ Purchase
Purchase Price	2,550,000
Max LTV%	85%
Loan Amount	2,162,400
Loan Term	213 months

DOCUMENTATION LIST

1. 1 year Personal and company Bank A/c Statements	10. xxxxxx
2. Passport Copy, Visa copy & EID Copy	11. xxxxxx
3 SALARY CERTIFICATE	12. xxxxxx
4. MOU	13. xxxxxx
5. SPA	14. xxxxxx
6 Statement of accounts from developer	15. xxxxxx
7	16. xxxxxx
8	17. xxxxxx
9	18. xxxxxx

FINANCE PARTICULARS

OPTION A

OPTION B

OPTION C

STL REQUIRED

Not Applicable

Not Applicable

Not Applicable

LOAN AMOUNT

2,162,400

2,162,400

2,162,400

MAX LOAN TERM OFFERED

213 Months

213 Months

213 Months

MORTGAGE RATE

2.99% + 3M EIBOR

2.23% variable from 1st year

2.99% fixed for 1 year

LIFE INSURANCE

0.36% per annum of the finance amount

0.36% + VAT per annum of finance amount

0.14% + VAT per annum of finance amount

PROPERTY INSURANCE

0.06% +VAT per annum of the property Value

0.03% + VAT per annum of Property Value

0.04% + VAT per annum of Property Value

FOLLOW-ON RATE

1.99% + 3M EIBOR

1.79%+1M EIBOR

1.79%+3 months EIBOR

APPROX. EMI (including life insurance)

AED11,777.00

AED12,375

AED11,460

PROCESSING FEES

0.53% + VAT

NIL

0.26% + VAT

PARTIAL SETTLEMENT FEE

Nil up to 20% of principal outstanding every year (1% + VAT if above 20% Max AED 10,000)

Nil upto 20% for principle outstanding every year (1% Max fee AED 10,000)

Nil up to 15% of principal outstanding every year (1% + VAT if above 25% Max AED 10,000)

EARLY SETTLEMENT FEE

1% or AED 10,000 which ever is lower

1% or AED 10,000 which ever is lower

1% or AED 10,000 which ever is lower

ARRANGEMENT FEES

1% + VAT

1% + VAT

1% + VAT





PROPOSAL COMPARISON



Dt: 30th January, 2024

Option A	
Property Value	3,600,000
Finance amount	2,820,000
Expected 1M EIBOR in 2027	2.25%
Tenor in Months	288

Option B	
Property Value	3,600,000
Finance amount	2,820,000
Expected 1M EIBOR in 2027	2.25%
Tenor in Months	288

Option C	
Property Value	3,600,000
Finance amount	2,820,000
Expected 1M EIBOR in 2027	2.25%
Tenor in Months	288

Sr. No.	Particulars	Existing	Option A	Option B	Option C
	Salary Transfer		Yes	No	No
	Fixed Period Interest Rate	6.71%	3.99%	4.24%	4.39%
	Life Insurance	0.17%	0.30%	0.30%	0.22%
A	Total Rate	6.88%	4.29%	4.54%	4.61%
	Fixed Period EMI including life insurance	19,900	15,699	16,093	16,204
	Fixed Period (Months)	36	36	36	36
B	Total EMI Outflow (Fixed Period)	716,400.00	565,147.08	579,348.00	583,360.56
	Post Interest Period Fixed Rate	1.75% + 3M EIBOR	1.50% + 3M EIBOR	1.50%+1M Eibor	1.695+1M Eibor
	Applicable Rate (Approx.)	4.25%	3.7500%	3.75%	3.9400%
	Life Insurance	0.17%	0.30%	0.30%	0.22%
C	Total Rate post Fixed Period	4.31%	4.05%	4.05%	4.16%
	Post Fixed Period EMI including life insurance	15,996	15,363	15,402	15,567
	Post Fixed Period (Months)	252	252	252	252
D	Total EMI Outflow (Post Fixed Period)	4,030,992.00	3,871,476.00	3,881,304.00	3,922,884.00
	Property Insurance rate	0.06%			0.05%
	Property insurance per annum	2,160.00	0.00		1,800.00
E	Total Property Insurance	51,840	0	0	43,200
	Valuation fee		2,625	2,625	3,150
	Mortgage Registration & release fee		8,945	8,945	8,945
	Advisory fees + VAT		29,610	29,610	29,610
	Processing fee		0	0	0
F	Bank & Advisory fee	0	41,180	41,180	41,705
G	Total outflow in case of mortgage availed	4,799,232	4,477,803	4,501,832	4,591,150
H	Net savings (Estimated)		321,429	297,400	208,082

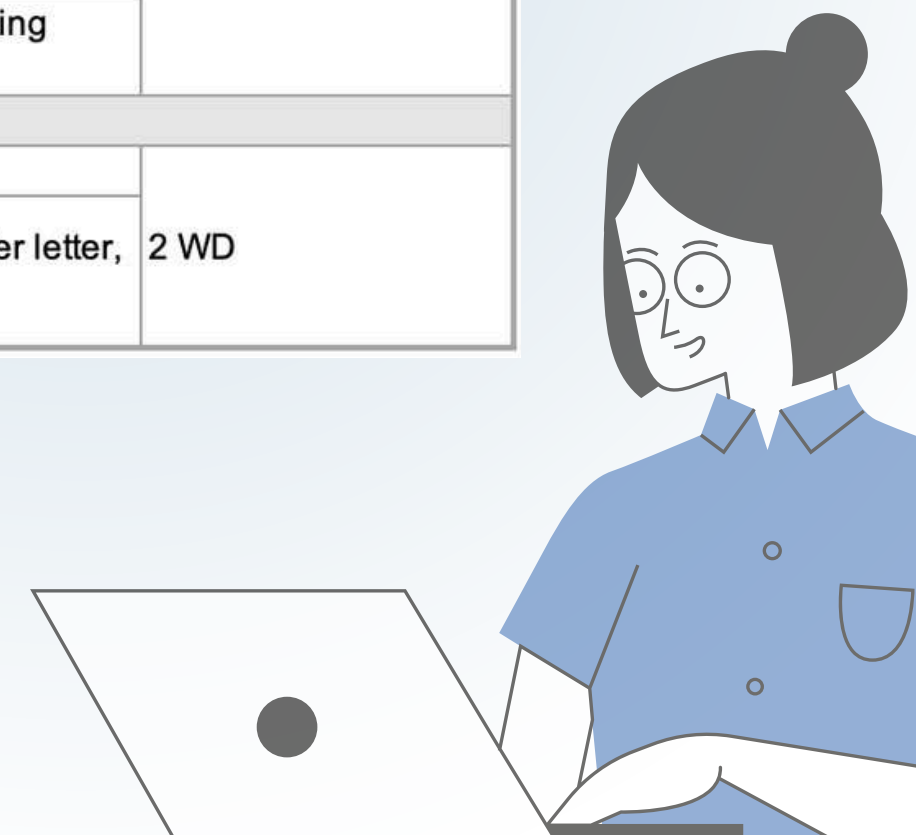


CMP - CASE MANAGEMENT PLAN



Sr. No.	Process Steps	Charges	Documents	TAT
1	Evaluation	2,205 or 1,575 or 3,150 or 2,625 (As pe the Lenders Tariff)	<ul style="list-style-type: none"> Cheque in the name of the lender. Property ownership Documents such as: Title Deed, Floor Plan. 	All to start simultaneously 3 WD
2	Request Liability letter		<ul style="list-style-type: none"> Cm visits the branch and applies for the LL in the name of new lender. 	10-15 WD
3	A/C Opening	NIL	<ul style="list-style-type: none"> Original Passport & Emirates ID. 	3-4 WD
4	Submission for Final Offer Letter		<ul style="list-style-type: none"> Documents to fulfill pre approval conditions. New SC/ latest bank statement if expired Outstanding amount from existing bank. 	
5	FOL issuance	Processing fee – NIL	<ul style="list-style-type: none"> FOL signature from the Customer Security Cheques 	2-3 WD
6	liability letter		<ul style="list-style-type: none"> Receive the LL form existing bank and submit to the new lender 	2-3 WD
7	Settlement		<ul style="list-style-type: none"> Cm contributes (deposits in his current account with new bank) if the new finance amount is lesser then the amount in LL. Title deed and mortgage release letter to be collected from existing bank. 	7-10 WD
8	TD release and mortgage release letter			
9	Mortgage release and new mortgage registration	<ul style="list-style-type: none"> 1,605/- (Islamic/ conventional) 0.25% of the mortgage amount + AED 290/- + 580/- AED 4,515 trustee fee (paid by the buyer) 	<ul style="list-style-type: none"> Original ID docs. Original mortgage release letter, new mortgage contract and offer letter, original title deed and MC and cash or card for charges. 	2 WD

BUYOUT *





MORTGAGE CALCULATOR

MORTGAGE REPAYMENT CALCULATOR



Loan Principle Amount	2,820,000.00
Annual Interest Rate	4.290%
Monthly Takaful Rate	0.025%
Fixed Term Period	4 Years
Interest Rate - After Fixed Term Period	5.24%
Loan Period (in months)	288.00
Original Repayment Amount	15,698.53
Loan Start Date	01/03/2024

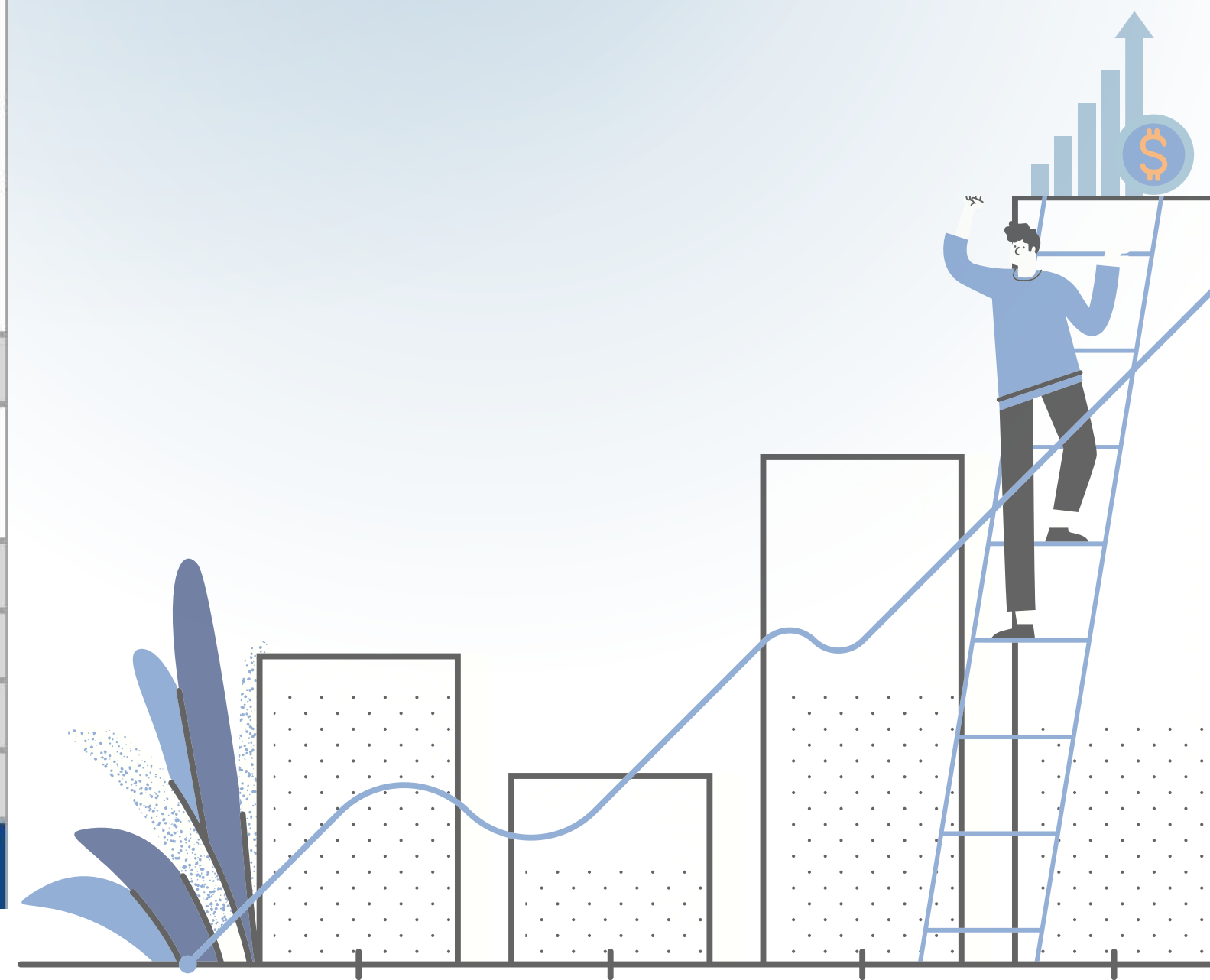
Month	Repayment Number	Opening Balance	Loan Repayment	Takaful Premium	Interest Charged	Capital Repaid	Closing Balance	% Capital Outstanding
Mar-2024	1	2,820,000.00	15,698.53	705.00	10,081.50	5,617.03	2,814,382.97	99.8%
Apr-2024	2	2,814,382.97	15,698.53	703.60	10,061.42	5,637.11	2,808,745.86	99.6%
May-2024	3	2,808,745.86	15,698.53	702.19	10,041.27	5,657.26	2,803,088.59	99.4%
Jun-2024	4	2,803,088.59	15,698.53	700.77	10,021.04	5,677.49	2,797,411.11	99.2%
Jul-2024	5	2,797,411.11	15,698.53	699.35	10,000.74	5,697.79	2,791,713.32	99.0%
Aug-2024	6	2,791,713.32	15,698.53	697.93	9,980.38	5,718.16	2,785,995.16	98.8%
Sep-2024	7	2,785,995.16	15,698.53	696.50	9,959.93	5,738.60	2,780,256.57	98.6%
Oct-2024	8	2,780,256.57	15,698.53	695.06	9,939.42	5,759.11	2,774,497.45	98.4%
Nov-2024	9	2,774,497.45	15,698.53	693.62	9,918.83	5,779.70	2,768,717.75	98.2%





RETURN ON EQUITY

RETURN ON EQUITY		
	Property Value	2,000,000
	Debt Loan	1,600,000
	Tenor	20 Years
	Interest Rate (reducing balance basis)	3.00%
	Down Payment	400,000
	Charges for acquisition	133,695
A	Total Cm Equity	533,695
	Annual Rent	110,000
	(Service Fee)	10,000
B	Net Rental	100,000
C	Capital Gain @ 5%	100,000
D	Gross Absolute Gain	200,000
E	Cost of Debt for year 1	58,986
ROE % - (D-E) / A		26%





Contact Us



+971 56 782 3222



Office 2505, Westburry Office Tower, Business Bay,
Dubai



www.ksquare.ae



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Finally!
Mortgages
Done Better.

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