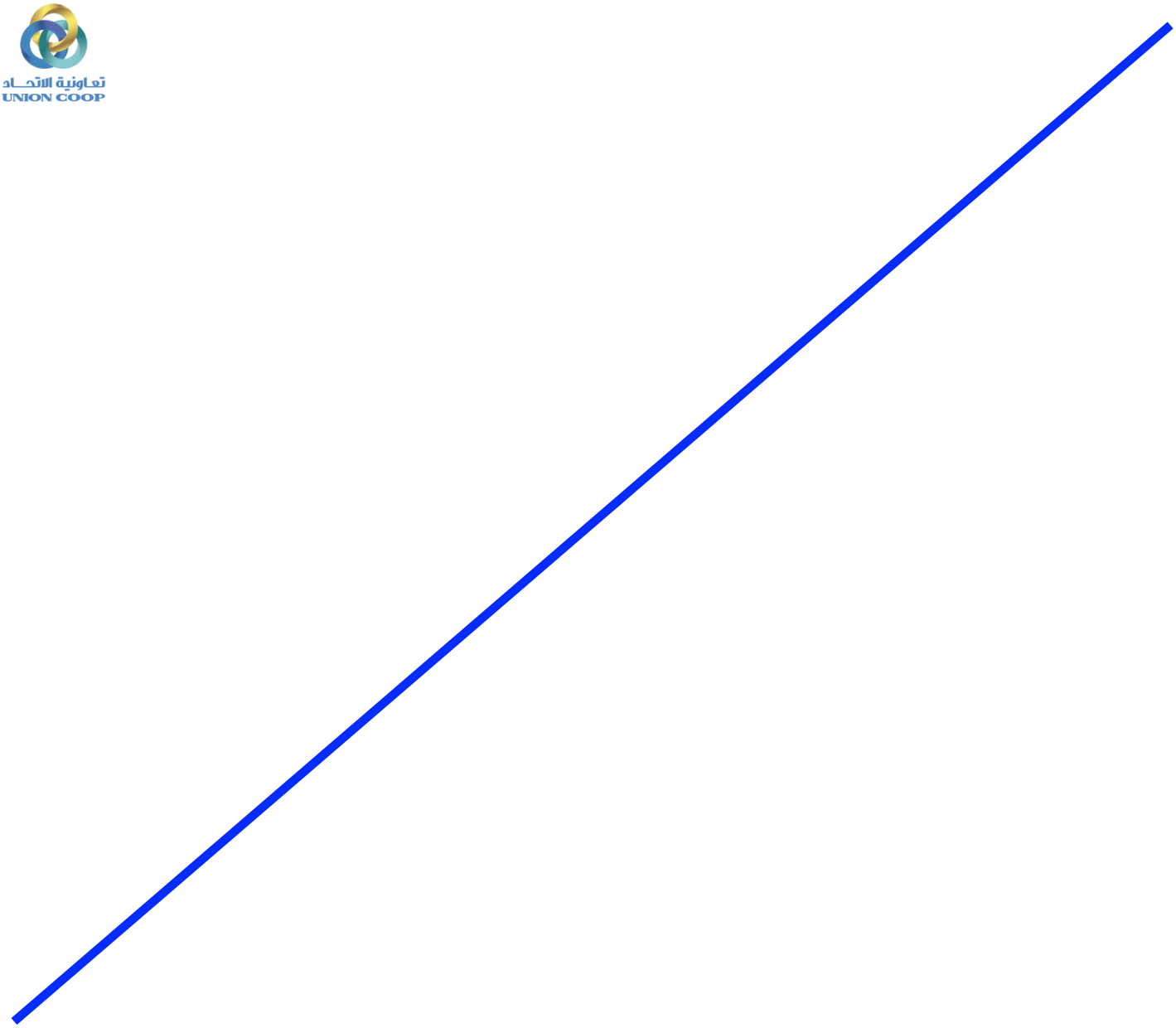
2022
FREQUENTLY ASKED QUESTIONS



Classification:	FAQs	**Type:**	English Guide
Title:	Union Coop FAQs	**Owner:**	Dubai Financial Market
Date:	July 2022	**Pages:**	
Version:	V1		

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1. How will trading of the shares change?
   The share transfer process is becoming electronic. You will no longer need to find buyers or sellers and meet them in person at Union Coop's Shareholder's Center. You will be able to submit your buy or sell orders through a licensed DFM broker's channels.

   You will require the below in order to start trading:
   1. Membership with Union Coop
   2. Investor Number (NIN) at DFM. (Download the DFM App to get your NIN immediately)
   3. Account with a Trading Member.
   4. Request to transfer your Union Coop shares from the CSD Account to your Trading Member Account under your NIN (request for the transfer through the DFM App or your Broker directly).
   5. Request the Broker to Buy/Sell shares for you.

2. What are the requirements to trade Union Coop shares on DFM?
   1. Membership from Union Coop
   2. Investor Number (NIN) from DFM
   3. Trading Account through one of the Trading Members (brokers) at DFM.

3. What are the requirements of obtaining a membership with Union Coop?
   1. UAE National (living in Dubai)
   2. 18 years and above
   3. Accept terms and conditions of Union Coop's membership

   For more details please contact Union Coop.

4. How will I hold my shares?
   Shares will no longer be held as physical certificates. Shares will be registered electronically in your name under your DFM Investor Number and you can trade your shares the same way you trade other shares on DFM.

5. Will I lose my existing shares?
   No, you will not lose your shares and the number of shares you have will not change. All shares will be securely registered in your name at DFM under your Investor Number (NIN), you can review the number of shares you hold on the DFM app.

6. What will happen to my physical share certificates?
   Once the shares are listed on DFM, the physical share certificates will no longer be valid, and the shares will be held in your account at DFM.

7. How do I convert my shares from physical certificates to electronic shares?
   Your Union Coop shares will be directly deposited electronically under your Investor Number at DFM once Union Coop is listed on DFM. If you don't have an Investor Number at DFM you will need to create one through the DFM mobile app.

8. What if I don't want to open a trading account? Will I still get any dividends?
   It is not required to open a Trading Account if you are not interested in buying or selling Union Coop Shares. Your shares are registered with your name under your Investor Number at DFM and you will receive your dividends on the cash dividend payment method registered with DFM.

9. What if I find a buyer or a seller myself? Will I be able to trade with them once the new system is operating?
   Once the shares are listed in DFM, the shares will be traded by placing buy or sell with your broker. If you wish to transfer your shares to another shareholder, please refer to point 8.

10. Will I still get points when shopping at Union Coop?
    Yes, as long as you are still a member of the Tamayaz Loyalty you will continue to get the points.

11. How will I get my dividends?
    In order to receive the upcoming dividends, you will need to register your preferred payment method with DFM. You can receive your future dividends to your bank account or iVestor Card (please click here for more information about iVestor Card)

12. What are the fees for trading Union Coop shares on DFM?
    The trading fees can be found through the following link or through your broker: click here.

13. How can I get updates on Union Coop's Annual General Meetings?
    DFM will provide updates on the AGM invitations and resolutions through disclosures, they can be accessible online at www.dfm.ae

14. What are the trading hours?
    DFM's trading hours are from 10 am to 3 pm, Monday to Friday.

15. If I am an investor and own assets in Dubai, but do not reside in the Emirate, can I still buy Union Coop shares?
    Yes, you can. Firstly obtain a membership at Union Coop, then apply for an Investor Number (NIN) from Dubai Financial Market. Next, open a trading account with one of the trading brokers registered with Dubai Financial Market.

16. If a deceased person had Union Coop shares, but not a NIN number, what is the procedure to follow?
    In the event that Union Coop shareholder does not have a NIN number, the shares will be listed under a non-active NIN number whereby the inheritance procedures are applied.

17. When is the listing date?
    The listing date is on 18th July 2022.

18. What is the listing price?
    This will be announced, please monitor Dubai Financial Market website for updates.

19. How many shares will I receive?
    A letter will be sent to all shareholders of Union Coop, including the number of shares deposited in the investor's account. The value of the investment portfolio will not change.

20. If I have an Investor Number (NIN), how will you link my Union Coop shares?
    If the data from Union Coop and DFM match, the shares will be linked under the shareholder's Investor Number (NIN).

    In the event that the data does not match or the shareholder of Union Coop does not have an Investor Number (NIN), the shares are kept under a non-active Investor Number (NIN). Next, the shareholders or their representatives must reach out to DFM to finalize the requirements.

21. If I hold Union Coop shares and UAQ Coop shares, will they all be linked under my NIN at DFM?
No, the shares of Union Coop are not linked to UAQ Coop, as Union Coop of Dubai is listed on Dubai Financial Market (DFM).

22. If I have inherited Union Coop shares and completed filing the required documents with Dubai Courts and I want to process the inheritance transfer, will I need new documents from the court to be addressed to DFM?
- The same method of correspondence and requirements that are received from the court are adopted, whether for the Union Coop or other companies listed in the market.
- The heir or heirs must each obtain a membership number for each heir through the Union Coop.
- In the event that the heir or one of the heirs is a minor, a letter must be provided to DFM from the Awqaaf and Minors Affairs Foundation.
- One of the provisions of the Union Coop is that the shareholder should not be younger than 18 years old, and that the minimum number of owned shares is 20 shares and that he/she should be a resident of Dubai.

23. What are the available channels for investors to apply for Union Coop membership?
As of Friday, 15/07/2022, registration will only take place by visiting the Shareholders Center in Etihad Mall (until the registration feature is activated through the application).
Please note that the Center's working hours are on Monday to Thursday from 8:00 am to 4:00 pm, and on Friday from 7:30 am to 12:00 pm.

24. How I can transfer my shares from Dubai CSD to my account with the broker?
The shareholder can access the DFM App to initiate the direct transfer, or through a Trading Member, where the investor can initiate the transfer through the Brokers eServices using the OTP direct transfer.

NIN Related Information

1. What is a DFM Investor Number (NIN)
   An identification number issued for the Investor by Dubai CSD at DFM. This is required for an Investor to hold shares that are traded on DFM, including subscribing to an IPO of a company that will list on DFM.

2. How do I apply for a DFM Investor Number (NIN)? And when can I get it?
   Please find below the channels to apply for a DFM Investor Number:

DFM App	For Individual Investors only (Legal guardians can also apply for their minors below age 21) Investor Number is issued instantly (for minors within 1 business day)
Dubai CSD Desk at DFM Trading Floor	For all Types of Investors Timings: Mon-Thu (8:30 am - 3:00 PM) & Fri (8:30am-12:30pm) Click here for the list of required documents Investor Number is issued instantly
Licensed Brokerage Firms at DFM	For all Types of Investors Click here to view DFM listed Brokerage Firms Investor Number is issued within 1 working day

3. Is there a fee for obtaining a DFM Investor Number (NIN)?
   No, there is no fee for obtaining a DFM Investor Number (NIN).

4. Can I apply through my Trading Member for a DFM Investor Number (NIN)?
   Yes, you can. All DFM investor services can be accessed through a licensed Trading Member of DFM.

5. I have lost / forgotten my DFM Investor Number (NIN), what do I do?

   - Call the Customer Services Affairs on +971 4 305 5555 from the mobile number you have registered with DFM (weekdays 8am – 3pm) to receive the DFM Investor Number (NIN) immediately over the phone.
   - Alternatively, investors can visit the Dubai CSD Desk at the DFM Trading Floor, Rashid Tower, World Trade Centre, Dubai (From 08:30 to 03:00, Monday to Thursday and from 08:30 to 12:30 on Friday).
   - Contact your broker

6. Can I open a DFM Investor Number (NIN) on behalf of someone else?
   Yes, you can through an official Power of Attorney (POA). If the POA is issued outside of the UAE, it must be certified by the UAE Embassy of that country or the UAE Ministry of Foreign Affairs.

7. Can a minor (below the age of 21) apply for a DFM Investor Number (NIN)?
   Yes, through the Guardian or Legal Representative, and this can be done easily through the DFM App.

8. If I have a DFM Investor Number (NIN) with the DFM, am I required to also open an account with a Trading Member?
   No, it is not required; your shares will be registered under your DFM Investor Number (NIN). However, to immediately trade your shares, you will need to open an account with a Trading Member. You can find the list of licensed DFM Trading Members at Click here to view DFM listed Brokerage Firms

iVestor Related Information.

1. What is the DFM iVestor Card?
   The DFM iVestor Card is a pre-paid card allowing you to receive cash dividends electronically and enables you to subscribe to IPO or Rights Issues using the online DFM IPO Subscription Platform with the card.

2. How do I apply for the DFM iVestor Card?
   You can apply via DFM eServices at dfm.ae or the DFM App. It takes up to 10 working days for you to receive the iVestor Card, so ensure you apply for it in advance to an expected IPO.

3. What are the iVestor Card fees?
   There are no fees to apply for an iVestor card.

4. If I have lost my iVestor Card, what do I do?
   You can request for a replacement through DFM eServices at dfm.ae, the DFM App, via your Broker, or the Dubai CSD Customer Service desk.

   Note: It is too late to replace your iVestor Card in order to subscribe to an IPO coming up within the next 10 days, as it can take up to 10 working days to receive the iVestor Card. Please subscribe in person at participating banks for the IPO.

5. How much do I pay for iVestor Card replacement fees?
   There is no fee for a replacement card.

6. If I already have an iVestor Card, how do I register to eServices?
   Register as a "New User" in DFM eServices via dfm.ae or the DFM App.

7. How do I top-up my iVestor Card?
   You can top-up your iVestor Card through one of the following ways:

   1. Emirates NBD cash deposit machines (up to a value of AED40,000).
   2. Emirates NBD branches in the UAE.
   3. Transfer from your Emirates NBD bank account to your iVestor Card through Emirates NBD's Online Banking Services; or
   4. Through the DFM App within the 'iVestor Card' section (this may take up to two working days for the funds to be available on the iVestor Card).

   Note: Cash deposit service in Emirates NBD branches outside of the UAE is currently not available. Ensure to top-up in good time bearing in mind the subscription period dates of the IPO.

8. How do I activate my iVestor Card?
   You can activate your iVestor card via the DFM App or call the DFM iVestor Card Services on +971 4 305 5555 (option 3) - 24 hours.

9. What if I have lost my eServices Username & Password?
   For the username you can call Customer Services Affairs on +971 4 305 5555 (weekdays 8am - 3pm)
   For the password you can visit dfm.ae and within the eServices Login box, select “Forgot Password”.

10. How do I add credit to the iVestor Card outside the United Arab Emirates?
    Transfer from your UAE Emirates NBD account to your iVestor Card through Online Banking Services.

11. In the case of topping up the iVestor Card, when will the amount be available?
    iVestor Card top-ups through Emirates NBD online banking are reflected instantly. Top-ups through the DFM App can take up to two working days for the funds to be available on the iVestor Card.

12. Which bank branches provide the iVestor Card top-up service?
    All Emirates NBD branches in the UAE support DFM’s iVestor Card top-up service over the counter.

13. Can we use any other bank’s cash deposit machine apart from Emirates NBD to top-up my iVestor Card?
    No, only Emirates NBD cash deposit machines can be used.

14. Can we use the iVestor Card to withdraw money from any ATM?
    Yes, you can withdraw money from any ATM worldwide carrying the VISA logo.

15. What is the maximum limit for the subscription amount to an IPO using the iVestor Card
    AED250,000 per day.

19. What is the maximum limit for the subscription amount to an IPO using the UAE Central Bank Payment Gateway?
    This depends on your bank as each bank has their own limit policy.

Contact us.

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