

BEDAYA MORTGAGE

FINANCE CO. COMPANY PROFILE





ABOUT US

WELCOME



BEDAYA WAS FOUNDED IN 2019 AS A JOINT VENTURE
BETWEEN EFG HERMES, GB CAPITAL, AND TALAAT
MOUSTAFA GROUP



 **EFG Hermes**
International Securities Brokerage



OUR MISSION

- ◆ Bedaya Mortgage Finance Co.'s mission is to provide our clients with a superior mortgage experience. We understand that every customer and every situation is unique
- ◆ That's why our mix of traditional and innovative mortgage products allows us to customize a mortgage solution that works for almost each type of client





OUR VISION

- ◆ Our vision is to lead the evolution of the mortgage finance landscape in Egypt and the wider region by setting a new standard for what property financing should be: inclusive, intelligent, and future ready.
- ◆ We envision a market where the mortgage process is no longer seen as complex, slow, or exclusive, but as a digitally empowered journey, one that supports individuals and businesses in turning their real estate goals into reality with ease and confidence.
- ◆ At Bedaya, we aspire to bridge the gap between aspiration and ownership by pioneering a system that prioritizes transparency, speed, and accessibility without compromising trust or financial rigor.
- ◆ We are committed to reshaping the way people think about mortgages not as a barrier, but as a catalyst for growth, investment, and long term security. Through innovation, strategic partnerships, and a customer first mindset



OUR PRODUCTS

01.

FINANCING THE PURCHASE OF A PROPERTY (MORTGAGE FINANCE)

FINANCING UP TO 80% OF THE
UNIT VALUE FOR RESIDENTIAL
AND NON-RESIDENTIAL UNITS.

02.

REFINANCING OF PRE- OWNED PROPERTY (IJARAH):

IJARAH PURCHASING
FINANCING UP TO 80% OF THE
UNIT VALUE FOR RESIDENTIAL
AND NON-RESIDENTIAL UNITS.

03.

REFINANCE PREOWNED UNIT:

FINANCING UP TO 70% OF THE
UNIT VALUE FOR RESIDENTIAL &
NON-RESIDENTIAL UNITS FOR
FINISHING, REFURBISH OR FOR
BUSINESS NEEDS.

♦.TERMS & CONDITIONS



Borrower's age should not be less than 21 years at the beginning of mortgage request and shouldn't exceed 65 years at loan maturity date.



Competitive Interest Rates with tailored solutions to suit clients 'needs.



Finance up to EGP 55 Million for Residential and EGP 110 Million for Commercial and Administrative.



income of first degree relative can be included in the same applications to increase loan eligibility, making him Co-owner of the property



Mortgage Loan Installment should not exceed 50% of the net monthly income.



Financed amount based on the value of evaluation or the selling price (whichever is less)

- FINANCE IS GRANTED FOR REGISTERED PROPERTIES, ELIGIBLE TO BE REGISTERED OR ALLOCATED IN THE NEW URBAN COMMUNITIES SUCH AS SHEIKH ZAYED, 6TH OF OCTOBER, NEW CAIRO.
- THE PROPERTY SHALL BE APPRAISED BY A CERTIFIED APPRAISER FROM THE FINANCIAL REGULATORY AUTHORITY (FRA) AND FOR LOAN AMOUNT ABOVE EGP 25MILLION, THE PROPERTY SHALL BE APPRAISED BY TWO APPRAISERS.
- MINIMUM FINANCE AMOUNT EGP 1 MILLION
- THE PROPERTY MUST BE FULLY CONSTRUCTED AND CONNECTED TO THE PUBLIC UTILITIES
- LIFE AND PROPERTY INSURANCE THROUGHOUT THE LOAN DURATION
- PROPERTY INSURANCE, LIFE INSURANCE, CHEQUE COLLECTION AND MORTGAGE FINANCE FUND FEES ARE ALL ADDED TO THE INSTALLMENT THROUGHOUT THE LOAN DURATION



ELIGIBILITY CRITERIA

- EGYPTIANS WORKING IN EGYPT
- EGYPTIANS WORKING ABROAD
- FOREIGNERS WORKING IN EGYPT

- EMPLOYEES
- SELF EMPLOYED
- PROFESSIONALS

- RESIDENTIAL
- COMMERCIAL
- ADMINISTRATIVE PROPERTIES



PARTNERS OF **SUCCESS**



OUR CHANNELS

•Visit our Website: www.bedayamortgage.com



You can find our calculator to calculate your mortgage loan or submit your loan request through our Website.

ASK@BEDAYAMORTGAGE.COM

WWW.FACEBOOK.COM

WWW.INSTAGRAM.COM

THANK YOU

