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**A Ramz Capital is the first financial services company in UAE Capital markets to embark on using Al Etihad Credit Bureau's products.**

Dubai, 9 September 2020, Al Ramz Capital, a subsidiary of Al Ramz PJSC, a Dubai Financial Market listed company that offers a variety of financial products and services including asset management, corporate finance, market making, liquidity providing, brokerage, IPO management and research, announced today its subscription to Al Etihad Credit Bureau "AECB" products to assess credit risk using AECB Credit Reports and Credit Scores making it the first financial services company in UAE Capital markets to subscribe to AECB's services.

Al Etihad Credit Bureau (AECB) is a Public Joint Stock Company wholly owned by the UAE Federal Government. As per UAE Federal Law No. (6) of 2010 concerning Credit Information. AECB collects information from multiple entities including banks, finance companies and telecommunication companies to produce credit reports, credit scores and monitoring products on individuals and companies in the UAE. This information covers all credit facilities and regular payment patterns for personal loans, car loans, mortgages, credit cards and phone bill payments, thus providing useful insights for companies to assess customers' historic credit behavior and ability to take on and fulfil future payment obligations linked to additional facilities.

Mr. Mohamed Al Mortada Al Dandashi, Managing Director of Al Ramz Corporation PJSC, said, "We are pleased to be the first financial service company in UAE capital markets to utilize AECB Credit Reports and Credit Scores. AECB's products provide us yet with another tool to help us make informed decisions when it comes to providing financing products. Rapid developments of financial markets solutions are rendering AECB products a necessity for an effective risk management framework. Our usage of AECB products will improve our management of credit risk and in turn yield improved outcomes for our shareholders."

Marwan Lutfi, CEO of Al Etihad Credit Bureau said: "We are delighted to have Al Ramz Capital become the first capital markets player to embark on using AECB products and join the growing credit risk assessment drive in the non-banking sector. AECB started as a company in 2014 with products envisaged to support banks and finance companies. Over the past 7 years, companies in various economic sectors have realized that they were in the business of providing credit alongside the banking sector. AECB is, hence, proud to be instilling better risk management discipline and practices beyond the banking sector, cementing its value-add with telecom providers, real estate companies, insurance companies, car dealerships, business conglomerates and now capital markets."

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### About Al Ramz

Founded in 1998, Al Ramz is a UAE domiciled public joint stock company listed on the Dubai Financial Market and regulated by the UAE Securities and Commodities Authority and the Dubai Financial Services Authority.

For more information:

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### About Al Etihad Credit Bureau:

Al Etihad Credit Bureau is a Public Joint Stock Company wholly owned by the UAE Federal Government. As per UAE Federal Law No. (6) of 2010 concerning Credit Information, the company is mandated to collect credit information on individuals and companies from financial and non-financial institutions in the UAE. The information is aggregated, stored, analyzed and then produced and distributed through a variety of credit-related products. For more information visit [www.aecb.gov.ae](http://www.aecb.gov.ae)