

UAE's Digital Future



للتمويل
ش.م.ح
SIRAJ FINANCE
PJSC



CORPORATE PROFILE

GROWING STRONGER

Over the centuries, Islamic finance has continued to evolve, with the development of a number of financial instruments and institutions that are designed to comply with Sharia principles. One of the most important of these institutions is the Islamic finance company.

The modern Islamic finance industry began to take shape in the 1970s, with the establishment of the first Islamic bank in Egypt in 1963. The aim of these banks was to provide financial services that complied with Sharia principles, while also meeting the needs of customers.

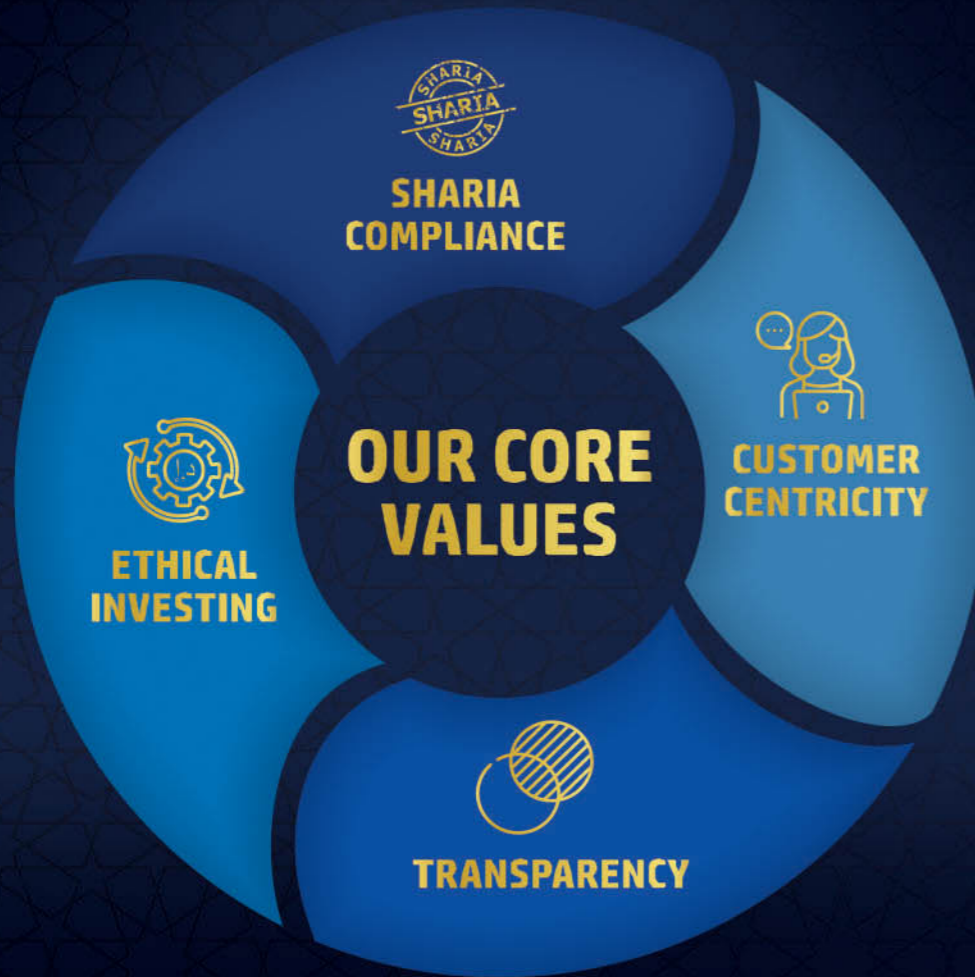
One of the key features of Islamic finance companies is their adherence to Sharia principles. These principles prohibit the charging of interest (riba) and the taking of risks that are deemed excessive (gharar). Instead, Islamic finance companies offer a range of alternative financial instruments that are designed to comply with these principles, such as profit-sharing agreements (mudarabah), lease agreements (ijara), and cost-plus financing (murabaha).

Despite its growth and success, the Islamic finance industry faces a number of challenges, including the need to develop more sophisticated financial instruments and to improve regulation and standardization across different markets. However, with its emphasis on ethical and socially responsible investment, Islamic finance is likely to continue to grow in importance and influence in the years to come.

THE ISLAMIC WAY

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HOW DO WE CREATE VALUE

THE ISLAMIC WAY

The way Siraj Finance conducts businesses is greatly impacted by its core values. These values are embodied in our products & services that we offer to our customers.

The goal is to provide an array of diversified Sharia compliant financial products and services via channels that are innovatively created utilizing latest technology that will keep us current with the industry standards that will be customer centric and regulatory compliant.

HISTORIC MILESTONES

1999

THE EARLY DAYS

Established as
“National Finance
Company”

2007

UNDERWENT A NAME CHANGE

“Addax Bank” gained controlling
stake in National Finance Company
and the name Changed to
“Siraj Finance PJSC”

2015

SIRAJ FINANCE’S ACQUISITION

“Trizac Holding”
acquired Siraj Finance
From “Waha Capital”

2016

GROWTH CONTINUED

Current management
took over and reimagined
Siraj finance for a
promising future.

NOW

WHERE WE STAND TODAY

Offering competitive Sharia
complaint products to corporate/SME
and consumer segments, and aspiring
to be the number one Non-Banking
Islamic Financial Institution in the UAE.

MOVING FORWARD THE ISLAMIC WAY

WHO WE ARE

Siraj Finance is a private joint stock company based in Abu Dhabi and regulated by the Central Bank of the UAE. Siraj Finance is a part of Trizac Holding LLC, which is an integral entity of the Al-Otaiba Group of Companies.

At Siraj Finance, we proudly offer multitude of financial products, designed in compliance with the Sharia principles. We cater to individuals, small and medium enterprises (SMEs) and Corporates, with the objective of providing them a variety of product options that best fit their aspirations and needs.

OUR PROGRESS GETS COMPLEMENTED FROM OUR HISTORY OF UNDERTAKING CHALLENGES & REVOLUTIONIZING FINANCIAL PRODUCTS & SERVICES





OUR VISION

To be the number one Non-Banking Islamic Financial Institution (NBF1) in the UAE.



OBJECTIVES

Maximize profits ethically for both owners and customers and provide a professional and rewarding working environment for staff.



OUR MISSION

Provide Islamic Financial Services, in its true sense and value.



GOALS

Provide an array of diversified Financial Products and Services via channels that are innovatively created utilizing latest technology that will keep Siraj Finance current with the industry standards that will be customer centric and regulatory compliant.

WE DELIVER

SHARIA COMPLIANT SERVICES

THE ISLAMIC WAY



OUR KEY CORPORATE SOCIAL RESPONSIBILITIES

As an organization we are committed to continuously improving our social responsibilities to make a meaningful impact in the lives of others by aligning our initiatives to achieve goals of sustainability. In our focus of business, our care for people, our love for local communities and our dedication to environmental conservation, we have realized that the only way forward for us as a nation is by giving back to the land which has given us all that we have. With our will, grit and courage, we hope to lay the foundation of a better tomorrow by the small steps that we take today.

Siraj Finance Ethical Financing: Siraj Finance provides Sharia-compliant financial products and services, ensuring transparent and equitable financing practices that align with Islamic principles.

Social Welfare and Philanthropy: At Siraj Finance, we actively contribute to social welfare initiatives, supporting community development projects and providing financial aid to those in need.

Environmental Sustainability: Siraj Finance places great emphasis on environmental responsibility. We incorporate sustainable practices into our investment decisions.

Governance and Compliance: Siraj Finance maintains strong corporate governance practices, ensuring integrity in financial reporting, fair treatment of stakeholders, and compliance with relevant regulations.

Employee Well-being: Siraj Finance prioritizes the well-being of our employees. We foster a supportive work environment, offering fair remuneration, professional development opportunities, and promoting diversity, equality, and respect.

SIRAJ FINANCE CUSTOMER CHARTER

At Siraj Finance, our number one priority is our customers. Our service charter sets out our commitment to deliver the highest standard of customer service to grow stronger together. Treating customers' financial needs with utmost dedication, by always being transparent, safe, and secure. We hold no barriers to address customers' requests and even grievances. Siraj Finance Our customer charter holds on to five important pillars:



COMMITTED TO YOUR GROWTH

THE ISLAMIC WAY

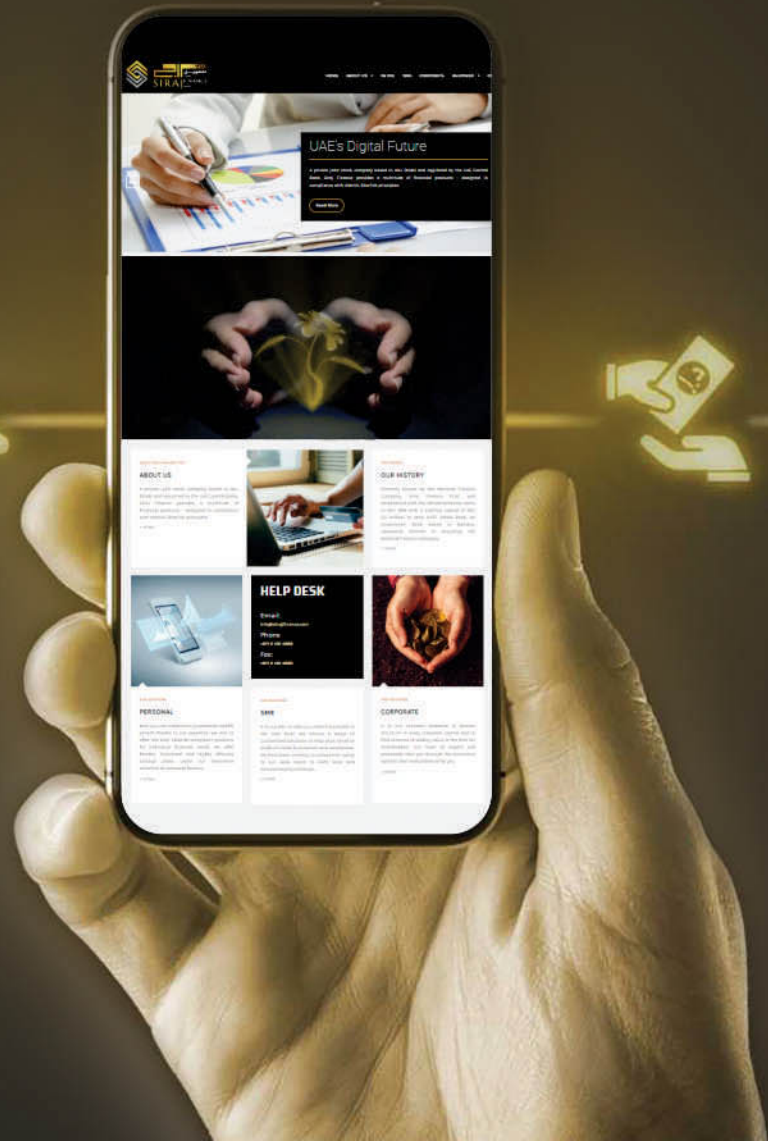
SIRAJ FINANCE : COMMITTED TO UAE SUSTAINABILITY GOALS

At Siraj Finance, we are deeply committed to supporting the United Arab Emirates' sustainability goals and promoting a greener, more sustainable future for our nation. We recognize the importance of environmental wardship and the critical role that businesses play in driving positive change.

SUSTAINABLE DEVELOPMENT GOALS



OUR KEY PRODUCTS AND SERVICES



SHARIA VALUES SHARIA- COMPLIANT PRODUCTS



It is our aim to take our client's business to the next level. We ensure a range of customized solutions to help grow SMEs and Large Corporates. We have been catering to companies owing to our wide reach to local businesses.

SME & CORPORATE PRODUCT OFFERINGS

- CORPORATE WAKALA DEPOSIT
- LETTER OF GUARANTEE
- TRADE FINANCE / LETTER OF CREDIT
- BUSINESS FINANCE / TERM FINANCE
- WPS PAYROLL SERVICES
- PROPERTY MORTGAGE FINANCE
- FLEET FINANCE

CORPORATE WAKALA DEPOSIT

Deposit now and take advantage of the Advance Profit Payment benefits. Our Wakala Deposit product yields attractive returns for our valued customers, we, in capacity of the agent of our customers have the responsibility to ensure that funds are invested in the Sharia compliant goods & services.





LETTER OF GUARANTEE

Enjoy choosing from various types of Guarantee instruments such as Bid Bonds, Performance Guarantee, Advance Payment Guarantee, Retention Guarantee, Performance Guarantee, and other Financial Guarantee, as per the requirements of various public and private entities.



SHARIA COMPLIANT LETTER OF GUARANTEE

Businesses can enjoy Sharia compliant facilities. Our products are designed in line with Sharia principles.



LOWER CASH MARGIN

We offer lower cash margin based on customer risk assessment.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer the best competitive profit rate.



FLEXIBLE TENOR

Grow your business with flexible tenor options from Siraj Finance.



GUARANTEE ISSUED FOR BOTH PRIVATE AND PUBLIC ENTITIES

Our Letter of Guarantee is being accepted at various private and public sector entities.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.



RELATED PRODUCT OFFERINGS

We are always available to support our customers with any future need of products.



DEDICATED RM TO SERVE YOUR BUSINESS NEEDS

A dedicated Relationship Manager (RM) is assigned to each customer to address their business requirements.

TRADE FINANCE / LETTER OF CREDIT

Enjoy choosing from our offered wide range of letters of credits that are best suited for your business needs. Siraj Finance provides Sharia compliant trade related services to corporates and small & medium sized enterprises. These services will assist you in speeding up your business with smooth transactions and effectively manage trade related risks, thus allowing you to explore new markets and opportunities.



SHARIA COMPLIANT LETTER OF CREDITS

Businesses can enjoy Sharia compliant facilities. Our products are designed in line with Sharia principles.



LOWER CASH MARGIN

We offer lower cash margin based on customer risk assessment.



FLEXIBLE TENOR

You can choose the tenor of your choice from varied repayment options.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer a competitive profit rate.



EASY DOCUMENTATION

At Siraj Finance , get hassle-free service with quick processing and easy documentation.



DEDICATED RM TO SERVE YOUR BUSINESS NEEDS

A dedicated Relationship Manager (RM) is assigned to each customer to address their business requirements.



BUSINESS FINANCE / TERM FINANCE

We are well equipped to offer a host of Sharia-compliant business finance / term finance product solutions to corporates and small & medium sized enterprises. This will assist you in effectively managing your different business needs as well as working capital or cash flow requirements and allowing you to explore new markets opportunities.



SHARIA COMPLIANT FINANCING

Businesses can enjoy Sharia compliant facilities with exciting and varied repayment schemes.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer a competitive profit rate.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.



FLEXIBLE TENOR

Grow your business with flexible tenor options from Siraj Finance.



DEDICATED RM TO SERVE YOUR BUSINESS NEEDS

A dedicated Relationship Manager (RM) is assigned to each customer to address their business requirements.



CREDIT LIFE TAKAFUL COVERAGE

With Siraj Finance's life takaful coverage your finance is secured in case of permanent disability or loss of life.

WPS PAYROLL SERVICES

SMEs can now enjoy the benefit of our convenient WPS payroll services. Siraj Finance offers innovative, adaptable, and suitable WPS payroll services to help you with timely process and disbursement of salaries to your staff.



COMPLIANT WITH UAE'S GOVT. WPS GUIDELINE

Our WPS Payroll services are in line with the UAE Govt. WPS guidelines.



COST EFFECTIVE AND CONVENIENT

Our WPS Payroll services are cost effective and convenient for businesses.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer the best competitive profit rate.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.



PROPERTY MORTGAGE FINANCE

Make your dream come true of owning commercial properties in Sharia compliant way with Siraj Finance. SMEs & corporates can now book the commercial property of their choice right away because we offer affordable & flexible property mortgage finance facility based on the Islamic finance concept of "ijarah".



SHARIA COMPLIANT FINANCING

Businesses can enjoy Sharia compliant facilities with exciting and varied repayment schemes.



DEDICATED RM TO SERVE YOUR BUSINESS NEEDS

A dedicated Relationship Manager (RM) is assigned to each customer to address their business requirements.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer the best competitive profit rate.



MINIMUM DOWN PAYMENT

Lenders may specify a minimum amount for the down payment depending on their affordability.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance , get hassle-free service with quick processing and easy documentation.



FLEXIBLE TENOR

Grow your business with flexible tenor options from Siraj Finance .



FLEET FINANCE

You can acquire a comprehensive range of commercial vehicles to logistics, transport, distribution, passenger transportation, through our fleet finance facility, which allows you to streamline the requirements in more viable way. Siraj Finance provides fleet financing facility which fulfills transportation needs of your business. Our product is innovative which gives an opportunity to get your desired commercial vehicles with easiness and more conveniently in a Sharia compliant manner.



SHARIA COMPLIANT FINANCING

Businesses can enjoy Sharia compliant facilities with exciting and varied repayment schemes.



DEDICATED RM TO SERVE YOUR BUSINESS NEEDS

A dedicated Relationship Manager (RM) is assigned to each customer to address their business requirements.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer a competitive profit rate.



MINIMUM DOWN PAYMENT

Lenders may specify a minimum amount for the down payment depending on their affordability and credit approvals.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.



FLEXIBLE TENOR

Grow your business with flexible tenor options from Siraj Finance.





Now you can experience tailored Sharia-compliant products for your financial needs. Individuals can now enjoy a range of Islamic products at Siraj Finance, such as personal finance, vehicle finance and home finance.

RETAIL PRODUCT OFFERINGS

- PERSONAL FINANCE
- VEHICLE FINANCE
- HOME FINANCE
- PREPAID CARDS



PERSONAL FINANCE

Whether you are a salaried professional or business owner, we ensure to deliver quick and easy access to the funds with our personal finance solutions, to meet your various needs either it is dream vacation, education, home renovation, settlement of liabilities or meeting any other emergency needs.



SHARIA COMPLIANT FINANCING

Individuals can enjoy Sharia compliant facilities. Our products are designed inline with Sharia principles.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer the best competitive profit rate.



FLEXIBLE TENOR

You can choose the tenor of your choice from varied repayment options.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.

VEHICLE FINANCE

We provide a host of innovative vehicle finance products that will refine your purchasing experience. We fulfill the needs of your family by securing either new or used vehicles at competitive pricing in a fully Sharia compliant mode of finance under murabaha basis.



HOME FINANCE

Owning a house has always been a dream for many. Siraj Finance home finance will make that dream come true in a Sharia compliant way. Either you are a salaried or self-employed individual now book the house of your choice right away because we offer affordable & flexible home finance facility based on the Islamic finance concept of "ijarah".



SHARIA COMPLIANT FINANCING

Individuals can enjoy Sharia compliant facilities. Our products are designed in line with Sharia principles.



FINANCING FOR NEW AND USED VEHICLES

We provide finance for new and used cars, with hassle-free processing, minimal documentation, and instant disbursal.



COMPETITIVE PROFIT RATE

We endeavor to put customers' needs first and offer the best competitive profit rate.



MINIMUM DOWN PAYMENT

Lenders may specify a minimum amount for the down payment depending on their affordability and credit approval.



EASY DOCUMENTATION & QUICK PROCESSING

At Siraj Finance, get hassle-free service with quick processing and easy documentation.



FLEXIBLE TENOR

You can choose the tenor of your choice from varied repayment options.

PREPAID CARD

Whether you are a businessman, salaried individual, student or homemaker, you can enjoy a wide range of benefits available with on Prepaid card. We have multiple variants available for different segments.



PREPAID CARD



GIFT CARD



CORPORATE CARD



TRAVEL CARD



OUR TRUSTED CARD PARTNERS COLLABORATING FOR SUCCESS



UnionPay International (UPI) is a subsidiary of China UnionPay focused on the growth and support of UnionPay's global business. In partnership with more than 2500 institutions worldwide, UnionPay International has enabled card acceptance in 181 countries and regions with issuance in 79 countries and regions. UnionPay International provides high quality, cost effective and secure cross-border payment services to the world's largest cardholder base and ensures convenient local services to a growing number of global UnionPay cardholders and merchants.



Mercury, an organization driven by innovation, utilizes the power of technology and strategic regional partnerships to differentiate its payment products, all while actively promoting the UAE's cashless initiative. Mercury has built a next generation, cloud based, & agile platform designed to modernize the customer experience and engagement delivering a competitive advantage to the business by offering modern self-service and assisted experiences to the customers with last mile reach.

Mercury enables payments products that are accepted across the world through the Discover Global Network & our bilateral partnerships with domestic payment networks with 60 Mn+ Global Outlets, 2 Mn+ Global ATMs and 200 + Countries/Territories.



AWARDS & RECOGNITION



<p>2022</p>	<p>MOST INNOVATIVE NON-BANKING ISLAMIC FINANCE COMPANY UAE 2022</p> <p>INTERNATIONAL FINANCE AWARDS - 2022</p>	<p>BEST NON-BANK ISLAMIC FINANCE INSTITUTION 2022</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2022</p>	<p>2021</p>	<p>BEST ISLAMIC RETAIL FINANCE INSTITUTION IN THE UAE 2021</p> <p>INTERNATIONAL FINANCE UAE AWARDS - 2021</p>	<p>MOST INNOVATIVE ISLAMIC FINANCIAL PRODUCT 2021-BID BOND</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2021</p>	<p>BEST NON-BANK ISLAMIC FINANCE INSTITUTION 2021</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2021</p>	<p>MOST INNOVATIVE BEST NON-BANK ISLAMIC FINANCE COMPANY 2021</p> <p>INTERNATIONAL FINANCE UAE AWARDS - 2021</p>
<p>2020</p>	<p>BEST EMERGING CEO</p> <p>INTERNATIONAL FINANCE UAE AWARDS - 2020</p>	<p>MOST INNOVATIVE NON-BANKING ISLAMIC FINANCE COMPANY UAE 2020</p> <p>INTERNATIONAL FINANCE UAE AWARDS - 2020</p>	<p>BEST NON-BANK ISLAMIC RETAIL FINANCE INSTITUTION</p> <p>ISLAMIC RETAILS BANKING AWARDS (CAMBRIDGE) - 2020</p>	<p>2019</p>	<p>BEST ISLAMIC FINANCE COMPANY UAE</p> <p>INTERNATIONAL BUSINESS MAGAZINE - 2019</p>	<p>BEST ISLAMIC FINANCIAL INSTITUTION OF THE YEAR</p> <p>GLOBAL BUSINESS OUTLOOK - 2019</p>	<p>UAE - ISLAMIC/SHARIAH FINANCE COMPANY OF THE YEAR</p> <p>ACQ5 GLOBAL AWARDS - 2019</p>
<p>2019</p>	<p>BEST NON BANK ISLAMIC RETAIL FINANCE INSTITUTION</p> <p>ISLAMIC RETAIL BANKING AWARDS (CAMBRIDGE) - 2019</p>	<p>BEST NON-BANK ISLAMIC FINANCIAL INSTITUTION OF THE YEAR</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2019</p>	<p>MOST INNOVATIVE NON-BANKING ISLAMIC FINANCE COMPANY UAE</p> <p>INTERNATIONAL FINANCE AWARDS - 2019</p>	<p>UAE - GAME CHANGER OF THE YEAR</p> <p>ACQ5 GLOBAL AWARDS 2019</p>	<p>2018</p>	<p>BEST NON-BANKING ISLAMIC RETAIL FINANCE INSTITUTION</p> <p>ISLAMIC RETAIL BANKING AWARDS (CAMBRIDGE) - 2018</p>	<p>BEST UPCOMING ISLAMIC FINANCE INSTITUTION</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2018</p>
<p>2018</p>	<p>BEST LABOUR GUARANTEE PRODUCT</p> <p>INTERNATIONAL FINANCE AWARDS - 2018</p>	<p>BEST NEW ISLAMIC FINANCE COMPANY - UAE</p> <p>GLOBAL BANKING & FINANCE AWARDS - 2018</p>	<p>INDUSTRY: FINANCE INSTITUTION CATEGORY: FINANCIAL SERVICES</p> <p>ASIA ONE: WORLD'S GREATEST BRANDS - 2018/19</p>	<p>BEST NON-BANK ISLAMIC FINANCIAL INSTITUTION OF THE YEAR</p> <p>GLOBAL ISLAMIC FINANCE AWARDS - 2018</p>			

SIRAJ FINANCE PJSC

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SCAN QR CODE
TO CONTACT US

