MONEY PROTECTS
Capital Limited

DFSA REGULATED · CL7741

CATEGORY 3C · DIFC DOMICILE

RATE PROTECTION SERIES · PUBLICATION NO. 03

Fixed EMI for Life™

One EMI. Locked for the life of the loan.
Treasury-desk pricing, at individual scale.

Institutional-grade rate hedging — normally reserved for sovereign and corporate treasuries — engineered for individual borrowers: notionals are pooled, one master swap is executed, and every EMI is locked.



RISING-RATE SCENARIO · ILLUSTRATIVE

Locked
EMI FOR THE LIFE OF THE LOAN

One swap
POOLED NOTIONALS · TREASURY-DESK PRICING

ISDA · CSA
INSTITUTIONAL FRAMEWORK

None
MARGIN CALLS TO YOU

01 · EXECUTIVE SUMMARY

Institutions hedge their cost of capital. Households absorb it. That asymmetry ends here.

Every central-bank tightening cycle transfers risk downward: sovereign and corporate treasuries lock their rates through derivative desks, while individual and SME borrowers watch their EMIs float upward with each decision they cannot influence.

THE VALUE PROPOSITION

Pool the notionals. Execute one swap. Lock the EMI — for life.

Fixed EMI for Life™ is Money Protects Capital's structural correction — pooling hundreds of individual notionals into an institutional-scale block, executing a single master swap at treasury-desk pricing, and passing lifetime rate certainty back to each borrower.

1 **Pool**
Hundreds of floating-rate facilities are aggregated into one institutional-scale block.

2 **Swap**
One master swap is executed at bank treasury desks, at institutional pricing.

3 **Lock**
Rate certainty passes back to each borrower for the full life of the loan.

= **One EMI, for life**
Every later rate hike is absorbed by the hedging pool.

Locked
FOR THE LIFE OF THE LOAN

Not a teaser period. Not a 3-year fix. The EMI holds for the loan's entire term.

ISDA
INSTITUTIONAL FRAMEWORK

Master Agreement and CSA documentation govern every swap in the structure.

Pooled
BANK-GRADE HEDGING, INDIVIDUAL SCALE

Swap economics no single notional can access from any UAE commercial bank.

None
MARGIN CALLS TO YOU

The swap structure is fully capital-backed; borrowers are insulated from margin requirements.

IN THIS PUBLICATION

The floating-rate trap	03
The cost of rate uncertainty	04
Notional pool architecture	05
Lock-in lifecycle	06
The economics of a rate lock	07
The MPCL framework & MONIDR™	08
Governance & capital protection	09
Eligibility & the client journey	10
Important information	11
Engagement & contact	12

WHO IT IS BUILT FOR

- Floating-rate borrowers — mortgage or corporate facility
- HNIs with leveraged property portfolios
- SMEs and corporates seeking cost-of-capital certainty
- **Borrowers early in their loan term, who capture the most from a lock**

MONIDR™ ANALYZED

For a typical floating-rate borrower, **every 1% rate rise adds roughly 8–12% to the monthly EMI**. Long-term planning is impossible when the largest line item in the budget is set by monetary policy. This publication sets out the regulated mechanism for removing that variable entirely.

02 · THE STRUCTURAL PROBLEM

The borrower's three defenses against rate risk — and why each one fails.

Floating-rate borrowers are structurally exposed: their cost of capital moves with every central-bank decision, while the tools institutions use to neutralize that risk sit behind minimum ticket sizes in the tens of millions.

DEFENSE 01

Stay floating

Accept the exposure. Every hike is an unbudgeted cash leak; every forecast is provisional. Margins and savings erode at a rhythm set entirely by monetary policy.

UNCAPPED RISK · NO CONTROL

DEFENSE 02

Bank fixed-rate offers

Commercial banks fix for an introductory window — typically 1–5 years — then reprice to the prevailing float, usually with a spread. The certainty expires; the loan does not.

TEASER WINDOW · REPRICING CLIFF

DEFENSE 03

Refinance repeatedly

Chasing better terms every cycle incurs fees, valuations and paperwork each round — and only ever resets the same exposure at a new starting point.

RECURRING COST · EXPOSURE RESET

THE FOURTH DEFENSE · FIXED EMI FOR LIFE™

Pool the notionals. Execute one institutional swap. Lock every borrower's EMI — for the life of the loan.

EMI	LOCKED
Duration	LIFE OF LOAN
Margin calls	NONE TO YOU
Framework	ISDA / CSA

FOUR DEFENSES Compared	DEFENSE 01 Stay floating	DEFENSE 02 Bank fixed-rate offers	DEFENSE 03 Refinance repeatedly	THE FOURTH DEFENSE Fixed EMI for Life™
MONTHLY EMI	Moves with every rate decision	Fixed for 1–5 years, then floats	Reset at a new starting point	**Locked**
CERTAINTY LASTS	Never	The introductory window	Until the next cycle	**The life of the loan**
WHAT IT COSTS	Every hike, unbudgeted	A repricing spread at expiry	Fees and valuations each round	**One signature**
WHERE IT LEADS	Uncapped exposure	A repricing cliff	The same exposure, reset	**One EMI, for life**

THE ACCESS GAP INSTITUTIONAL HEDGING TOOLS · TICKETS IN THE TENS OF MILLIONS · OUT OF REACH ALONE

MONIDR™ DETECTED

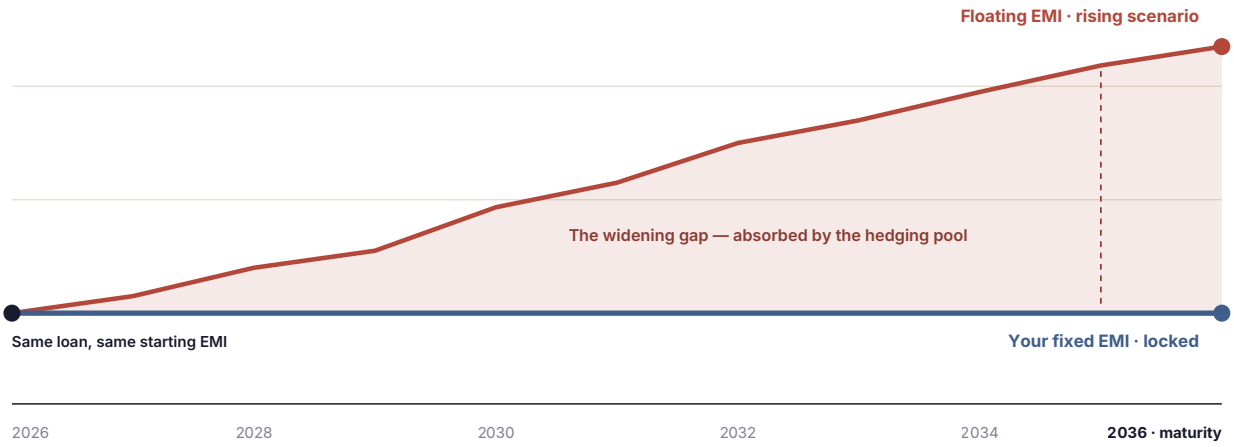
Rate exposure concentrates where it hurts most: HNIs with leveraged portfolios, SMEs whose cost of capital is their thinnest margin, and households whose mortgage is their largest obligation. **All three are inside this framework's design scope.**

03 · THE COST OF RATE UNCERTAINTY

Two borrowers, one decade. The gap between the curves is your balance sheet.

FLOATING EMI VS FIXED EMI · 2026–2036

AED / MONTH · RISING-RATE SCENARIO · ILLUSTRATIVE



CURVES ARE SIMPLIFIED, ILLUSTRATIVE AND INDICATIVE · SUBJECT TO STRUCTURING, ELIGIBILITY AND TREASURY CONDITIONS

THE ASYMMETRY · WHO CARRIES RATE RISK TODAY

HEDGED

Institutions

Sovereign and corporate treasuries lock their rates through derivative desks.

EXPOSED

Individual and SME borrowers

EMIs float upward with each central-bank decision they cannot influence.

LOCKED

Fixed EMI for Life™

Pooled notionals reach the same desks; lifetime rate certainty passes back to each borrower.

8–12%

ADDED TO THE EMI BY EACH 1% RATE RISE

For a typical floating-rate borrower, the largest line item in the budget is set by monetary policy.

THE SPREAD ADVANTAGE

As rates scale upward, the fixed contract holds. The widening gap between the curves is absorbed by the institutional hedging pool — not by your balance sheet.

NO MARGIN CALLS

The swap structure is fully capital-backed and executed within MPCL's DFSA-regulated framework — individual borrowers are insulated from derivative margin requirements.

WHAT THE LOCK REMOVES · 01

Budget drift — every hike is an unbudgeted cash leak.

WHAT THE LOCK REMOVES · 02

Provisional forecasts — every plan is provisional while the EMI floats.

WHAT THE LOCK REMOVES · 03

Policy dependence — margins and savings erode at a rhythm set by monetary policy.

READING THIS PAGE The chart shows one rising-rate scenario. If rates fall, a floating EMI falls with them and can sit below the locked EMI; the lock buys certainty, not the lowest possible payment.

04 · THE NOTIONAL POOL ARCHITECTURE

Hundreds of loans. One master swap. Treasury-desk pricing for every borrower.

Single borrowers cannot access sovereign-grade swap rates on their own. MPCL aggregates hundreds of floating-rate facilities into an institutional-scale block and executes once, at optimal market pricing.

PROPRIETARY STRUCTURE · MPCL TREASURY WORKFLOW

READ TOP TO BOTTOM

STAGE 01 · INDIVIDUAL FACILITIES

Residential mortgage	Commercial facility	HNI property loan	SME capital debt
3.8% FLOATING	3.9% FLOATING	3.5% FLOATING	4.5% FLOATING
AED 1.0M	AED 2.5M	AED 5.0M	AED 7.0M

+ HUNDREDS MORE INDIVIDUAL AND SME FACILITIES, AGGREGATED · THESE FOUR ALONE: AED 15.5M OF NOTIONAL

STAGE 02 · POOLED AGGREGATION

The Notional Loan Pool

MPCL-administered · ISDA Master Agreement · CSA collateral framework

One block
INSTITUTIONAL SCALE

ONE MASTER SWAP

STAGE 03 · INSTITUTIONAL RATES DESK

Bank treasury pricing

Direct derivative execution — bypassing commercial bank spreads entirely

Locked
FIXED EMI · PASSED BACK TO YOU

THE STRUCTURAL EDGE

This aggregation unlocks swap economics that single notionals simply cannot access from any commercial bank in the UAE — **wholesale volume, individual benefit.**

WHO DOES WHAT

BORROWER	MPCL	BANK TREASURY DESKS	MONIDR™ · OPTIMIZERAI™
Applies and signs once	**Pools and executes**	**Price the master swap**	**Models and monitors**
Submits the existing floating facility digitally and signs a single term sheet.	Administers the Notional Loan Pool and executes the pooled swap under its DFSA license.	Execute one institutional-scale swap at pricing unavailable to individual borrowers.	Models rate sensitivity before the decision and tracks pool health across the loan's life.

THE RESULT · WHOLESALE VOLUME · INDIVIDUAL BENEFIT · ONE SIGNATURE · EMI LOCKED FOR LIFE

05 · LOCK-IN LIFECYCLE

Five stages between a floating EMI and a lifetime lock.

From a digital application measured in minutes to an EMI that never moves again — each stage has one owner and one outcome.

01 — CLIENT · MINUTES

Digital application via OptimizerAI™

Submit your existing floating facility at app.moneyprotects.com/optimizerAI. KYC and AML checks complete digitally; MONIDR™ ingests the loan profile instantly.

02 — MONIDR™ · INSTANT

MONIDR™ models your rate sensitivity

MONIDR™ analyzes the facility, models interest-rate sensitivity, and calculates hedge efficiency — simulating up to 20 central-bank rate paths before you decide.

03 — MPCL · AGGREGATION

Your notional joins the pool

Your facility is aggregated with hundreds of others into the Notional Loan Pool under the ISDA / CSA framework. You sign once.

04 — TREASURY · ONE EXECUTION

Master swap executed at the desk

MPCL executes the pooled swap directly at bank treasury desks, at institutional pricing unavailable to individual borrowers.

05 — FULL LIFE OF LOAN

Your EMI locks — for life

Rate lock-in and certainty pass back to you. Every subsequent market hike is absorbed by the hedging pool — your monthly obligation never moves again.

THE LOCK AT A GLANCE

Locked
EMI holds for the loan's entire term

Up to 20
Rate paths simulated before you decide

Hundreds
Of facilities in one institutional block

One swap
Executed at bank treasury desks

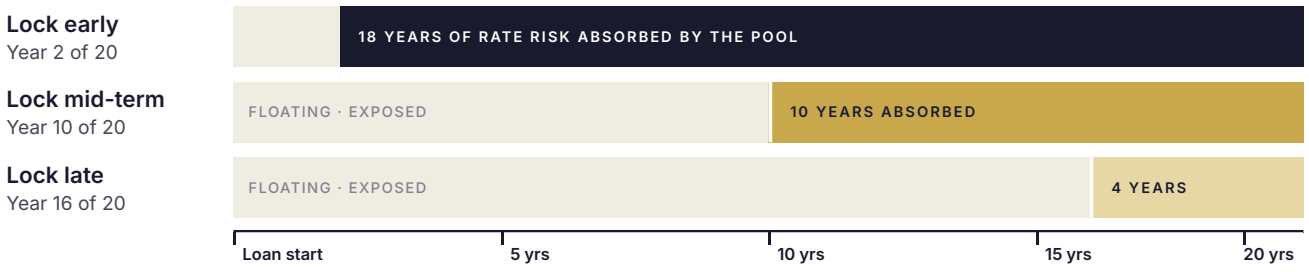
One
Signature

None
Margin calls to you

ISDA · CSA
Institutional documentation standard

TIMING THE LOCK · THE EARLIER, THE MORE THE POOL ABSORBS

ILLUSTRATIVE 20-YEAR LOAN



MONIDR™ RECOMMENDS

Borrowers **early in their loan term** capture the greatest lifetime value from a lock — the longer the remaining schedule, the more rate risk the pool absorbs on your behalf.

06 · THE ECONOMICS OF A RATE LOCK

A worked example: AED 1,000,000 loan under two rate environments.

SCENARIO A · RISING FLOATING RATE

Indexed to EIBOR. Exposed to every hike.

Standard floating mortgages track EIBOR directly. If rates climb from current baselines toward a hypothetical peak (~12%), the monthly payment escalates rapidly — draining household or SME cash reserves with no ceiling.

HYPOTHETICAL PEAK · UNCAPPED EXPOSURE

> 12% p.a.

SCENARIO B · FIXED EMI FOR LIFE™

A stable guided EMI. Immune to the peak.

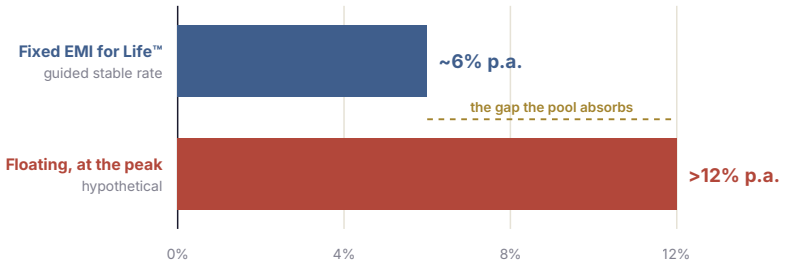
Under the structured rate lock you operate at a stable guided rate of approximately ~6% p.a. Even if market rates surpass 12%, your EMI does not move — creating durable cash-flow efficiency across the full loan term.

GUIDED STABLE RATE · LIFETIME CERTAINTY

~6% p.a.

ILLUSTRATIVE COMPARISON MODEL · AED 1,000,000 NOTIONAL LOAN

RATES · ILLUSTRATIVE



~AED 3,000 / mo

monthly capital protected in this illustration, when the floating rate reaches its hypothetical peak.

Guided stable rate ~6% p.a.
Hypothetical floating peak >12% p.a.
~AED 3,000 × 12 = ~AED 36,000 a year

FOUR RATE PATHS	FLOATING EMI	FIXED EMI FOR LIFE™
TIGHTENING PATH	Rises with every hike, with no ceiling	**Lock outperforms · EMI unchanged**
VOLATILE PATH	Swings with each central-bank decision	**Lock outperforms · EMI unchanged**
FLAT PATH	Broadly unchanged	**Lock holds — the cost is certainty, not capital**
EASING PATH	Falls as rates fall	**Lock holds · EMI unchanged**

MODEL BASIS · THE LOAN

AED 1,000,000 notional, floating rate, indexed to EIBOR.

MODEL BASIS · SCENARIO A

The floating rate climbs toward a hypothetical peak above 12% p.a.

MODEL BASIS · SCENARIO B

A guided stable rate of ~6% p.a., locked for the full loan term.

MONIDR™ SIMULATED

Across 20 modeled central-bank rate paths, the locked position outperforms the floating position in **every rising and volatile scenario** — and costs certainty, not capital, in flat ones. Run your own paths in OptimizerAI™.

READING THIS PAGE All figures, rates and savings strictly illustrative and indicative · subject to structuring, eligibility and treasury execution limits. The 12% level is a hypothetical stress peak, not a forecast.

07 · THE MPCL FRAMEWORK

Not three products. One financial operating system for property wealth.

Each MPCL innovation addresses a distinct phase of the property owner's balance sheet — relief, growth, and stability — orchestrated by a single intelligence layer.

PHASE 01 · RELIEVE

Mortgage EMI Sleeping Period™

Preserve cash flow. MPCL settles the bank loan; EMI pauses for up to 60 months. No forced sale.

INNOVATION NO. 2

PHASE 02 · UNLOCK

Double Rental™

Unlock dormant wealth. Equity released into AAA capital-protected instruments; a second income stream joins the rental stream.

INNOVATION NO. 1

PHASE 03 · STABILIZE

Fixed EMI for Life™

Stabilize future payments. Pooled notionals access institutional swap pricing; the EMI locks for the life of the loan.

INNOVATION NO. 3 · THIS PUBLICATION

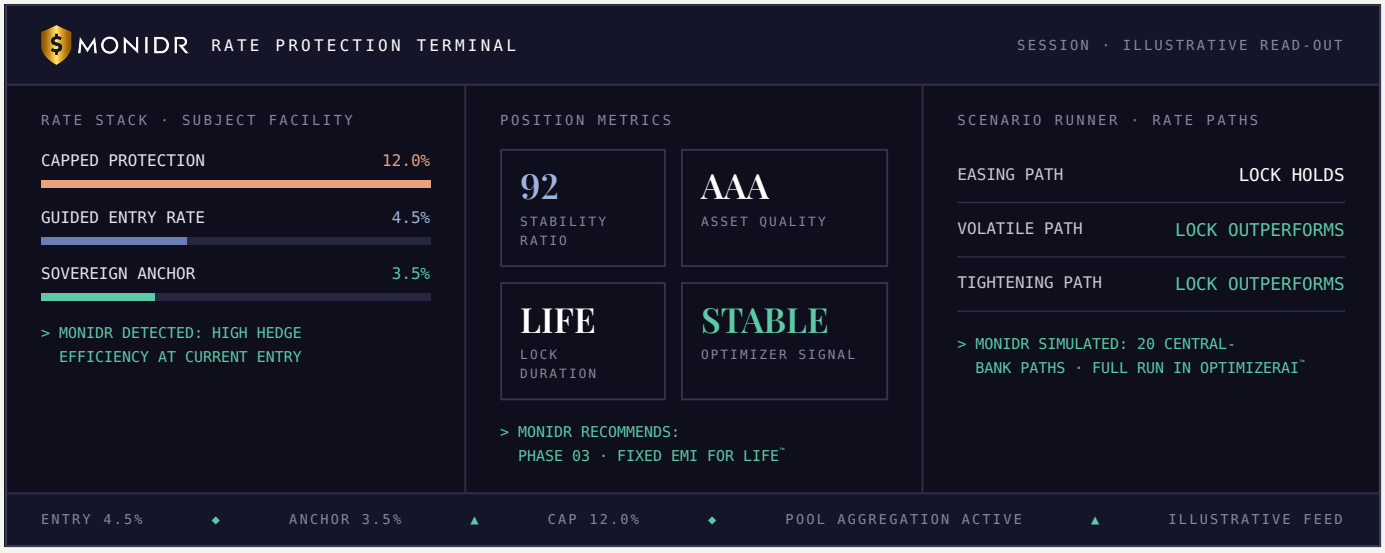
POWERED BY

MONIDR™ · the intelligence layer

Continuously reads property value, dormant equity, mortgage load and rate sensitivity — routing each client to the right phase, with full projections in OptimizerAI™.

ANALYZE → RECOMMEND → SIMULATE

Twenty rate paths, one hedge efficiency score — before you sign anything.



MONIDR™ ANALYZED

Your floating facility, its index, and its sensitivity to each basis point — before you commit.

MONIDR™ FORECASTS

Lifetime savings under up to 20 simulated central-bank paths — every assumption visible.

MONIDR™ MONITORS

Pool health and hedge performance across the loan's life inside OptimizerAI™ — system-driven reporting under continuous human oversight.

SHARED FOUNDATION

DFSA-regulated entity · ISDA / CSA documentation

SHARED PRINCIPLE

AAA capital protection · principal at face value

SHARED PROMISE

Zero out-of-pocket · ownership always retained

08 · GOVERNANCE & CAPITAL PROTECTION

Five layers stand between your capital and the market.

Protection here is a structural mechanism, not a slogan: a supervised firm, standard-form documentation, a capital-backed swap structure, independent advisers and screened clients.

LAYER 01	**Regulatory perimeter** DFSA Category 3C License CL7741 (DIFC) · mainland entity MPFS under SCA License 1314415	SUPERVISED
LAYER 02	**Legal documentation** All derivatives governed under ISDA Master Agreement with Credit Support Annex (CSA) — clean, transparent, aligned with global compliance standards	DOCUMENTED
LAYER 03	**Structural insulation** Fully capital-backed swap structure · individual borrowers insulated from derivative margin requirements	INSULATED
LAYER 04	**Independent advisers** Pre-money valuation prepared by Crowe Mak · transaction advisory by Baker Tilly International	ADVISED
LAYER 05	**Client integrity controls** Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

HOW THE PROTECTION IS BUILT · THE STRUCTURAL MECHANISM

ISDA
Standard-form contracts
Every swap in the structure sits under an ISDA Master Agreement.

CSA
Collateral framework
The Notional Loan Pool operates under a Credit Support Annex.

Capital
Capital-backed structure
The swap structure is fully capital-backed within MPCL's regulated framework.

None
No margin calls to you
Individual borrowers are insulated from derivative margin requirements.

BUILT FOR THE UAE
Bilingual English and Arabic execution frameworks, RERA-aligned documentation, and deep expertise in local property and lending practice — for seamless execution end to end.

WHAT WE DO NOT PROMISE
Rates shown are guided and illustrative, not guarantees. All terms remain subject to eligibility, structuring and treasury execution limits. This publication is not financial advice, an offer, or a solicitation.

RISKS TO UNDERSTAND
- A locked EMI does not fall when market rates fall
- Derivatives carry counterparty and market risk
- Terms depend on treasury execution limits

DFSA CAT 3C	ISDA / CSA	CROWE MAK	BAKER TILLY	BERNE CONVENTION

09 · ELIGIBILITY & CLIENT JOURNEY

Who the framework serves — and how to enter it.

THE FRAMEWORK SERVES

01 Floating-rate borrowers — mortgage or corporate facility

02 HNIs with leveraged property portfolios

03 SMEs and corporates seeking cost-of-capital certainty

04 Property investors budgeting across multi-year horizons

05 Treasuries and sovereign-linked entities at scale

WHAT YOU WILL NEED

A Valid Emirates ID or passport

B Existing loan or facility statement — showing the floating index

C Bank statements — most recent 3 months

D Collateral or property documentation, where applicable

E KYC / AML compliance documentation

THE CLIENT JOURNEY · LOCK-IN FLOW

FIVE STAGES

01	02	03	04	05
Apply online	**Model**	**Term sheet**	**Pool & swap**	**EMI locked**
OptimizerAI™ instant pre-check	MONIDR™ rate-path simulation	One signature · ISDA / CSA governed	Aggregation · treasury execution	Lifetime certainty monitored in MONIDR™

QUESTIONS BORROWERS ASK FIRST

Is the EMI fixed for the whole loan?
Yes. Not a teaser period and not a 3-year fix — the EMI holds for the loan's entire term.

Why can't I get this alone?
The tools institutions use sit behind minimum ticket sizes in the tens of millions. Pooling is what gives a single notional access.

What happens if rates rise?
Every subsequent market hike is absorbed by the hedging pool. Your monthly obligation does not move.

When is the best time to lock?
Early in the loan term — the longer the remaining schedule, the more rate risk the pool absorbs.

Will I face margin calls?
No. The swap structure is fully capital-backed; individual borrowers are insulated from derivative margin requirements.

What do I sign?
One term sheet, governed by ISDA Master Agreement and CSA documentation.

What happens if rates fall?
The lock holds and your EMI stays where it is — the cost is certainty, not capital.

Can I see my position first?
Yes. MONIDR™ simulates up to 20 central-bank rate paths in OptimizerAI™ before you decide.

MONIDR™ ELIGIBILITY ENGINE

Receive an instant eligibility status and hedge-efficiency read-out before submitting a single document.

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

10 · IMPORTANT INFORMATION

Important information & disclosures

ISSUER & REGULATION

Issued by Money Protects Capital Limited ("MPCL"), regulated by the Dubai Financial Services Authority (DFSA), License No. CL7741, domiciled in the DIFC and authorized within the DFSA Category 3C prudential category. Its mainland sister entity, Money Protects Financial Services LLC (MPFS), is licensed by the SCA under License 1314415.

INTENDED AUDIENCE

Directed at persons who qualify as Professional Clients as defined in the DFSA Rulebook (Conduct of Business). Not intended for, and must not be relied upon by, Retail Clients.

NOT ADVICE, OFFER OR SOLICITATION

For information only. Not investment, legal, tax or accounting advice, nor an offer, solicitation or personal recommendation. Any engagement proceeds only after client classification, suitability assessment and the relevant engagement documentation.

ILLUSTRATIONS & GUIDED RATES

All figures, charts and read-outs — including the AED 1,000,000 worked example, the ~6% guided stable rate, the hypothetical 12% peak, the ~AED 3,000 monthly figure, the facility rates in the pool diagram and every MONIDR™ screen — are illustrative and indicative. They are not quotes, forecasts or guarantees.

ELIGIBILITY & STRUCTURING

Fixed EMI for Life™ is available only where eligibility criteria are met and the pooled swap can be executed within treasury execution limits. The locked EMI, rate and terms are confirmed in the engagement documentation; nothing herein commits MPCL or any counterparty to provide a hedge.

JURISDICTION & DISTRIBUTION

Intended for distribution in, or from, the DIFC and may not be lawfully distributed where contrary to local law or regulation. Products and services may not be available in all jurisdictions.

THE RATE LOCK

A locked EMI does not fall when market rates fall: in an easing environment a floating EMI may be lower than the locked EMI. Leaving a hedged position before maturity may involve costs, as set out in the engagement documentation.

RISK

Derivatives carry market, credit, counterparty and liquidity risks set out in their documentation. Insulation from margin requirements depends on the structure remaining capital-backed as documented.

FEES & CHARGES

Fees, spreads and charges applicable to the structure are disclosed in the engagement documentation before execution.

MONIDR™ TECHNOLOGY

MONIDR™ is the intelligence brand of Money Protects Capital Limited and a proprietary decision-support technology operating under continuous human oversight. Outputs assist qualified professionals and do not constitute advice; all decisions remain subject to human review and the Firm's governance.

FORWARD-LOOKING STATEMENTS

Statements regarding future events, rate paths or outcomes are forward-looking and subject to uncertainty. Simulated rate paths are models, not predictions. Actual results may differ materially.

THIRD-PARTY INFORMATION

Market data and third-party information are believed reliable but are not guaranteed as to accuracy or completeness. References to Crowe Mak and Baker Tilly International describe their engagement by MPCL and are not an endorsement of any product.

TERMS USED IN THIS PUBLICATION

EMI — equated monthly installment: the monthly loan payment of principal and interest.

Notional Loan Pool — the MPCL-administered aggregation of many floating-rate facilities into one block.

EIBOR — Emirates Interbank Offered Rate, the benchmark many UAE floating-rate loans track.

Master swap — the single interest-rate swap executed for the pooled notionals.

Notional — the loan amount a swap is calculated on; it is referenced, not exchanged.

ISDA / CSA — the ISDA Master Agreement and its Credit Support Annex, the standard documentation for derivatives and collateral.

TRADEMARKS & CONFIDENTIALITY

Money Protects™, MONIDR™, OptimizerAI™, Fixed EMI for Life™, Mortgage EMI Sleeping Period™ and Double Rental™ are trademarks of Money Protects Capital Limited. This document is confidential, intended solely for the named recipient, and may not be reproduced or distributed without written consent. © 2026 Money Protects Capital Limited · All rights & IP protected.

DOCUMENT STATUS Publication No. 03 · 2026 Edition · design revision November 2026 · subject to Compliance sign-off before distribution.

MONEY PROTECTS
Capital Limited

FIXED EMI FOR LIFE™ · PUBLICATION NO. 03

One EMI.
Locked for life.

Pool the notionals. Execute one swap. Lock every borrower's EMI — for the life of the loan.



RISING-RATE SCENARIO · ILLUSTRATIVE

Locked	ISDA · CSA	None
EMI FOR THE LIFE OF THE LOAN	INSTITUTIONAL FRAMEWORK ONE SIGNATURE	MARGIN CALLS TO YOU

MONIDR

Scan to start a confidential conversation and model your rate paths.

moneyprotects.com/monidr →

THREE STEPS TO START

1. **Talk to MONIDR™**
   Scan the code or visit the link.
2. **Check eligibility**
   app.moneyprotects.com/optimizerAI
3. **Review your read-out**
   With the MPCL team, before you sign anything.

GET IN TOUCH

DIGITAL
moneyprotects.com
customercare@moneyprotects.com

CALL
+971 4 333 0181

OFFICE
Office P5-10 · Damac Park Towers
Tower A · DIFC · Dubai · UAE

© 2026 MONEY PROTECTS CAPITAL LIMITED · ALL RIGHTS & IP PROTECTED
DFSA CATEGORY 3C · LICENSE CL7741 · DIFC · DUBAI · UAE · 2026 EDITION · CONFIDENTIAL