

MNZL Secures Egypt's First Digital Mortgage License, Becoming the First Company with Dual Digital Licenses in Mortgage & Consumer Finance

Regulatory Breakthrough Confirms MNZL's Leadership in Digital Asset-Backed Lending Across Home Equity and Auto Finance

Cairo, Egypt — 16 December 2025 — MNZL, the pioneering Egyptian fintech transforming secured lending, today announced a landmark regulatory achievement: the Financial Regulatory Authority (FRA) has officially granted MNZL **Egypt's first fully digital Mortgage License**, together with a **Digital Consumer Finance License**.

This dual authorization represents a national leap forward in secured credit innovation, enabling MNZL to deliver a new generation of **safe, accessible, and fully digital asset-backed lending** across home and auto assets, a transformative step for Egypt's non-banking financial ecosystem.

Unlocking a Trillion dollars of Frozen Household Wealth

Egyptian households collectively hold more than **\$1 trillion** in private wealth according to UBS' global wealth report, while other statistics show that real estate wealth in Egypt includes more than 43 Million units. Yet for decades, the ability to access this wealth has been severely constrained by slow, paperwork-heavy mortgage processes and rigid consumer-finance structures.

MNZL's dual digital license removes this bottleneck by compressing a traditionally lengthy process into a **secure, convenient 48h digital cycle**, creating Egypt's first instant pathway to affordable, fair, and responsible secured credit.

Whether for **property upgrades, acquiring new assets, and real estate business expansion or financial planning**, customers can responsibly unlock the value of assets they already own through a regulated, asset-backed lending experience that's safer and more affordable than traditional unsecured borrowing.

As part of MNZL's digital experience, users can also access an **AI asset valuation model** to instantly understand the estimated value of their asset and to see **how much they may be eligible to unlock** through MNZL's asset-backed lending products.

Executive Commentary

Sameh Saleh, Founder & CEO of MNZL, said:

"Receiving Egypt's first digital mortgage license, alongside a digital consumer-finance license marks a major shift for the country's credit market.

Egyptians hold a massive wealth in home and vehicle assets that remained largely inaccessible, pushing many toward unsecured, high-cost credit. By making secured lending digital, fast, and accessible, we're offering a safer, more affordable alternative that finally unlocks the real wealth families already own. We thank the FRA for their trust and leadership in enabling this transformation”

Ibrahim Safwat, Co-Founder & Managing Director, added:

“Egypt is moving decisively toward digitizing real-estate assets and modernizing the credit infrastructure that sits behind them. The FRA’s leadership has been central to this shift. Our dual digital license positions allows us to play a pivotal role into this national transformation by bringing a well governed, data-driven model that accelerates asset verification, strengthens consumer protection, and supports a more transparent asset-backed lending market. We are proud to help set a new standard for the future of asset-backed lending in Egypt.”

MNZL is now available on the **App Store** and **Google Play**, offering Egyptians an entirely new, fully digital way to access **home-equity finance and auto loans** delivered with the speed, transparency, and security of a modern digital workflow.

—

About MNZL

MNZL is Egypt’s first fully digital asset-backed lending platform, offering compliant home-equity finance and auto loans through a modern digital workflow. MNZL raised a pre-seed round of **\$3.5M in 2023** from leading global investors such as P1 Ventures, LocalGlobe, First circle, Ingressive Capital and others.

[End]

—

For more information or to schedule an interview please contact:

Shahinaz@mnzl.co

+201095963559