LICENSED MORTGAGE LENDING · UAE

The financing side of every sale, *handled calmly.*

A referral partnership that gives your buyers a direct line to mortgage approval — and gives your business a new line of revenue for every case that closes.

REFERRAL COMMISSION: 0.30% | **END-TO-END SUPPORT**

0.30%
Referral commission on disbursed mortgage value

End-to-end
From eligibility check through to final disbursement

Zero
Added workload for your sales team

A track record banks recognize

Referrals move faster when the team on the other end already has standing with the banks. That standing is recognized, not just claimed.



23+ CERTIFICATES & AWARDS EARNED WITH PARTNER BANKS

Bank-side recognition

Awards and performance certificates from partner banks, built up case by case over years of coordination.

What it means for a referral

Standing relationships translate directly into faster follow-up and fewer stalled cases for your buyers.

Why partner with X Bankers

Your team sells the property. We take on everything the buyer needs to finance it — so the deal keeps moving instead of stalling at the bank.

A dedicated banking team

Our cases run through a team embedded within the banks themselves, which means faster follow-up, direct coordination, and progression that doesn't stall waiting in a general queue.

End-to-end mortgage support

We manage the full journey on your buyer's behalf:

- Eligibility assessment
- Bank and product selection
- Pre-approval
- Application & documentation
- Bank follow-up and case progression
- Mortgage transfer and final disbursement

How a referral moves through the process

Five steps, from introduction to disbursement, with visibility at every stage.

Referral & shared group

Your sales team refers the buyer into a shared group with our team, kept open for full transparency.

Eligibility contact

Our mortgage team contacts the customer directly and assesses their eligibility.

Bank & product match

We identify and recommend the most suitable bank and mortgage solution.

Application managed

We handle the application and coordinate directly with the bank on the buyer's behalf.

Disbursement & payout

Once the mortgage transfers and disburses, your referral commission becomes payable.

Referral commission

Paid on every successfully disbursed mortgage from a customer your team refers — released immediately once transfer and disbursement are complete.

REFERRAL COMMISSION	PER DISBURSED MORTGAGE
Mortgage amount	Any value
Referral rate	0.30%

What this means for your business

- Additional revenue from every successful mortgage referral
- Direct coordination with banking teams, not a general queue
- Professional customer handling from application to disbursement
- A stronger buyer experience, start to finish
- A dedicated mortgage support team on every case
- Faster, more efficient mortgage processing
- No added workload for your sales team
- Higher likelihood that a property transaction actually completes

Built for a long-term partnership

Our aim is a lasting relationship where your team can offer buyers a complete property-and-financing solution — with a new, ongoing revenue stream attached to every mortgage referred.

X Bankers
Let's put this into motion.
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