



Postponing or reducing housing assistance instalment

About the Service

This service allows postponing or reducing the housing assistance instalment for those who are unable to pay the housing assistance instalment or who have a decrease in monthly income.

Service Process

- Log in to UAE PASS.
- Fill in the required field and attach the required documents.
- Submit the service.

Expected Time

- 10 Working Days

Service Fees

- No fees

Target Audience

- Citizens

Service Channels

- Happiness Service Centers: According to the service center working hours (Dubai, Ras Al Khaimah, Fujairah)
- Website: 24/7
- Smart App: 24/7

Terms and Conditions

- Postponement Terms: The total monthly income does not exceed thirty thousand dirhams Prove that the beneficiary is unable to pay the premium Commitment to periodic payment of monthly instalments Signing the direct debit form from the Emirates Development Bank If any additional clarifications, information or documents are requested within a period not exceeding thirty days from the date of their request, and they are not provided, the request will be

canceled. Applying once during the year.

- Reduction terms: A decrease in the beneficiary's monthly income by 20% or more A decrease in the beneficiary's monthly income by less than 20%, provided that the total monthly income after the reduction does not exceed (30,000) thirty thousand dirhams, and the average income of the individual in the dependent family does not exceed (5,000) five thousand dirhams per month

Partners

- Emirates Development Bank.
- Al Etihad Credit Bureau.

Exceptional Cases

Humanitarian situations such as job loss

FAQ's

- Can late installments be postponed to the last payment phase? It is agreed to postpone the late installments to the last payment stage if it is proven that the beneficiary did not cause a delay in the payment.
- Can the delayed installments be paid over continuous or non-continuous periods? The beneficiary can choose the repayment process and periods, provided that he does not exceed the loan repayment period.
- Can late installments be postponed to the last payment phase? It is agreed to postpone the late installments to the last payment stage if it is proven that the beneficiary did not cause a delay in the payment.
- How can I submit a request to postpone or reduce the monthly installments? Through the website or the smartphone application of the Ministry
- What is the number of times allowed to submit a request to postpone installments during the year? Once during the year

Required Documents

The required documents issued by approved authorities require a stamp, taking into consideration that the digital stamp is acceptable.

- Postponing documents Updated, detailed salary certificate
- Reduction Documents Updated, detailed salary certificate
- Service Code:MOEI-10075
- Service Type:G2C

Related Services

Housing Assistance Request

Having trouble?

- customer.happiness@moei.gov.ae
- [8006634](tel:8006634)