Frequently **A**sked **Q**uestions **(FAQs)**
Deferral **R**elief **P**rogramme **(DRP)**

بنك الإمارات دبي الوطني
Emirates NBD

sNo.	Questions	Answers
1	Is the Bank providing any support to the impacted customers from the current regional developments and evolving external environment?	The Bank has introduced a Deferral Relief Programme offering 1 to 3 month loan installment deferment to adversely impacted customers with active loans.
2	Is Deferral Relief Programme offered automatically?	No, you will need to apply for the installment deferment under Deferral Relief Programme with us and the application will be considered on the merits of each case.
3	How many months of installment deferment can I apply under DRP?	Affected individual customers can avail up to 3 months loan installment payment deferment for installments due on or before 30th September 2026
4	Is there any deferment fees/charges applicable for requests under Deferral Relief Programme?	No, there is no deferment fee that will be charged. The applicable processing fee of AED 100+VAT for deferment request will not be charged under Deferral Relief Programme.
5	Will there be any changes to my interest rate?	The prevailing interest rate will continue to remain, i.e., no change to the existing rate of interest.
6	Will there be any interest charged on the deferred amount or during the deferral period?	Loan Installment deferment under Deferral Relief Programme is with interest & during the deferment period, all applicable interest will continue to accrue and will be payable by you

		pursuant to the loan agreement. No additional interest will be levied. For Home loan: • Interest for the deferred period will be payable and added to the consecutive EMIs until recovered.
7	Will there be any change in my installment amount or loan tenure, if I apply for Deferral Relief Programme?	If your Deferral Relief Programme application is approved, the final instalment amount, or the instalments following the deferment, may differ from the other instalments in your repayment schedule, and the loan tenor set out in your Loan Agreement/Schedule may be extended accordingly. For Home loan: • Interest for the deferred period will be payable and added to the consecutive EMIs until recovered. • Deferment will increase tenure by one month at the end for repayment.
8	If I have already availed any deferment, will I be eligible for the Deferral Relief Programme?	Yes, up to Three (3) additional EMI Deferment over and above the existing policy
9	How do I apply for the Deferment Relief Programme?	Customer can apply for the Deferral Relief Programme through the following channels: • Website form (www.emiratesnbd.com/defer) • Call Center 600 540000

10	Do I need to submit any supporting documents when I apply for the Deferral Relief Programme?	Upon review of your request, we will keep you informed in case any additional documents are required.
11	Will my credit record (AECB) be affected if I avail Deferral Relief Programme?	No, it will not have an impact on your AECB as long as your loan is regular and not overdue.
12	I have multiple loans with Emirates NBD and only want Deferral Relief Programme for one loan, what should I do?	While submitting the request, please select only that loan in which you wish to apply for Deferral Relief Programme. In case you want to apply for installment deferment under Deferral Relief Programme for more than 1 loan, you will have to raise separate request for each loan.
13	Will I be able to apply for new loans if I apply for Deferral Relief Programme?	Yes, you may. Note that any application for loan facilities will be subject to the usual credit evaluation by the bank.
14	I need to update the Direct Debit instructions for the payment of my loan with Emirates NBD.	If you are an individual holding an account with the other bank, please call us on +971600540000 or visit the nearest Emirates NBD branch.