



General Authority of Islamic Affairs, Endowments & Zakat Services Guide

- April 2026 -



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Introduction

The General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) is pleased to present to its customers and audience the 14th edition of its Services Guide. This guide edition contains detailed information about the services provided by Awqaf, ways to obtain them, the required conditions, the necessary procedures, and other information that meets the needs of customers.

In this edition, the list of services has been updated and rearranged according to the updated customer classification. Proactive and optional services provided by the Authority (AWQAF) to the public audience have been added, along with updates to the service delivery channels, including newly introduced ones. Furthermore, the list of frequently asked questions has also been revised, and the guide's content and design have been reviewed and improved.

Dear Customer, by browsing this guide, you will learn about our offered service packages categorized according to the customer category. Here, you will find answers to many of your inquiries, such as:

- What are the required documents, and how can I apply for the service?
- What are the service fees and requirements?
- Through which channels can I apply, and when are they available?
- Are there any required forms or preliminary procedures to complete before requesting the service?

You will also obtain answers to many other questions. At the end of the guide, you will find appendices containing the Authority's bank account numbers, lists of our projects, details of the Authority's documents, and information on how and when to access our services.

We are always pleased to receive your feedback and suggestions about these services or this guide through our email: info@awqaf.gov.ae

The UAE Government Charter for Future Services-The UAE Promise

Human Centered Services:

Providing government services that are tailored to meet human needs, requirements and preferences, and designed with customers' feedback in mind.

Digital Services by Default:

Providing 100% proactive digital government services to suit future lifestyle.

Integrated, Varied and Consistent Service Channels:

Providing government services through various, integrated and coordinated channels that cater to customer preferences through a unified government interface.

Seamless and Proactive Experience:

Providing bundles of seamless, interconnected and proactive services to the customer on time and before request, based on life events.

One-time Data Provision:

Designing interconnected and integrated government services that request customer data only once.

Safe Data and Guaranteed Privacy:

Protecting the data shared among government entities to keep it safe and ensure customer privacy.

Listening to Customer's Voice:

Listening to the customer's voice and ensuring transparency in the evaluation results.

Value Added Services:

Adjusting government fees to reduce costs and increase efficiency in government entities.

Our Services

The General Authority of Islamic Affairs, Endowments & Zakat aims to offer smart electronic services via its integrated digital platforms to simplify processes, speed up transactions, and improve customer experience, aligning with the government's digital transformation vision.

These services are divided into three primary categories: government services that facilitate coordination and data sharing with governmental entities; business services aimed at companies and institutions; and individual services aimed at different groups within society, such as citizens, residents, and visitors.

Services are classified based on priority tiers, which take into account usage frequency, effect on customers, service delivery speed, and importance to fundamental requirements. Services that are in highest demand and those that significantly enhance the customer experience are prioritized. This classification seeks to steer development and ongoing improvement efforts toward the most valuable services by streamlining processes, minimizing the number of steps and time needed to finalize transactions, and boosting their accessibility via digital channels, thus supporting enhanced service quality and customer satisfaction.

| No. | Category | Services | Customers | Package Overview |
|-----|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Philanthropists | 1. Donation to Endowment. 2. Receiving a New Endowment. 3. Zakat Payment and Major Philanthropists. | Individuals, institutions, and companies | A set of services prepared by the Authority (AWQAF) to delight its customers including endowers, zakat payers, and donors, by offering a smooth service experience. The package also provides a seamless process for property owners wishing to complete their endowment and appoint the Authority as its trustee. |
| 2 | Hajj and Umrah Performers | 1. Hajj Package. 2. Issuing Activity Approval for Hajj and Umrah Campaigns. 3. Issuing Approval Certificate for Hajj and Umrah Campaigns. | Individuals, institutions, and companies | A set of interconnected and integrated services provided by the Authority (AWQAF) for obligatory and voluntary pilgrims, making it easier for them to perform the Hajj rituals with ease and comfort. The Authority also facilitates licensing, transport, cancellation, and renewal procedures for Hajj and Umrah campaigns, in addition to other procedures. |

Our Services

| No. | Category | Services | Customers | Package Overview |
|-----|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3 | Mosque and Quran Memorization Centers Goers | <ol style="list-style-type: none"> 1. Reporting maintenance and cleaning issues for a mosque or Quran memorization center. 2. Registering students for Quran education | Individuals | A set of services provided by the Authority (AWQAF) for customers wishing to learn and memorize the Quran, as well as for mosque goers who have feedback or complaints regarding mosques, Quran memorization centers, or their staff. |
| 4 | Religious Awareness Applicants | <ol style="list-style-type: none"> 1. Conducting religious awareness lectures for the public community. 2. Zakat Calculation. 3. Monitoring religious publications. | Individuals, companies, and institutions | A set of services provided by the Authority (AWQAF) for customers requesting religious lectures or those wishing to calculate their zakat. |
| 5 | Zakat Beneficiaries | <ol style="list-style-type: none"> 1. Disbursement of zakat to eligible recipients (new/renewal/urgent/ needy families). 2. Certificate for concerned authorities to obtain zakat assistance. 3. Relief request (clemency request). | Individuals | A set of services that are carefully prepared by the Authority (AWQAF), aiming to delight zakat beneficiaries by facilitating their access to continuous or lump-sum assistance to improve their living standards. |
| 6 | Customers | <ol style="list-style-type: none"> 1. Submitting an inquiry 2. Submitting a proposal 3. Submitting a complaint | Individuals | A set of services that are carefully prepared by the Authority (AWQAF), aiming to delight its customers by responding to their inquiries, accepting their actionable suggestions, and resolving their comments and complaints. |

Philanthropists Category Services

Brief Overview:

A set of services prepared by the Authority (AWQAF) to delight its customers such as endowers, zakat payers, and donors, by providing a smooth service experience for paying their zakat, charitable donations, and endowments. The package also offers a seamless process for property owners wishing to complete their endowment and appoint the Authority as its trustee.

Dear Philanthropist:

Based on the law establishing the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF), we are committed to receiving your endowment funds, donations, zakat, and charitable contributions through easy and convenient services delivered via your preferred channels. We also guarantee their disbursement to eligible beneficiaries according to approved Sharia regulations applicable in the UAE, following the priorities set by the Authority (AWQAF) in its plans and objectives, or according to your desire or the donor's wishes and conditions. Upon your request, we provide a detailed report on the mechanisms for distributing zakat to the beneficiary categories.

Donation to Endowment

Brief Overview:

Our staff at the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) are always ready to receive your contributions to endowment projects and funds, through your preferred method—whether in cash, by cheque, credit card, debit card, or digital wallet (Apple pay/Google Pay). Donations can be made through digital channels, traditional channels, or via our representatives available in the Northern Emirates. These funds are converted into assets that are invested and grown in legitimate, safe, and risk-free ways.

As our valued philanthropist customer, you can also adopt and request full sponsorship of one of the UAE Endowment Projects, such as building mosques and Quran memorization centers, maintaining them (minor or major maintenance), completing delayed projects, or investing in endowment lands and buildings.

How to Access the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|------------------|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix). |
| | Mobile Phone | Donate to the endowment via mobile phone. | Access www.awqaf.ae from your mobile browser. |
| | SMS | Donate to the endowment via SMS. | Send an SMS to Etisalat: 9010 to donate AED 10 9020 to donate AED 20 9040 to donate AED 40 9100 to donate AED 100 9200 to donate AED 200 |
| | Smart (iPads) - Mosque TV screens - Barcodes | Donations can be made via QR code and through representatives located in shopping malls and public places in the Northern Emirates. | Reaching the AWQAF's representative at their location, making a donation, and paying the amount |
| | Quick Donation Code (QR Code) | Donate to the endowment via QR Code. | Scan the quick donation code available on mosque outdoor boards. |

Donation to Endowment

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|----------------------------------|------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Electronic Channels | Website | Donate to the endowment via the Authority's official website. | Access www.awqaf.gov.ae from your computer or mobile browser. |
| | Interactive Voice Response (IVR) | Donate via the Authority's call center. | Call: 8008222 and choose the "Donate to Endowment" service. |
| Traditional Channels | Donation Boxes | Donate to the endowment via boxes placed in shopping malls and public areas. | Locate the donation box and deposit the amount. |
| | Call Center | Donate via the call center. | Call the toll-free number 8008222 , request to pay a donation amount, then complete the payment using the link sent to your mobile phone or email. |
| | Bank Transfer | Depositing the endowment funds into the Authority's bank accounts. | Dear guest, kindly refer to appendix (A) for our bank accounts' details. |

Proactive Services:

| Proactive Service Description | How to obtain It |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Sending periodic notifications to donors that include relevant and up-to-date donation opportunities. | Sending SMS messages or periodic notifications to donors that include relevant and up-to-date donation opportunities. |

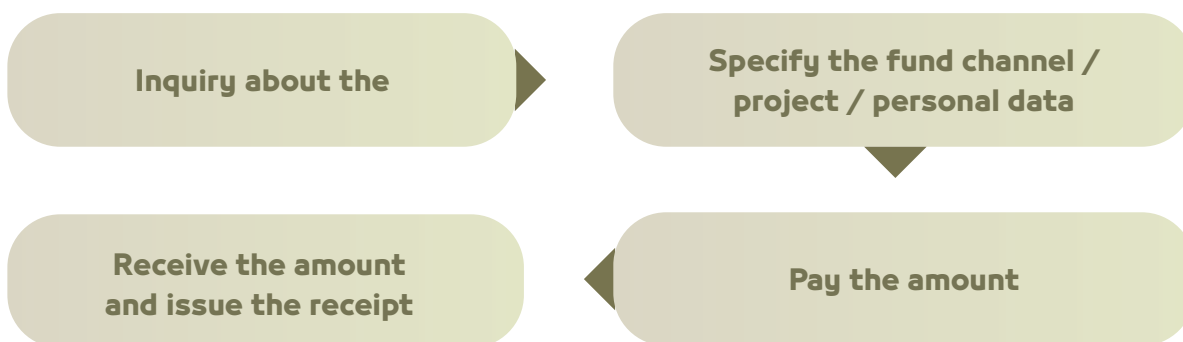
Service Type and Beneficiaries:

This is a social service available to individuals (citizens and residents), institutions, and companies, in both Arabic and English.

Donation to Endowment

Steps to Obtain the Service:

Obtaining the Endowment Donation service is simple—just follow these steps:



Required Documents and Fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|---------------------------|--------------|---------------------------------------------------------|---------------------------------------------|---------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / Immediate | None |
| Marketing representatives | All year | From 8:00 AM to 12:00 PM And from 4:00 PM to 9:00 PM | | |
| Digital Channels | All year | 24 hours | | |

Donation to Endowment

Frequently Asked Questions:

- **How many endowment disbursement channels and projects are there?**

There are six endowment funds and channels, as follows:

Education Endowment, Health Endowment, Charity and Piety Endowment, Orphans and Poor Endowment, Islamic Affairs Endowment, Social Care Endowment.

In addition, there are eight endowment projects, namely:

Water Provision Project. Holy Quran Printing Project. Mosque Carpeting Project. Mafhas Al Qatah (Bird's Nest Project) (for building mosques). Family Ties Project. Loyalty to Mother Project. Loyalty to Father Project. Endowment for a Loved One Project.

- **Where do the donated funds for endowments disburse?**

The Authority (AWQAF) allocates these waqf funds to the construction of endowment assets such as buildings and commercial properties. The revenues generated from these assets are utilized to fulfil the condition of the endower like (Supporting students- Construction and maintenance of mosques- Printing of the Holy Qur'an- Sponsorship of orphans-Support for hospitals- Care for the elderly- Release of prisoners- Water provision initiatives "Suqya Al Maa" and other charitable causes).

- **Where are the marketing representatives located?**

Hospitals – Shopping Malls – Markets and shops (in the Northern Emirates only).

- **How can I donate to build a mosque?**

You can donate to mosque construction through the Islamic Affairs channel or the Mafhas Al Qatah (Bird's Nest Project), this can be done by accessing the Authority's website or application, or through the Authority's representatives.

- **Is in-kind donation accepted?**

In-kind donations are not accepted by the Authority (AWQAF), except for used clothing, which may be donated through the Authority's used clothing containers located in front of mosques.

Receiving a New Endowment

Brief Overview:

A service through which the endower entrusts the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) to manage and oversee the endowed asset, ensuring its sustainability. The UAE Endowment is marked by comprehensive geographic coverage across the United Arab Emirates, easy access to provided services, fast completion times, proactive real-time reporting, as well as accuracy, speed, transparency, and integrity. The service also ensures full compliance with the endower's conditions, whether related to spending channels or other stipulations.

How to Access the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|---------------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Smart Channels | Mobile Applications | Applications downloadable on smartphones from app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix). |
| | Mobile Phone | Make an endowment donation via the website using your mobile phone. | Access www.awqaf.ae from your mobile browser. |
| Electronic Channels | Website | Make an endowment donation through the Authority's official website. | Access www.awqaf.gov.ae from your computer or mobile browser. |

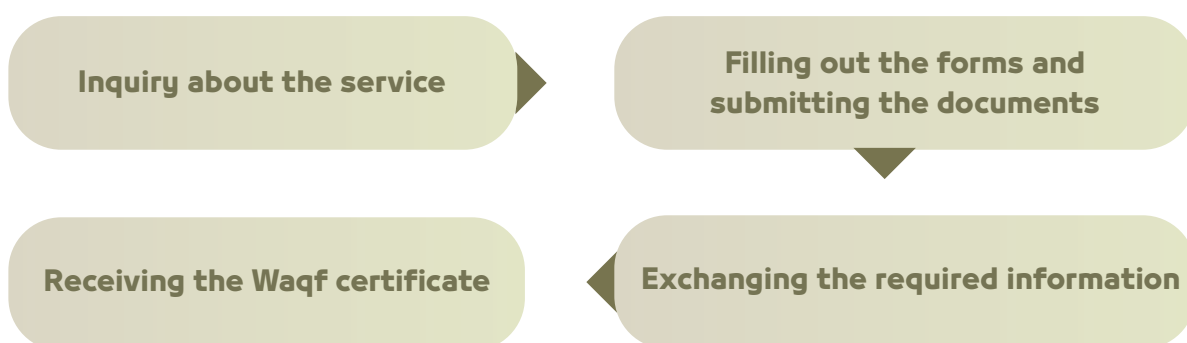
Service Type and Beneficiaries:

A social service available to individuals (citizens and residents), institutions, and companies, and offered in both Arabic and English.

Receiving a New Endowment

Steps to Obtain the Service:

Obtaining the endowment donation service is simple—just follow these steps:



Required Documents:



Service Conditions:

1. The endower must own the endowed asset or have the right to endow it.
2. The endower must be fully legally competent.
3. The endowment must be free of any legal impediments.

Service Fees:

Free of charge.

Receiving a New Endowment

Pre-Service Procedures:

If the endowment is money

please make a bank transfer confirming the transfer of funds from the endower's account to the Authority's account, with the transfer receipt attached.

If the endowment is real estate

the form should be completed and the required documents attached for application review.

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|-------------------------|---------------------------------------------|---------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / Immediate | None |
| Digital Channels | All year | 24 hours | | |

Proactive Services:

| Proactive Service Description | How to obtain It |
|------------------------------------------------|-----------------------------------------------------------------------|
| Sending periodic SMS messages to the endowers. | Sending SMS messages with periodic endowment reports to the endowers. |

Receiving a New Endowment

Frequently Asked Questions:

- **Is there a specific law regulating the process of establishing and managing endowments?**
Yes, Federal Law No. (5) of 2018 concerning (WAQF) Endowment has been issued. You can refer to it for review.

- **What assets can I endow to the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF), and how does the Authority manage them?**

1. Monetary Endowments: Upon receiving the endowment, the Authority registers it in the endowment assets system to ensure continuous monitoring through various administrative procedures and the implementation of all its requirements for evaluation, maintenance, and sustainability. Funds are converted into income-generating assets through optimal investment methods (various investment projects, property purchases, or new construction), and the proceeds are utilized accordingly.
2. Real Estate: Best real estate practices are applied to ensure maximum returns, including buildings, villas, houses, apartments, commercial stores, specialized buildings, and workshops.
3. Vacant Land: Land is developed and invested according to the specifications of the settlor (endower), based on feasibility studies for construction, to benefit from its proceeds.
4. Agricultural Land: Feasibility studies are conducted to determine the best way to invest in agricultural land, ensuring it generates optimal returns.
5. Stocks: The settlor (endower) may dedicate stocks to the Authority through the stock market. The service is available on the Dubai Financial Market, where the stocks are invested in the market and the returns are used for the endowment's purposes.
6. Vehicles: Vehicles are utilized for various services of the Authority, specifically for religious matters, including mosques, memorization centers, and other endowment services. It can also be used for transporting the deceased (Hearse).

- **Can I endow a residential apartment or an entire floor in a building I own?**

Yes, you may designate a specific apartment, floor, or shop and dedicate it as a Waqf (endowment) for the sake of Allah.

- **What is Administration of the Waqf (endowment)?**

It is a duty assigned by the endower or mandated by law to oversee the management of the endowment, to manage its affairs, to administer it financially and organizationally, to enhance it, to ensure its growth and maintenance, and to allocate its benefits to beneficiaries per the endower's stipulations and the terms outlined in the endowment certificate.

Receiving a New Endowment

Frequently Asked Questions:

- **What is the difference between an endowment established during one's lifetime and one made through a will?**

1. An endowment made during one's lifetime takes effect immediately, as per the endower's intent. In contrast, an endowment made through a will takes effect upon the death of the settlor (endower).
2. The procedures for accepting an endowment begin once the Waqf certificate (endowment certificate) is issued by the court. However, an endowment made through a will commences only after a ruling is issued by the competent court to determine the inheritance and specify the share of the endowment.
3. During their lifetime, the settlor (endower) has the full right to endow any portion of their wealth. However, through a will, the maximum permissible endowment is one-third of their estate.

- **How can I follow up with the General Authority of Islamic Affairs, Endowments, and Zakat regarding the management of the endowment if I have appointed them as the trustee (Nazir)?**

The Authority (AWQAF) will provide the endower or his representative with an annual report detailing the endowment expenditures and the distribution of the proceeds as per the endower's condition.

- **What are the approved endowment disbursement channels by the Authority (AWQAF)?**

Cabinet Decision No. (6) of 2010 specifies the following approved channels:

1. Endowment for Islamic Affairs.
2. Endowment for Knowledge and education.
3. Endowment for Healthcare.
4. Endowment for Orphans and the Poor.
5. Endowment for Righteousness and Piety.
6. Endowment for Social Welfare and Community Service.
7. Family or lineage endowment.

- **What distinguishes a perpetual endowment from a temporary endowment?**

A perpetual endowment refers to any endowment specified in the deed as perpetual or not explicitly limited in duration, along with endowments designated for mosques and cemeteries. A temporary endowment is defined as any endowment for which the endower indicates a certain time period or a particular generation of his heirs.

Zakat Payment and Major Philanthropists

Our staff at the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) are always ready to receive your Zakat, Zakat Al-Fitr, and charitable donations through your preferred payment method — whether in cash, by cheque, credit card, debit card, or digital payment — via digital and traditional channels, or through the self-service kiosk. You may also allocate your Zakat to specific categories or beneficiaries.

Once the payment process is completed, you will receive an SMS notification on your mobile phone confirming receipt of the paid amounts. The Authority also offers a reminder service to notify you of your Zakat payment due date for the following year; this service is available to subscribers only.

How to Access the Zakat Payment Service:

| Channel Category | Channel | Description | Service Access Instructions |
|------------------|--------------------|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications that can be downloaded on smartphones from global app stores. | Download the application from Apple Store/Google Play (link is provided in the attachments). |
| | Mobile Phone | Paying Zakat through the Authority's mobile website using credit cards. | Access www.awqaf.gov.ae via the internet browser. |
| | SMS | Paying Zakat via text messages containing: Zakat: j or Z Sadaqah: ص or S Zakat Al-Fitr: ف or F Donation: ت or T | Send the message containing the code to the following numbers: AED 10: 8010 AED 50: 8050 AED 100: 8100 AED 200: 8200 |
| | TAMM App | Download the TAMM app for Abu Dhabi Government services. | From the app via digital wallet (Apple Pay and Google Pay) |
| | Dubai Now App | Download the Dubai Now app. | From the app via digital wallet (Apple Pay and Google Pay) |

Zakat Payment and Major Philanthropists

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Banking Services | Paying Zakat through smart banking services such as apps, SMS, and mobile websites. | <ol style="list-style-type: none"> 1. Abu Dhabi Islamic Bank 2. Al Hilal Bank 3. Emirates Islamic Bank 4. Abu Dhabi Commercial Bank (Meethaq) 5. Dubai Islamic Bank 6. Union Bank 7. Sharjah Islamic Bank 8. Ajman Bank 9. Commercial Bank of Dubai 10. Noor Bank 11. Emirates NBD 12. First Abu Dhabi Bank |
| | Etisalat Wallet | Paying Zakat through the Etisalat eWallet app. | Access the wallet and transfer funds to the Authority's accounts. |
| Electronic Channels | Authority's Digital Portal | Paying Zakat through the Authority's website using credit cards. | Access www.awqaf.gov.ae via the internet browser. |
| | ATM machines | Payment through ATMs affiliated with the Authority, Etisalat, and Max Box One T Payment, located in shopping malls and fuel stations. | Check the ATMs map on the website. |
| | Payment through Etihad Airways Portal | Converting Etihad Guest miles into dirhams and donating them to the Authority. | https://www.etihadairways.com |
| | TAMM App | Paying Zakat through the TAMM app for Abu Dhabi Government services. | https://www.tamm.abudhabi/ar-ae |

Zakat Payment and Major Philanthropists

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|---------------|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Traditional Channels | Bank Transfer | Depositing Zakat into the Authority's bank accounts. | Dear guest, kindly refer to appendix (A) for our bank accounts' numbers. |
| | Call Center | Donation through the call center. | Call the toll-free number 8008222, request the payment, then complete the payment through the link sent to your mobile phone or email. |

Proactive Services:

| Proactive Service Description | How to Obtain It |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Reminder of the service request date after one Hijri year is lapsed. | The service is activated automatically upon submitting the request for the first time. |
| The customer receives a notification of eligibility to benefit from the Major Zakat Payers services when paying Zakat exceeding AED 100,000. | A service provided by the Authority (AWQAF) to collect Zakat funds at the time and place convenient for the donor. |

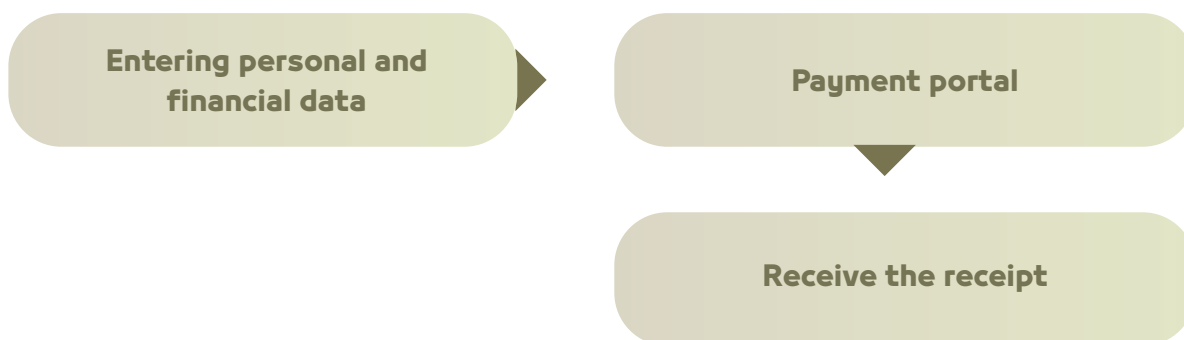
Service Type and Beneficiaries:

The service is social in nature and available to individuals (citizens, residents, and visitors), and profit-based institutions, in both Arabic and English.

Zakat Payment and Major Philanthropists

Steps to Obtain the Service:

It is easy to obtain the Zakat payment request service; simply follow these steps:



Required Documents and Fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|-------------------------|---------------------------------------------|---------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / Immediate | None |
| Digital Channels | All year | 24 hours | | |

Zakat Payment and Major Philanthropists

Service Conditions:

- The self-notification service via SMS requires activation by submitting a service activation request to the Zakat payer service staff.
- When using credit cards, the Authority covers all fees related to the payment process, and no amount is deducted from the customer or their paid Zakat; the full amount reaches its rightful beneficiaries.

Frequently Asked Questions:

- **Are my donations and Zakat disbursed inside or outside the country?**

Zakat is disbursed inside the country unless the payer requests and specifies a certain country for its disbursement.

- **Can the donated amount be directed to a specific project or country through the banks?**

Currently, Zakat direction is done via the Call Center or visiting the Authority's headquarters.

- **In case of paying by credit card at the service center, who bears the credit card service fee?**

Credit card service fees are not deducted from Zakat funds; instead, the full amount reaches the beneficiaries, as the Authority (AWQAF) covers the fees on behalf of the Zakat payer.

- **Does the donation service via SMS have fees, and who covers them?**

Yes, it has fees, which are fully covered by the Authority (AWQAF).

- **Is it allowed to give Zakat to a family we are familiar with but uncertain about their needs?**

The Authority (AWQAF) allows Zakat payers to specify certain cases to benefit from their Zakat, with the option to request a case study to assess eligibility according to the applicable conditions and criteria.

Services for (Hajj and Umrah Performers) Category

Brief Overview:

It is a collection of interrelated and coordinated services offered by the Authority (AWQAF) to individuals intending to undertake Hajj, aimed at making the performance of Hajj rituals simple and convenient. The Authority also offers all services associated with Hajj and Umrah campaign licenses to streamline processes by collaborating with pertinent strategic partners.

Dear Customer; Our Hajj and Umrah Performer:

In accordance with the law establishing the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF), we are committed to providing Hajj services to citizens who meet the requirements, using the best practices implemented through the Authority's digital channels. We also commit to responding to Hajj registration requests within a maximum of 30 days, free of charge.

Furthermore, we pledge to all our customers including licensed Hajj and Umrah campaigns that we will receive their requests and respond thereto in accordance with the Service Level Agreement standards referred to in this guide.

Hajj Package

Brief Overview:

A service aimed at facilitating Hajj procedures for citizens through the provision of comprehensive packages that include pilgrim registration, accommodation and transportation in the holy lands, supplying meals and catering, religious and administrative supervision, as well as health and organizational follow-up, in co-operation with accredited and licensed Hajj and Umrah campaigns in the country throughout the Hajj journey. Dear customer, if you are selected among the country's pilgrims, you will go through a series of proactive services provided by the Authority. These services include:

1. Obtaining the Hajj approval.
2. Adding companions and family members.
3. Selecting the campaign and undergoing the medical examination.
4. Obtaining the pilgrim permit.
5. Receiving information on the Hajj journey and the holy sites.
6. Receiving information on accommodation, catering, and transportation services in the holy sites.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix). |
| | Mobile Phone | Access via the dedicated mobile website | Access www.awqaf.ae from your mobile browser. |
| Electronic Channels | Website | Access through the Authority's website. | Access www.awqaf.gov.ae from your computer or mobile browser. |

Hajj Package

Proactive Services:

| Proactive Service Description | How to Obtain It |
|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Verifying the enrollment of applicants who were disqualified from participating in the sorting process for the upcoming year. | The proactive service only needs data updates; re-registration is not needed. |

Service Type and Beneficiaries:

The service is procedural in nature and available only to citizens, in both Arabic and English.

Steps to Obtain the Service:

It is easy to obtain the Hajj Package Service; simply follow these steps:

Fill out the form, undergo the medical examination, and choose a campaign.

Signing the digital Hajj contract and issuing the Hajj permit

Service Conditions:

1. Registration in the UAE PASS (Digital ID).
2. The applicant must be an UAE citizen.
3. The applicant must be over 12 years of age.
4. Must be medically fit.
5. The applicant must not have performed Hajj.

Hajj Package

Required Documents:

Medical report if the applicant suffers from a chronic illness.

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|----------|---------------------------------------------|---------------------|
| Digital Channels | All year | 24 hours | 3 minutes / Immediate | None |

Frequently Asked Questions:

- **What are the rules and requirements for granting Hajj permits?**

Priority for granting Hajj permits, according to the percentages approved by the relevant committee, shall be given to:

1. People of determination.
2. People with incurable diseases.
3. Older people.
4. Number of times for registration requests to perform Hajj

- **If someone received a permit in a previous year but did not perform Hajj, should they register again?**

No further registration is required; the applicant simply updates their profile.

- **A person has an approved permit and wishes to replace someone on their behalf. Is this allowed?**

The pilgrim is not allowed to transfer or replace another individual to use their permit unless it involves a companion (Muraafiq) or a mahram. In such cases, they may submit a replacement request through the official digital platforms of Awqaf (the authority's website and smart application).

- **Is it possible for a family with a citizen father and a resident mother, or the other way around, to undertake Hajj this year? And what is the process for registration?**

Yes, if the citizen is a first-degree relative of the resident. The citizen must first obtain a Hajj permit, and then submit a request to the committee to add the resident as a companion or mahram, through the official digital platforms (the authority's website and smart application).

Issuance of Activity Approval for Hajj and Umrah Campaigns

Brief Overview:

This service enables members of the community to obtain an official license to engage in Umrah activities, in accordance with the regulations and procedures approved by the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF), ensuring compliance with applicable regulatory standards.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix). |
| | Mobile Phone | Providing the service through mobile browsing platforms | Access www.awqaf.ae from your mobile browser. |
| Electronic Channels | Website | Providing the service through web browsing platforms. | Access www.awqaf.gov.ae from your computer or mobile browser. |

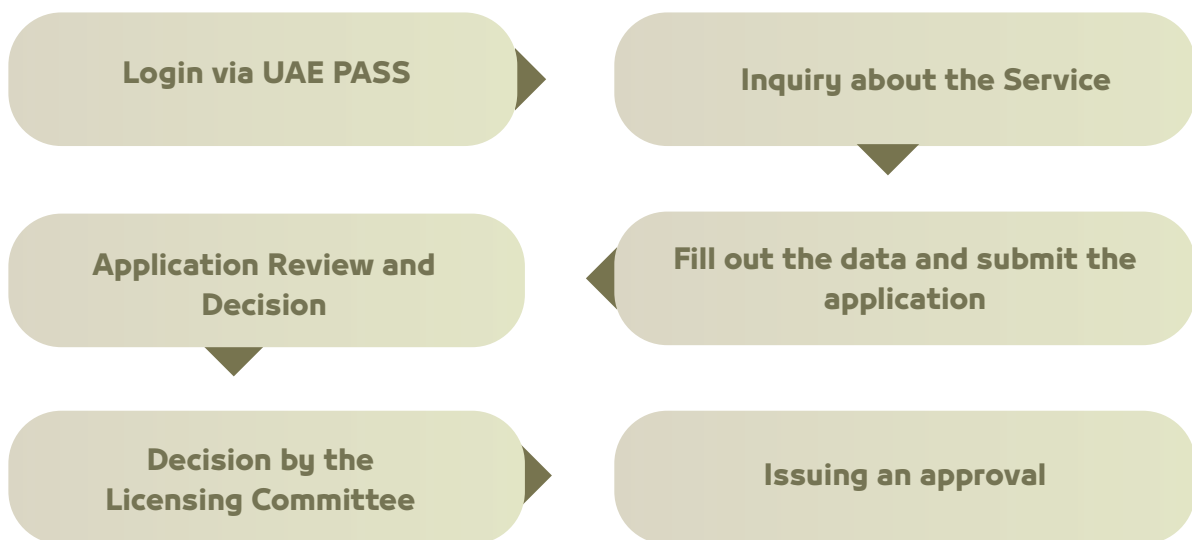
Service Type and Beneficiaries:

The service is procedural and available to citizen-owned companies in both Arabic and English.

Issuance of Activity Approval for Hajj and Umrah Campaigns

Steps to Obtain the Service:

Obtaining the service is easy; simply follow these steps:



Service Conditions and controls:

1. The company owner must be an Emirati citizen.
2. The company owner must be aged between 25 and 60 years old.
3. The company owner must have good conduct and reputation.
4. To possess the necessary financial and administrative capacity.
5. To hold an educational qualification (at least a high school diploma).
6. Completing all procedures related to issuing the new license (such as: commercial license, lease agreement, list of campaign workers) and paying the prescribed service fees within 45 days of approval.

Issuance of Activity Approval for Hajj and Umrah Campaigns

Service Fees:

- Application fees: AED 500
- Service fees: AED 10,000

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|------------------------------------------------------------------------------------|------|---------------------------------------------|--------------------------------|
| Digital Channels | Services open according to schedules announced by the relevant service department. | | 5 minutes / 5 working days | Obtain administrative approval |

Frequently Asked Questions:

- **Can non-citizens apply for the service and obtain a license to operate Hajj and Umrah campaigns?**

As per Cabinet Resolution No. 32 of 2018 regarding the Hajj and Umrah Regulations, a necessary condition for a license applicant is that they must be a United Arab Emirates citizen.

- **After fulfilling all the requirements, can the applicant be interviewed remotely by the Licensing Committee?**

Yes, the applicant can be interviewed remotely by the Licensing Committee. This will be scheduled after all service application requirements have been met.

Issuance of Approval Certificate for Hajj and Umrah Campaigns

Brief Overview:

An electronic service that allows licensed Hajj and Umrah campaigns to submit various requests related to the campaign's license or activities, such as renewal, transfer, name change, relocation, issuance of employee permits, advertising requests, or contract attestation. This is done through a unified platform designed to simplify procedures and ensure fast processing in accordance with the regulations of the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF). These services include:

1. Renewal of the campaign or branch license.
2. Request to add Hajj activities to an existing Umrah activity.
3. Request to transfer the license to another party.
4. Request to open a branch for the campaign.
5. Request to change the location of the campaign or its branch.
6. Cancellation of the campaign or branch license.
7. Request to add a new partner to the campaign.
8. Request for partner separation.
9. Request to change the campaign name.
10. Request to license an agent for the campaign owner during the Hajj season.
11. Employee permits for Hajj and Umrah campaigns.
12. Request for promotional advertisement permit for the campaign.
13. Issuance of a "To Whom It May Concern" certificate.
14. Request for attestation of campaign contracts issued by the competent authorities in the Kingdom of Saudi Arabia.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloaded on smart-phones from global app stores. | Download the applications from Apple Store/Google Play. (Links provided in the appendix) |
| | Mobile Phone | Access the service through your browser | Access www.awqaf.ae through your mobile browser. |
| Electronic Channels | Website | Access the service through the Authority's website. | Access www.awqaf.gov.ae through the following address from your computer or mobile browser. |

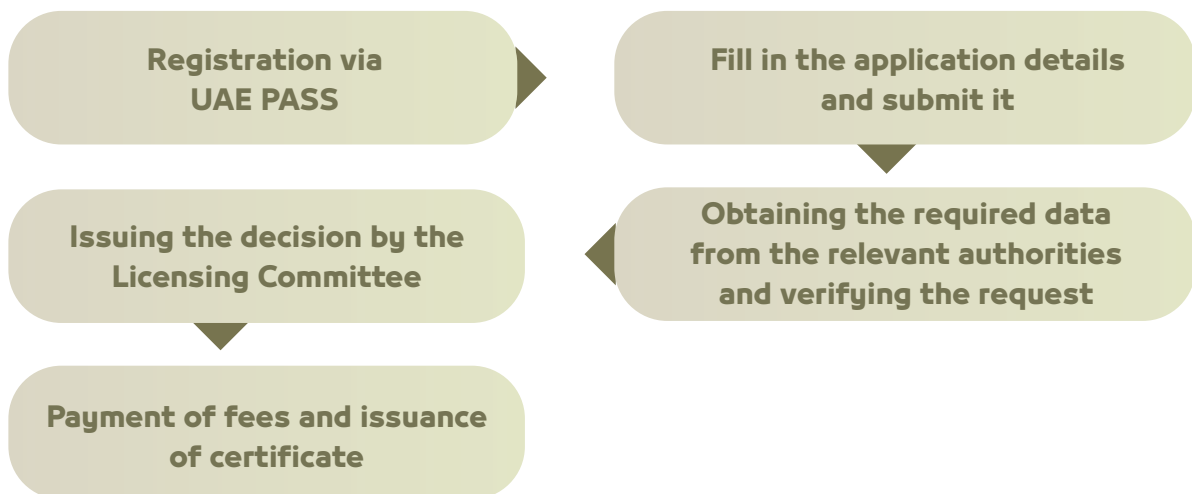
Issuance of Approval Certificate for Hajj and Umrah Campaigns

Service Type and Beneficiaries:

The service is procedural and available for licensed Hajj and Umrah campaigns in UAE.

Steps to Obtain the Service:

Obtaining the service is easy; simply follow these steps:



Service Conditions:

1. Registration in the UAE PASS (Corporate Account).
2. Practicing the Umrah activity for no less than two years is a condition for obtaining the Hajj activity.
3. Downgrading the activity from Hajj and Umrah to Umrah in the event the campaign requests to transfer the license to another party who is not a first-degree relative
4. In the case of partner separation, the separating partner must submit an application for a license to practice the Umrah activity, and the transaction will be subject to the same conditions as a new license.
5. Reserve three trade names from the Department of Economic Development or the licensing authority for trade name reservations when applying to change the campaign's name.
6. Validity of the campaign license at the time of application.

Issuance of Approval Certificate for Hajj and Umrah Campaigns

Required Documents:

None.

Service Fees:

- AED 10,000 for Hajj and Umrah campaign renewal requests.
- AED 10,000 for requests to add the Hajj activity to the Umrah activity.
- AED 10,000 for campaign waiver requests.
- AED 10,000 for requests to add a partner to the campaign.
- AED 10,000 for licensing an agent on behalf of the campaign owner during the Hajj season.
- AED 5,000 for requests to renew the branches of Hajj and Umrah campaign.
- AED 1,000 to cancel a campaign license.
- AED 1,000 to cancel a partner's license.
- AED 500 for submitting a request to open a new branch.
- AED 500 for requests to issue a promotional advertisement permit for the campaign.
- AED 500 for requests to issue a "To Whom It May Concern" certificate.
- AED 500 for requests to attest campaign contracts issued by the competent authorities in the Kingdom of Saudi Arabia.
- AED 100 for Hajj and Umrah campaign workers' permit requests.

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|----------|---------------------------------------------|--------------------------------|
| Digital Channels | All year | 24 hours | 3 minutes / 5 working days | Obtain administrative approval |

Issuance of Approval Certificate for Hajj and Umrah Campaigns

Proactive Services:

| Proactive Service Description | How to Obtain It |
|-------------------------------------------------------------------------------------------------------------|------------------|
| Sending SMS messages to ensure continued compliance with regulatory requirements and timely license renewal | via SMS messages |

Frequently Asked Questions:

- **Can service fees be paid via bank deposit?**

No, service fees cannot be paid via bank deposit, as the service is fully automated. Fees are paid through approved electronic payment methods within the system, such as Visa and Mastercard, or via Apple Pay and Samsung Pay, according to the available options.

- **What occurs if a service request is submitted and passed to the payment stage by the authority, but the campaign fails to pay the fees?**

If the fees remain unpaid once the request progresses to the payment phase, the request will be deemed invalid, and the campaign is required to submit a new request via the system to access the service.

Services For the Category (Mosques and Quran Memorization Centers Goers)

Brief Overview:

A set of services provided by the Authority (AWQAF) for customers wishing to learn and memorize the Quran, or for mosque goers who have feedback and suggestions regarding mosques, Quran memorization centers, and their staff.

Dear customer; Mosque and Quran Memorization Center Goers:

Based on the law establishing the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF), we are committed to providing Quran memorization services to all community members inside and outside the country by a group of authorized and certified Quran memorizers in the UAE. We are also committed to responding to registration requests within a maximum of two weeks, delivering the service through the nearest mosque to you, and through call center.

We also commit and pledge to all our customers that we will address and respond to their reports regarding maintenance, order, and mosque staff within two working days, while maintaining complete confidentiality of information to ensure the privacy of the reporters.

Registration of Learners for Quran Education:

Brief Overview:

Our qualified scholars, certified in the Holy Quran, are always ready to welcome those wishing to learn Quran recitation and memorization. They teach in a simple and easy manner, following a curriculum specially designed to suit learners' levels and meet their needs. This is a global community service through which learners from all over the world can register in Quran memorization centers, mosque study circles, and the smart platform for remote Quran education.

The services provided in memorization centers, mosque circles and the remote memorization platform include: memorization of the Holy Quran, learning Tajweed, improving recitation and granting Quranic licenses.

The service can be accessed at centers, mosque circles, and the smart platform in the morning from 8:00 to 12:00 pm and in the evening from 16:00 to 18:00 pm.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications that can be downloaded on smartphones from global app stores. | Download the applications from Apple Store/Google Play. (Links provided in the appendix) |
| | Mobile Phone | Registering students through the website via mobile phone | Access www.awqaf.ae through your mobile browser. |
| Electronic Channels | Website | Register learners through the Authority's official website. | Access the following link from your computer or mobile browser: www.awqaf.gov.ae |

Registration of Learners for Quran Education

Proactive Services:

| Proactive Service Description | How to Obtain It |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Emirati Citizen Voices Nomination | Learners with melodious voices are selected by teachers to be nominated for the "Citizen Voices" program. |
| Notification of Payment due date | Notifying the customer via SMS of the approaching payment due date |
| Advancement to a Higher Level | Upon completing a certain level, the learner is proactively notified via SMS that they are eligible to move to the next level after passing the test. Implementation mechanism: End of each quarter. |
| Proposing a memorizer for the role of instructing the Holy Quran | Learners who have memorized the entire Quran are nominated by the examination committee after passing the test and are notified proactively via SMS message to qualify for a Quran Teacher Position. Implementation Mechanism: End of each quarter |
| Ijazah with Authentic Chain of Transmission | Learners who have memorized the entire Quran are nominated by the examination committee after passing the test and are proactively notified by SMS message to qualify them in the Ijazah program with authentic chain of transmission. |

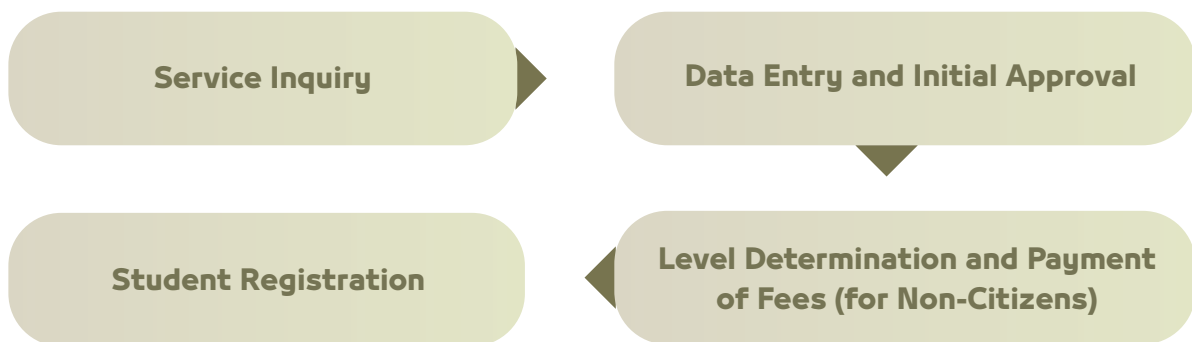
Service Type and Beneficiaries:

The service is social and available to all members of the community in Arabic and English.

Registration of Learners for Quran Education

Steps to Obtain the Service:

Obtaining the Quran Education Learners Registration Service is simple; you only need to follow these steps:



Service Conditions:

1. Registration in the UAE PASS.
2. Minimum age for learners is 6 years.
3. Learners under 18 must be enrolled in school stages.
4. Payment of applicable fees for non-citizens, children of Emirati mothers, and GCC nationals.

Required Documents:

For children of Emirati mothers only:
(Mother's ID card or passport).

For children of Emirati mothers only:
(birth certificate of the child).

Service Fees:

AED 200 per semester for residents inside and outside the UAE (exemptions apply to children of Emirati mothers and GCC nationals).

Registration of Learners for Quran Education

Forms:

- None

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|-------------------------|----------------------------------|----------|---------------------------------------------|--------------------------------------------------------|
| Digital Channels | During registration periods only | 24 hours | 3 minutes / Immediate | Service is available only during registration periods. |

Frequently Asked Questions:

- **Where is the registration opening announced?**

Through the official social media accounts of the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF).

- **How many education semesters are offered?**

Three semesters, including the summer semester.

- **What courses are offered at the centers?**

The Authority offers various courses and programs, including: Quran Memorization, Ijazah with Sanad (certification of Quran recitation), Emirati Voices, Emirates Knights, Ya Jibal Awibi initiative, and other programs that serve members of the community.

- **Is there an online Quran learning service?**

Yes, we offer an online Quran learning service through our Smart Platform for Online Quran Learning.

- **What are the requirements to join the Emirati Voices program?**

1. To be a citizen of the UAE.
2. To possess a good mastery of Tajweed rules both theoretically and practically.
3. To have a Pleasant, strong voice with good breath control.
4. Must have memorized at least one part of the Holy Quran.

Reporting for the Maintenance and Cleanliness of a Mosque or Quran Memorization Center

Brief Overview:

This service is provided by the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) for mosque attendees. It allows the submission of maintenance and cleanliness reports regarding mosques. The service includes receiving reports, classifying them, addressing the issues, and utilizing the feedback to enhance the worshippers' experience and improve their satisfaction levels.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|---------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the applications from Apple Store/Google Play. (Links provided in the appendix) |
| | Mobile Phone | Service submission via mobile phone browser | Access www.awqaf.ae through your mobile browser. |
| | Service Access Code | Submit reports via access code (QR code) | Scan the QR code available on the mosque nameplate |
| Electronic Channels | Website | Service request via the Authority's official website | Access the following link from your computer or mobile browser: www.awqaf.gov.ae |
| Traditional Channels | Call Center | Service request via telephone | Call the toll-free number 8008222 |

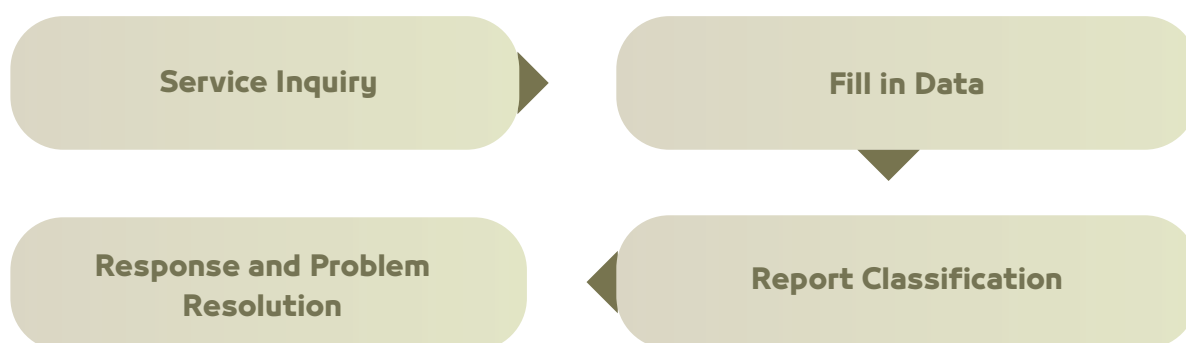
Service Type and Beneficiaries:

This is a procedural service available to the community and individuals, and offered in Arabic, English, and Urdu.

Reporting for the Maintenance and Cleanliness of a Mosque or Quran Memorization Center

Steps to Obtain the Service:

Accessing the service is easy; just follow these steps:



Required Documents and Fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|-------------------------|------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | Submission: 3 minutes Urgent: 3 hours High Priority: 48 hours Average: 72 hours Normal: 7 days | Call center accepts reports during official working hours |
| Digital Channels | All year | 24 hours | | |

Reporting for the Maintenance and Cleanliness of a Mosque or Quran Memorization Center

Report Classification:

- **Urgent:** Complete outage of electricity, water, or unified call (Azaan) to prayer system
- **High Priority:** Air conditioning malfunctions, unified call to prayer system, and mosque cleanliness
- **Average:** Loudspeakers and lighting
- **Normal:** Clock timer, tv screens, and other electronics.

Frequently Asked Questions:

- **I want to apply for external loudspeakers to be turned on during prayers in Abu Dhabi mosques, Can I?**

According to the regulations applicable in Abu Dhabi Emirate, the external loudspeakers are only permitted for the call to prayer (Adhan) and second call to prayer (Iqama), not for the prayers themselves, to prevent interference between mosques, especially in densely built cities where mosques are close to each other.

- **If a violation is noticed in one of the mosques, how can it be reported?**

If any violation is observed in any mosque, the public can easily submit reports via the Authority's smart application, by scanning the barcode on the mosque's external signage, or by calling the innovative platform for mosque service at 8008222.

Services for the Religious

Awareness Applicants Category

Brief Overview:

A range of services provided by the Authority to its clients from government agencies, institutions and individuals who request preaching lectures or consolation services or who wish to calculate their zakat due on their money.

Our customer; Religious Awareness Seeker:

Based on the law establishing the General Authority of Islamic Affairs and Endowments and Zakat (AWQAF), we are committed to providing religious lecture services through a group of qualified and accredited scholars at the time and place convenient for you. Also, we are dedicated to considering the audience's educational, age, and sectarian levels, adhering to a scientific methodology, and avoiding controversial topics.

We promise all our customers – through preaching services – to respond to their requests within two working days, and if declining to respond, we will provide the reasons for the refusal.

We also undertake to provide zakat calculators compliant with Sharia standards, reviewed by a group of scholars specializing in zakat. The calculators will compute zakat on various types of wealth and provide accurate and immediate results.

Implementation of Religious and Awareness Lectures for the Community

Brief Overview:

Our specialized scholars at the General Authority of Islamic Affairs and Endowments and Zakat (AWQAF) are always ready to deliver religious and awareness lectures through a comprehensive plan (in Arabic, English, and Urdu). This plan aims to strengthen faith and worship values, address intellectual and behavioral issues, and focus on enhancing national identity by unifying religious discourse in the country and adopting a unified methodology for the preaching staff in delivering religious lectures and awareness seminars in mosques, government, and private institutions.

The service also aims to involve preachers in consoling the families of the deceased and martyrs by adopting a unified methodology for the preaching staff regarding topics and methods used in condolences and sympathies. The service is provided either in-person or remotely via the internet.

How to Obtain the Preaching Lectures Service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the applications from Apple Store/Google Play. (Links provided in the appendix) |
| | Mobile Phone | Service application via mobile phone browsers | Access www.awqaf.ae through your mobile browser. |
| Electronic Channels | Website | Request the service through the Authority's website. | Access www.awqaf.gov.ae via internet browser |

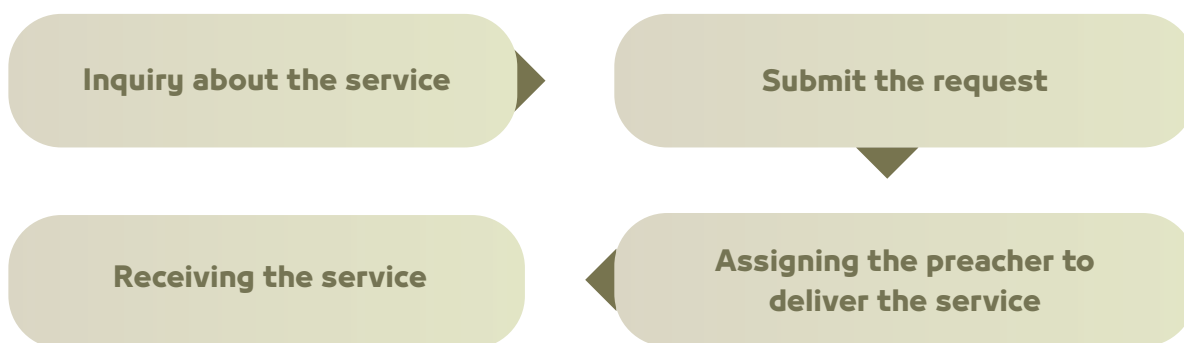
Service Type and Beneficiaries:

This is a procedural service available to government entities, institutions, and individuals in Arabic, English, and Urdu.

Implementation of Religious and Awareness Lectures for the Community

Steps to Obtain the Service:

Obtaining the service is easy; simply follow these steps:



Service Conditions:

1. Applications to be submitted through digital channels available to government and private institutions and individuals to request lectures.
2. Registration in the UAE PASS and obtaining a corporate account is required.
3. Applications from individuals are accepted only through links published on social media platforms.
4. Lectures for individuals are available only on weekdays from 8:00 AM to 10:00 PM.

Required Documents and Fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|----------------------------|--------------|----------|-----------------------------------------------------------------------------------------------------|
| Electronic Channels | All year | 24 hours | Gov't & Private Institutions: 3 minutes / 2 working days. Individuals: 3 minutes/ 1 working day. |

Zakat Calculation

Brief Overview:

Our staff at the General Authority of Islamic Affairs, Endowments, and Zakat (AWQAF) are always ready to calculate your zakat, determine its value, and inform you of the Nisab (minimum amount of wealth liable for zakat), according to the types of wealth you own: cash, gold, silver, livestock, crops and fruits, stocks, free professions, leased assets (such as cars and rental buildings), companies, and institutions. This is available through digital and traditional channels.

How to Obtain the Service:

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the applications from Apple Store/Google Play. (Links are provided in the appendix) |
| | Mobile Phone | Request zakat calculation via mobile browser. | Access www.awqaf.ae via your mobile browser. |
| | WhatsApp Application | Request zakat calculation via WhatsApp. | Message service on WhatsApp number: +9718008222 |
| | Dubai Now Application | Download Dubai Now app (only zakat on money and gold). | Available on Android and iPhone |
| Electronic Channels | E-Portal | Authority's website. | Visit www.awqaf.ae |
| | ATMs | ATMs located in shopping malls. | Use Awqaf's website map service to find ATMs locations |
| | Interactive Response Service | Request zakat calculation via self-service call center. | Call 8008222 |
| Traditional Channels | Call Center | Request fatwa and zakat calculation via phone. | Call 800822 during official working hours |

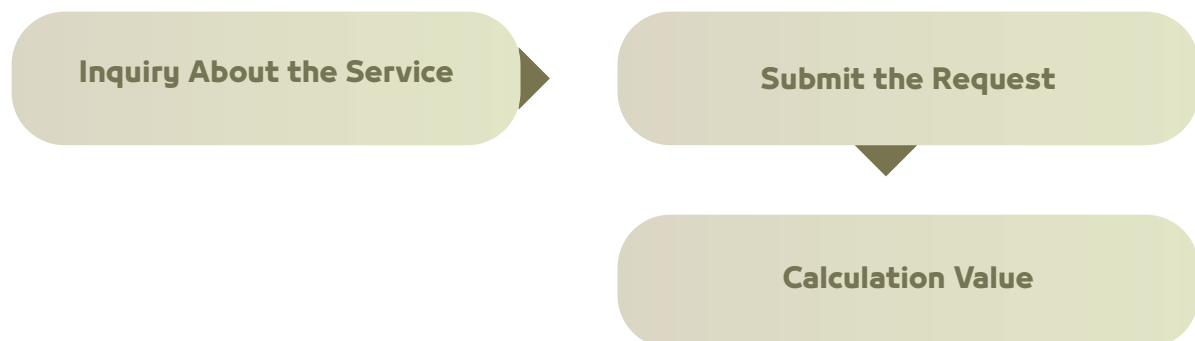
Zakat Calculation

Service Type and Beneficiaries:

This is an Informational service available for individuals (citizens and residents), institutions, and companies, and offered in Arabic and English.

Steps to Obtain the Service:

Obtaining the zakat calculation service is easy; simply follow these steps:



Required documents and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|----------|---------------------------------------------|
| Digital Channels | All year | 24 hours | 10 minutes |

Zakat Calculation

Proactive Services:

| Proactive Service Description | How to Obtain it |
|---------------------------------|-----------------------------------------------|
| Periodic reminders of due dates | Sending reminder SMS messages to the customer |

Frequently Asked Questions:

- **What is the nisab (minimum due amount) subjected to zakat? And what is the zakat rate on cash?**

Nisabs vary according to the type of wealth. The nisab for gold starts at [85 grams], and for silver at [595 grams]. If you own gold or silver equal to or exceeding these amounts, zakat becomes obligatory at the rate of one-quarter of one-tenth (2.5%). The nisab for cash money is equivalent to the value of 85 grams of gold, and the nisab for trade goods is likewise equal to the nisab value of cash. The zakat rate on cash is 2.5%. The nisab for crops is five Awsuqs [541 kilograms]. The nisab for sheep starts at 40 heads, for cows at 30 heads, and for camels at 5 heads.

- **I have an amount of money that fluctuates during the year. How is zakat calculated?**

Examine the first nisab amount you possessed—which equals the value of 85 grams of pure gold—and start counting one lunar year (hawl) from that time. Subsequent increases or decreases in wealth do not affect the zakat calculation unless the amount falls below the nisab during the year; if it does, the hawl (Due Zakat Year) is reset to start when the wealth returns to or exceeds the nisab.

Monitoring of Religious Publications

Brief Overview:

This service enables relevant entities to submit religious publications (books, brochures, visual or audio materials) to the competent authority for review and approval before publication. The publications are reviewed to ensure the correctness of content from a Sharia and intellectual perspective, and to confirm their compatibility with the moderate religious approach and approved regulatory standards.

How to obtain the service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Applications downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix). |
| | Mobile Phone | Access via mobile browser | Access www.awqaf.ae via your mobile browser. |
| Electronic Channels | Website | Access via a browser through the Authority's website. | Access www.awqaf.gov.ae via your computer or mobile browser. |

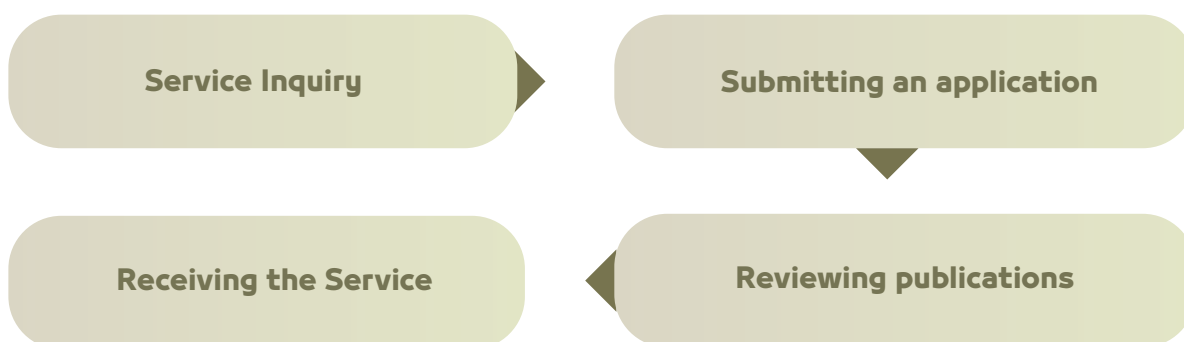
Service Type and Beneficiaries:

This is a procedural service available to government entities and private institutions.

Monitoring of Religious Publications

Steps to obtain the service:

It is easy to obtain the service, simply follow these steps:



Required Documents and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|----------|---------------------------------------------------------------------|
| Digital Channels | All year | 24 hours | Service delivery time: 3 minutes Service completion time: 5 days |

Zakat Beneficiaries Category

Brief overview:

A set of services carefully prepared by the Authority (AWQAF), aimed at pleasing its clients who are eligible for Zakat by facilitating their access to permanent or one-time assistance to improve their standard of living.

Our customer; Beneficiary of Zakat:

Applications that meet the conditions are received from those eligible for Zakat at the level of the seven emirates of the country for citizens and residents according to the approved annual agenda, through booking a prior appointment via the website and smart application for each category of those eligible for Zakat.

Also, we declare that throughout the year we receive all disaster cases (urgent, emergency and damaged cases such as a house damaged caused by fire or demolition or power outage), in addition to receiving requests from citizens, people of determination and senior citizens without prior appointment.

Zakat Disbursement Service for Beneficiaries (New/Renewal/ Urgent/Needy Families)

Brief overview:

If you fulfill the eligibility requirements for zakat, our staff in the Zakat Beneficiaries Services are fully prepared to accept your zakat disbursement requests. The zakat disbursement service includes providing financial assistance (either one-time or ongoing) to eligible beneficiaries according to the applicable laws and regulations.

Dear customer, to obtain the Zakat request service, we ask you first to request an appointment in advance through (the Authority's website, mobile website, or smart application). We also advise you to review the dates and agendas listed on the digital platforms, which are published at the beginning of each year. This agenda is updated periodically as needed.

After submitting your request and during the processing period, you will receive notifications (SMS messages) informing you about the status of your file during the assistance journey. You can also track the status of your request through digital channels.

The zakat request is processed in several stages:

- 1. Reception:** Receiving applications, through which the required documents are uploaded by the customer.
- 2. Research and Study:** The request is studied socially, field-wise, and financially to determine eligibility, and recommendations are submitted to the disbursement committee for a decision.
- 3. Disbursement:** Preparation of disbursement documents and transfer of assistance amounts- related to approved requests- to the banks or Al Fardan Exchange.

Zakat Disbursement Service for Beneficiaries (New/Renewal/Urgent/Needy Families)

How to obtain the service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Disbursing Zakat to beneficiary through applications that are downloaded onto smartphones from global stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix) |
| | Mobile Phone | Disbursing Zakat to eligible recipients through a mobile phone browser. | Access www.awqaf.ae via your mobile browser. |
| Electronic Channels | E-Portal | Disbursing Zakat to eligible recipients through the Authority's website | Access www.awqaf.ae via web browser. |

Proactive Services:

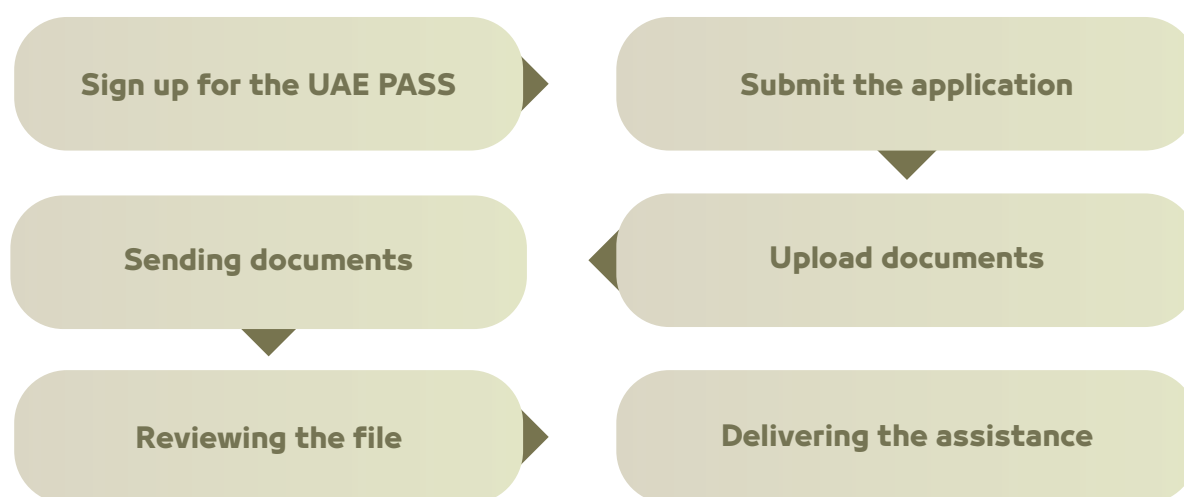
| Proactive Service Description | How to Obtain it |
|-----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Notification Service: A set of messages sent to applicant to inform him of any changes in its file status. | This service is automatically activated upon submitting a zakat request. |
| Informing customers of the possibility of applying for clemency services, after receiving notification of the application status (rejection). | This service is activated automatically when a customer's file is rejected for reconsideration of their request through the appeal service. |

Service Type and Beneficiaries:

This is a social service available to individuals and families (citizens and residents), and offered in Arabic and English.

Zakat Disbursement Service for Beneficiaries (New/Renewal/Urgent/Needy Families)

Steps to Obtain the Zakat Disbursement Service for Beneficiaries:



Service Conditions:

- Registration in the UAE PASS.
- The eligible applicant may submit only one request per year.
- The application period must be open as per the agenda.
- One year must have passed since the last assistance was received.
- The time period for the customer to complete the request is (7 days). The booking will automatically expire if the customer does not complete the request.
- The application process is prohibited for one year for the applicant if the registration is repeated three times by mistake, rejection, or expiry of the application period.
- Submitting an application does not guarantee eligibility for assistance (Zakat); the request is subject to review by the Authority's specialists.
- Submitting the application by the customer serves as a prior approval of the study and social research procedures conducted by the Authority and obtaining all information related to the applicant from the competent authorities in the country.
- The social research outcome must comply with the eligibility criteria for Zakat according to the Zakat recipients' regulations.

Zakat Disbursement Service for Beneficiaries (New/Renewal/Urgent/Needy Families)

Service Conditions:

- The application submitted by the customer must be within the category (project) for which it is submitted.
- Correct and complete disclosure of information required for case study is mandatory.
- Any change in the applicant's eligibility for Zakat must be reported to the Authority through official channels.
- There are no exceptions to reopening a file if the submitted application expired due to inactivity within the specified time period.

The "Needy Families" service targets families identified through endorsements by trusted community members aiming to improve their living standards; hence, obtaining an endorsement is important alongside fulfilling other eligibility criteria.

Service Fees:

Free of charge.

Service Forms:

None.

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service | Service Limitations |
|------------------------|--------------|----------|--------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|
| Digital Channels | All year | 24 hours | New/Renewal Zakat Request: 15 min / 21 days Urgent Zakat Request: 15 min / 2 days | Receiving documents during registration does not imply approval of Zakat disbursement until committee approval is issued. |

Zakat Disbursement Service for Beneficiaries (New/Renewal/ Urgent/Needy Families)

Frequently Asked Questions:

- **How do we know when registration opens for a project?**

Opening dates for receiving applications on all projects are published in the agenda on digital channels.

- **How do I apply for Zakat assistance for the first time?**

Applying for Zakat assistance for the first time requires booking an appointment through digital channels (website, mobile web browser, smart app) according to the project agenda. Please note that registration in the UAE PASS is mandatory before submitting a request for booking an appointment.

- **Which categories are qualified for automatic renewal?**

Emirati Elderly citizens, people of determination, and orphans.

- **I received zakat assistance money a few months ago. Can I apply for more assistance?**

The Authority (AWQAF) provides assistance once a year; a new application can only be submitted after one full year from the last assistance.

- **Does the Authority (AWQAF) provide university scholarships for all majors?**

Yes, according to the standards and universities accredited by the Authority:

1. Abu Dhabi University
2. American University of Sharjah
3. University of Sharjah
4. Liwa University
5. Al Ain University.

'To Whom It May Concern'

Certificate for Receiving Zakat Assistance

Brief overview:

An immediate service dedicated to citizens and residents, enabling them to obtain a certificate confirming the financial assistance they have received since their file was opened (the certificate will not include assistance if there are no requests filed by the applicant to the Authority). To apply for the certificate, you shall login with the UAE PASS Account. This certificate is issued electronically in Arabic and English, requires no official endorsement, and contains a verification code.

How to obtain the service:

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------------|--------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Request service through apps downloaded on smartphones from global app stores | Download the apps from Apple Store/Google Play. (links are provided in the appendix). |
| | Mobile Phone | Request service through mobile web browser. | Access www.awqaf.ae via your mobile browser. |
| Electronic Channels | Electronic Portal | Request service through Authority's website. | Access www.awqaf.gov.ae via web browser. |

Service Type and Beneficiaries:

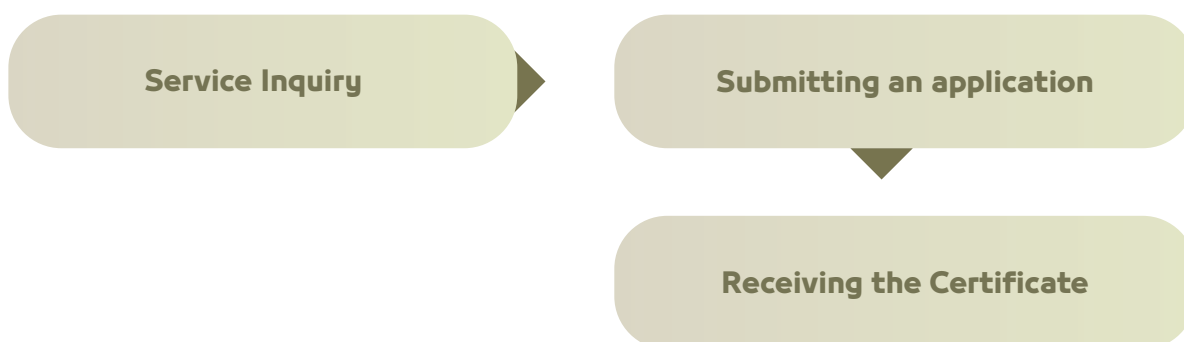
The service is procedural, available to individuals and families (citizens and residents), and offered in both Arabic and English.

'To Whom It May Concern'

Certificate for Receiving Zakat Assistance

Steps to obtain the service:

It is easy to obtain the service, simply follow these steps:



Required forms and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|----------|---------------------------------------------|
| Electronic Channels | All year | 24 hours | 3 minutes / Immediate |

Relief Request

Brief overview:

Our staff in Zakat Beneficiaries Services are fully prepared to receive relief requests (Clemency Requests), which involve reviewing cases where applicants request changes to decisions issued by the Authority (AWQAF) regarding assistance requests or reconsideration of decisions, in the following cases:

1. Reconsideration of rejected applications.
2. Amendment of financial details in the application.
3. Refusal to receive assistance.

How to obtain the service:

| Channel Category | Channel | Description | Service Access Instructions |
|---------------------|--------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Requests for clemency can be made through applications downloaded onto smartphones from global stores. | Download the apps from Apple Store/Google Play. (links are provided in the appendix). |
| | Mobile Phone | Request for clemency via mobile phone website. | Access www.awqaf.ae . via your mobile browser. |
| Electronic Channels | Electronic Portal | Request for clemency through the Authority's website | Access www.awqaf.ae via web browser. |

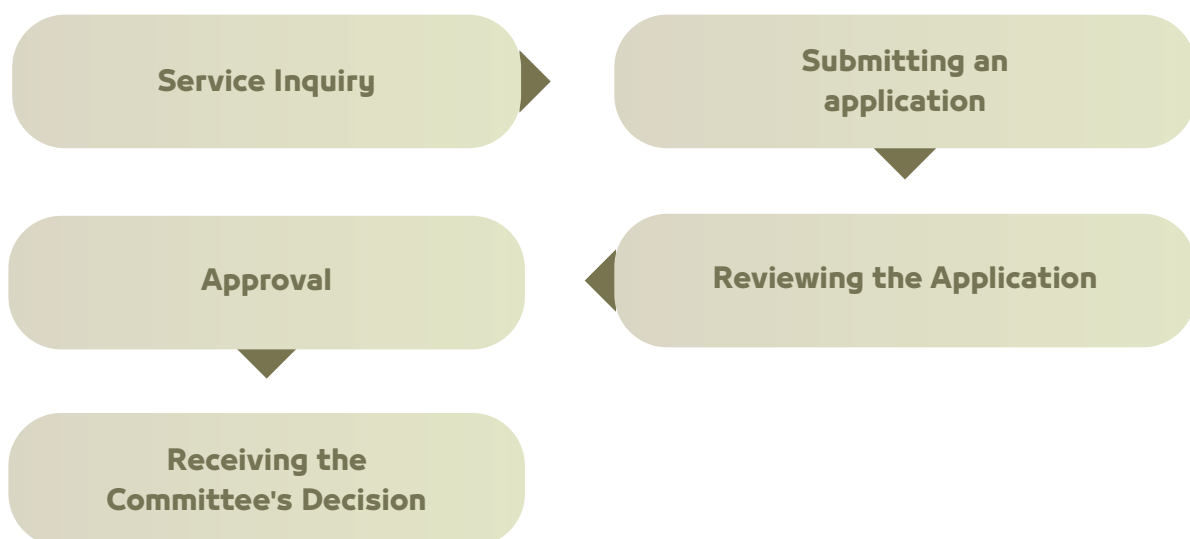
Service Type and Beneficiaries:

The service is available to individuals and families (citizens and residents) in both Arabic and English.

Relief Request

Steps to Obtain the Service (Relief Request):

It is easy to obtain the service, simply follow these steps:



Service Conditions:

1. Applicants are not allowed to submit relief requests after (15 days) from the date of the Authority's decision regarding the assistance request.
2. Supporting documents must be attached when submitting the appeal in order for the application to be considered based on the terms and conditions.
3. Applicants cannot submit more than one relief request of the same type within a year.
4. Relief requests to increase the amount of assistance are not accepted.
5. Relief requests for one-time monthly payment disbursement requests are not accepted.

Relief Request

Service Fees:

Free of charge.

Service Forms:

None.

Pre-Service Procedures:

1. Registration in the UAE PASS.
2. Having a valid assistance request.

Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|----------|---------------------------------------------|
| Electronic Channels | All year | 24 hours | Relief Request: (5 min / 7 days) |

Frequently Asked Questions:

- **My request was rejected; how can I try to have it reconsidered?**

You can submit an appeal request (relief request) through our digital channels.

- **I want to change my bank account number due to a problem or account closure; how can I do that?**

You have to submit a relief request, attach the new IBAN number, and the responsible team will take the necessary action.

Customers Category

Brief Overview:

A set of services that are carefully prepared by the authority (AWQAF), aiming to delight its customers by responding to their inquiries, accepting their actionable suggestions, and resolving their comments and complaints.

Dear Customer,

We pledge to place your happiness and satisfaction at the core of our attention. Believing in the importance of effective and continuous communication, we commit to providing easy and direct channels to submit all your inquiries, complaints, and suggestions. We are committed to the following:

- **Active Listening:** We welcome all your inquiries, complaints, and suggestions warmly and undertake to consider them with great care and attention.
- **Prompt Response:** We commit to responding to your inquiries and resolving your complaints according to the service level agreement standards and with the highest efficiency. Our goal is to provide clear and effective solutions that meet your expectations.
- **Transparency and Follow-up:** We will keep you continuously informed about the progress of your requests and communicate with you transparently and clearly until they are fully and satisfactorily resolved.
- **Continuous Improvement:** Your suggestions are invaluable to us. We will seriously examine your suggestions and integrate them into our operations to continuously improve the quality of our services and products, ensuring we exceed your expectations.

Inquiry Submission

Brief Overview:

This service allows citizens, residents, visitors, and companies in the United Arab Emirates to submit their inquiries or request specific information from various organizational units of the Authority. The service provides a direct way to obtain clarifications about government services, procedures, requirements, laws, or any other information related to the Authority's work, ensuring individuals receive accurate and reliable information.

How to Access the Inquiry Request Service:

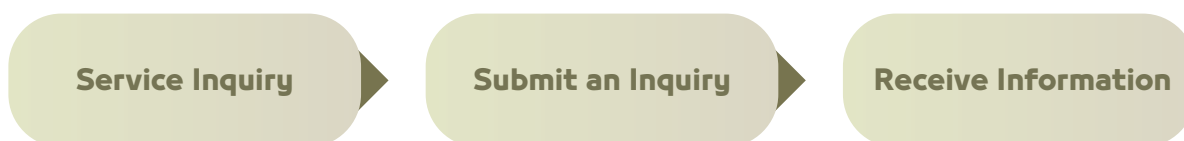
| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|-----------------------|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Submit an inquiry via apps downloaded on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix) |
| | Mobile Phone | Submit an inquiry through the mobile web browser. | Access www.awqaf.ae from your mobile browser |
| | Mystery Shopper App | Submit an inquiry via apps downloaded on smartphones from global app stores. | Download the Mystery Shopper app from Android and iPhone stores. (Links are provided in the appendix) |
| Electronic Channels | Electronic Portal | Submit an inquiry through the Authority's website. | Access via internet browser at www.awqaf.gov.ae |
| | Live Chat | Submit an inquiry via the "Suhail" live chat service on the website. | Access via internet browser at www.awqaf.gov.ae |
| | UAE Central Portal | Submit an inquiry via the Tawasul website. | Access via internet browser at www.171.ae |
| Traditional Channels | Authority Call Center | Submit an inquiry via the Authority's call center. | Call the toll-free number 8008222 and follow the instructions |
| | Tawasul Call Center | Submit an inquiry via the Tawasul call center. | Call 047771777 and follow the instructions |
| | Email | Submit an inquiry via the Tawasul call center. | Send your inquiry to the Authority's email: info@awqaf.gov.ae |

Inquiry Submission

Service Type and Beneficiaries:

This is a procedural service available to individuals and families (citizens, residents, and visitors), as well as institutions and companies, in both Arabic and English.

Steps to Obtain the Service:



Required forms and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|-------------------------|---------------------------------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / immediate |
| Digital Channels | All year | 24 hours | |

Submitting a Proposal

Brief Overview:

This service allows citizens, residents, visitors, and institutions in the United Arab Emirates to submit innovative and constructive ideas and proposals aimed at improving the government services of the Authority, simplifying procedures, developing policies, or enhancing the effectiveness and efficiency of federal and local government entities. The service provides an official channel to receive intellectual contributions from the public, supporting the Authority's continuous innovation and development efforts.

How to Access the Proposal Submission Service:

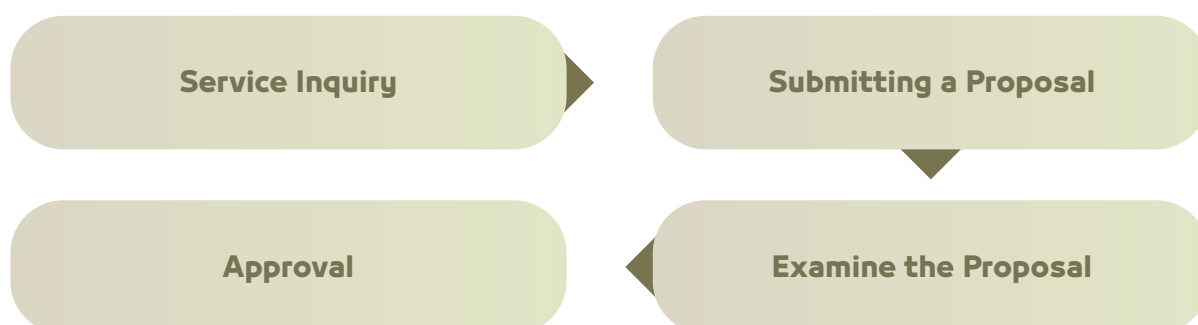
| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|-----------------------|---------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Submit a proposal via mobile apps downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix) |
| | Mobile Phone | Submit a proposal via mobile web browser. | Access www.awqaf.ae from your mobile browser |
| | Mystery Shopper App | Submit a proposal via mobile apps downloadable on smartphones from global app stores. | Download the Mystery Shopper app from Android and iPhone stores. (Links are provided in the appendix) |
| Electronic Channels | Electronic Portal | Submit a proposal via the Authority's website. | Access via web browser at www.awqaf.gov.ae |
| | Live Chat | Submit a proposal through Suhail live chat service on the website. | Access via web browser at www.awqaf.gov.ae |
| | UAE Central Portal | Submit a proposal via the "Tawasul" portal. | Access via web browser at www.171.ae |
| Traditional Channels | Authority Call Center | Submit a proposal via the Authority's call center. | Call the toll-free number 8008222 and follow the instructions |
| | Tawasul Call Center | Submit a proposal via the Tawasul call center. | Call 047771777 and follow the instructions |
| | Email | Submit a proposal via the Tawasul call center. | Send your proposal to Awqaf's email: info@awqaf.gov.ae |

Submitting a Proposal

Service Type and Beneficiaries:

This is a procedural service available to individuals, families (citizens, residents, visitors), institutions, and companies, and offered in both Arabic and English.

Steps to Obtain the Service:



Required forms and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|-------------------------|---------------------------------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / immediate |
| Digital Channels | All year | 24 hours | |

Filing a Complaint

Brief Overview:

This service enables citizens, residents, and visitors in the United Arab Emirates to submit official complaints related to the Authority’s services, procedures, or staff conduct. It provides a structured and transparent way for individuals to express dissatisfaction, report issues, or raise concerns, ensuring their feedback is recorded, investigated, and addressed by the relevant departments within the Authority.

How to Obtain the Complaint Submission Service:

| Channel Category | Channel | Description | Service Access Instructions |
|----------------------|-----------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Smart Channels | Smart Applications | Submit a complaint via mobile apps downloadable on smartphones from global app stores. | Download the apps from Apple Store/Google Play. (Links are provided in the appendix) |
| | Mobile Phone | Submit a complaint via mobile web browser. | Access www.awqaf.ae from your mobile browser |
| | Mystery Shopper App | Submit a complaint via mobile apps downloadable on smartphones from global app stores. | Download the Mystery Shopper app from Android and iPhone stores. (Links are provided in the appendix) |
| Electronic Channels | Electronic Portal | Submit a complaint via the Authority’s website. | Access via web browser at www.awqaf.gov.ae |
| | Live Chat | Submit a complaint through Suhail live chat service on the website. | Access via web browser at www.awqaf.gov.ae |
| | UAE Central Portal | Submit a complaint via the “Tawasul” portal. | Access via web browser at www.171.ae |
| Traditional Channels | Authority Call Center | Submit a complaint via the Authority’s call center. | Call the toll-free number 8008222 and follow the instructions |
| | Tawasul Call Center | Submit a complaint via the Tawasul call center. | Call 047771777 and follow the instructions |
| | Email | Submit a complaint via the Tawasul call center. | Send your complaint to Awqaf’s email: info@awqaf.gov.ae |

Filing a Complaint

Service Type and Beneficiaries:

This is a procedural service available to individuals and families (citizens, residents, and visitors) as well as institutions and companies, and offered in both Arabic and English.

Steps to Obtain the Service:



Required forms and fees:



Service Availability Data:

| Service Access Channel | Time of Year | Time | Average Time to Request and Receive Service |
|------------------------|--------------|-------------------------|---------------------------------------------|
| Call Center | All year | From 7:00 AM to 3:00 PM | 3 minutes / immediate |
| Digital Channels | All year | 24 hours | |

Appendix (A):

Authority Applications:

You can download the Authority's application through the following links:

- **Android:**

<https://tinyurl.com/26tdbhpe>

- **iOS:**


<https://tinyurl.com/28z898hf>

Bank Accounts:


| Bank | Account Type | Account Number | AC No./ IBAN |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------------|----------------|-------------------------|
|  مصرف أبوظبي الإسلامي ADIB | Zakat Al-Mal | 10244490 | AE670500000000010244490 |
| | Sadaqat (Charities) | 10244432 | AE810500000000010244432 |
| | Zakat Al-Fitr | 10244445 | AE210500000000010244445 |
| | Charity and Piety | 10292329 | AE660500000000010292329 |
| | Education | 10292303 | AE890500000000010292303 |
| | Health | 10292345 | AE220500000000010292345 |
| | Social Welfare | 10365599 | AE910500000000010365599 |
| | Orphans and Poor | 10292316 | AE290500000000010292316 |
| | Islamic Affairs | 11580483 | AE340500000000011580483 |
| | Mifhas Al Qatah (Bird Nest) | 10292358 | AE590500000000010292358 |

Appendix (A)

Bank Accounts:


| Bank | Account Type | Account Number | AC No./ IBAN |
|----------------------------------------------------------------------------------------------------------------------------|---------------------|-----------------|-------------------------|
|  بنك دبي الإسلامي Dubai Islamic Bank | Sadaqat (Charities) | 003520906966601 | AE560240003520906966601 |
| | Zakat Al-Mal | 003520906990901 | AE640240003520906990901 |
| | Zakat Al-Fitr | 003520893200001 | AE760240003520893200001 |
| | Electronic Payment | 003520221112201 | AE340240003520221112201 |


| Bank | Account Type | Account Number | AC No./ IBAN |
|-------------------------------------------|---------------------|----------------|-------------------------|
| Dubai Islamic Bank (Noor Bank) | Zakat Al-Fitr | 44520215374703 | AE250240044520215374703 |
| | Zakat Al-Mal | 44520215374701 | AE790240044520215374701 |
| | Sadaqat (Charities) | 44520215374702 | AE520240044520215374702 |


| Bank | Account Type | Account Number | AC No./ IBAN |
|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------|-------------------------|
|  بنك أبوظبي الأول FAB First Abu Dhabi Bank | Zakat Al-Fitr - ATM | 9351493423374048 | AE620359351493423374048 |
| | Zakat Al-Mal - ATM | 9351493423374026 | AE740359351493423374026 |
| | Sadaqat - ATM | 9351493423374037 | AE680359351493423374037 |


Appendix (A)

Bank Accounts:

| Bank | Account Type | Account Number | AC No./ IBAN |
|--------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  بنك أبوظبي التجاري ADCB | Zakat Al-Fitr | 756128220004 | AE920030000756128220004 |
| | Sadaqat (charities) | 756128220003 | AE220030000756128220003 |
| | Zakat Al-Mal | 756128220002 | AE490030000756128220002 |

| Bank | Account Type | Account Number | AC No./ IBAN |
|----------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  مصرف الهلال al hilal bank | Zakat Al-Mal | 756128820002 | AE190030000756128820002 |
| | Zakat Al-Fitr | 11336265820001 | AE590030011336265820001 |
| | Sadaqat (charities) | 11327344820001 | AE060030011327344820001 |


| Bank | Account Type | Account Number | AC No./ IBAN |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------|-------------------------|
|  بنك الاتحاد الوطني UNION NATIONAL BANK <i>the bank that cares</i> | Sadaqat - ATM | 031013082014 | AE320450000031013082014 |


| Bank | Account Type | Account Number | AC No./ IBAN |
|---------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  مصرف الشارقة الإسلامي SHARJAH ISLAMIC BANK | Sadaqat (charities) | 0011566220001 | AE810410000011566220001 |
| | Zakat Al-Mal | 0011565565001 | AE410410000011565565001 |


Appendix (A)

Bank Accounts:

| Bank | Account Type | Account Number | AC No./ IBAN |
|---------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  مصرف عجمان Ajman Bank | Zakat Authority | 011230000013 | AE660570000011230000013 |
| | Zakat Al-Mal | 011230000025 | AE330570000011230000025 |
| | Sadaqat (charities) | 011230000037 | AE970570000011230000037 |
| | Zakat Al-Fitr | 011230000049 | AE640570000011230000049 |

| Bank | Account Type | Account Number | AC No./ IBAN |
|------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  بنك الإمارات دبي الوطني Emirates NBD | Zakat Al-Mal | 0595264675101 | AE120260000595264675101 |
| | Sadaqat (charities) | 0595264675102 | AE820260000595264675102 |
| | Zakat Al-Fitr | 0595264675103 | AE550260000595264675103 |

| Bank | Account Type | Account Number | AC No./ IBAN |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  الإمارات الإسلامية EMIRATES ISLAMIC | Zakat Al-Mal | 3707215596501 | AE930340003707215596501 |
| | Sadaqat (charities) | 3707215596502 | AE660340003707215596502 |

| Bank | Account Type | Account Number | AC No./ IBAN |
|----------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------|-------------------------|
|  بنك دبي التجاري Commercial Bank of Dubai | Zakat Al-Mal | 1007777771 | AE670230000001007777771 |
| | Sadaqat (charities) | 1007777772 | AE400230000001007777772 |
| | Zakat Al-Fitr | 1007777773 | AE130230000001007777773 |

Appendix (B)

General Documents Required for All Projects

Document issue date must not exceed three months:

| Citizen | Resident |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ID Copy | Copies of the Emirates ID cards and passports with valid residence page for the entire family. |
| <ul style="list-style-type: none"> For government sector employees: Detailed salary certificate approved by the employer, indicating housing and children's education benefits. For private sector employees: Salary certificate along with a certified copy of the employment contract. Or an unemployment certificate if not working (for applicant, spouse, and those over 18 years old). | <ul style="list-style-type: none"> For government sector employees: Detailed salary certificate approved by the employer, indicating housing and children's education benefits. For private sector employees: Salary certificate along with a certified copy of the employment contract. Or an unemployment certificate if not working (for applicant, spouse, and those over 18 years old). |
| Bank statement of account for the last 6 months (for the employed person). | Bank or ATM statement of account for the last 6 months (for the employed person). |
| Recent International Bank Account Number (IBAN) certificate, valid for no more than one month. | Recent International Bank Account Number (IBAN) certificate, valid for no more than one month. |
| Copy of the tenancy contract certified by the relevant authorities such as the municipality or other bodies that authenticate rental contracts (for the Emirates of Sharjah, Umm Al Quwain, and Ajman only). | Copy of the tenancy contract certified by relevant authorities such as the municipality or other bodies that authenticate rental contracts (for the Emirates of Sharjah, Umm Al Quwain, and Ajman only). |
| Electricity and water bill in the applicant's name for the last month. | Electricity and water bill in the applicant's name for the last month. |
| Recent certificates proving the continuity of children's education. | Recent certificates proving the continuity of children's education. |
| Property ownership certificate (for citizens from the Emirates of Umm Al Quwain and Sharjah only). | |
| Copies of passports for supporting staff (maid and private driver if needed). | |
| "To Whom It May Concern" certificate from the Community Development Authority- Dubai to determine the value of assistance for citizens from Dubai Emirate only, as well as for the mother who is the custodian of citizen children. | |

Appendix (B)

Please attach the following documents according to categories

Document issue date must not exceed three months:

| Project Category | Required Documents |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
| Students | Recent tuition fee certificate indicating the total amount and the remaining balance for each student for the current year. |
| Orphan and Widow Families | Inheritance inventory or heirs' inventory certificate. |
| | Death certificate of the husband (only if death occurred outside the country). |
| | Certificate from the Minor Affairs Authority indicating the inheritance if applicable (for citizens). |
| | Recent widowhood declaration and non-remarriage certificate |
| Divorced Women | Recent divorce continuation and non-remarriage declaration. |
| | Child maintenance certificate. |
| | Recent custody proof certificate. |
| Families Of Prisoners | N/A |
| Senior Citizens and Residents | N/A |
| Patients | Approved medical report. |
| | Patient health card. |
| | Letter from charitable organizations if they contributed to paying part of the patient's expenses. |
| People of Determination | People of Determination card or approved medical report. |
| | Certificate of rehabilitation center costs showing total and remaining amount. |
| Indebted Persons | Recent certificate from the Execution Department. |
| | Judgment certificate specifying case details and grounds. |
| Disaster Victims | Certificate from Civil Defense in case of fire. |
| | Or certificate from the Electricity and Water Company in case of service disconnection. |

Appendix (B)

General Notes:

1. The applicant's age for assistance (low income + unemployed) must not be less than 35 years.
2. All required documents must not be older than 3 months.
3. If a commercial license exists, it must specify the revenue value of the license.
4. If a farm exists, a certificate from the Agricultural Department must be provided.
5. Beneficiaries who have received monthly assistance may renew their application after booking an appointment via the website after receiving the last payment of the assistance.
6. Beneficiaries who have received lump-sum assistance may renew their application by booking an appointment via the website after 12 months from receiving the last assistance.
7. The authority (AWQAF) does not allow inquiries regarding delays in application processing until 21 working days have passed from the submission date.

Inquiry details:

| Inquiry Channels | Time of year | Available Languages | | Fees | Inquiry Response Time |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------|--------|------|-----------------------|
| | | english | Arabic | | |
| Toll-Free Phone 8008222 | All year: 8:00 AM - 3:15 PM Ramadan: 9:00 AM - 2:00 PM 9:30 PM - 12:00 AM | ✓ | ✓ | Free | Immediate |
| Contact the Authority Leadership https://www.awqaf.gov.ae/contactChairman | All year | ✓ | ✓ | Free | 1 working day |
| Website / Chat https://www.awqaf.gov.ae | All year | ✓ | ✓ | Free | Immediate |
| Website / Contact Us https://www.awqaf.gov.ae/contact | All year | ✓ | ✓ | Free | 1 working day |
| Email info@awqaf.gov.ae | All year | ✓ | ✓ | Free | 1 working day |
| Fax 0097126212590 | All year | ✓ | ✓ | Free | 1 working day |

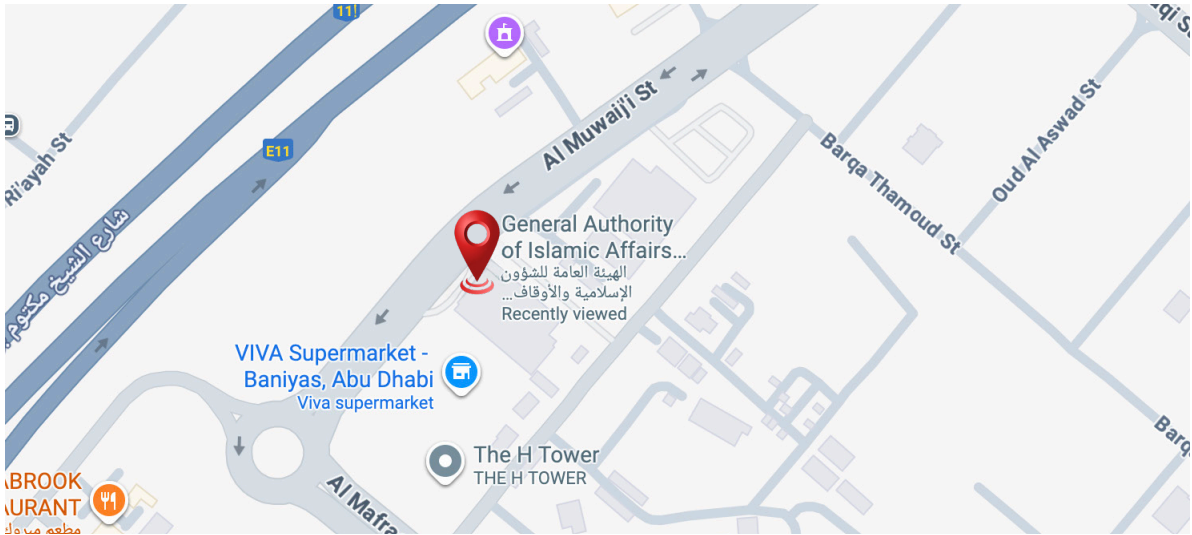
Appendix (B)

Inquiry details:

| Inquiry Channels | Time of year | Available Languages | | Fees | Inquiry Response Time |
|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------|--------|------|-----------------------|
| | | english | Arabic | | |
| P.O. Box 2272 Abu Dhabi – United Arab Emirates | All year | ✓ | ✓ | Free | 5 working day |
| Landline Phone +97126544333 | All year | ✓ | ✓ | Free | 1 working day |
| Suggestions & Feedback (MY GOV. Website) https://171.ae/ | All year | ✓ | ✓ | Free | 5 working day |
| X Platform https://x.com/awqafuae | All year | ✓ | ✓ | Free | 1 working day |
| Facebook https://www.facebook.com/AwqafUAE | All year | ✓ | ✓ | Free | 1 working day |
| YouTube https://www.youtube.com/user/AwqafUAE | All year | ✓ | ✓ | Free | 1 working day |
| Instagram https://www.instagram.com/awqafuae | All year | ✓ | ✓ | Free | 1 working day |
| WhatsApp https://whatsapp.com/channel/0029VavTnjW6xCSVbiAtS51F | All year (information channel only). | ✓ | ✓ | Free | - |

Appendix (B)

AWQAF Authority Headquarters Map in Bani Yas:



Location Coordinates:

Latitude: 24.3160027

Longitude: 54.6094526

Branches Map:

Please visit the website and select the desired branch from the map:

<https://www.awqaf.gov.ae/contact>

Service Availability Data:

From 8:00 AM to 3:15 PM