

MNT-Halan and Azimut Submit Prospectus for Halan AZ Real Estate Fund to Expand Access to Real Estate Investment for Retail Investors

First Digital Platform Licensed by the FRA to Distribute Real Estate Investment Fund Certificates

Cairo, Egypt - 13.11.2025: MNT-Halan, the region's leading fintech platform and Egypt's largest non-bank financial services provider, announces the launch of the Halan AZ Real Estate Fund ("Halan AZ" or "the Fund"). Fully licensed and approved by the Financial Regulatory Authority (FRA), the Fund will provide individual and institutional investors with access to real estate investment opportunities through a seamless digital platform.

The Fund will be launched in partnership with Azimut Egypt, a leading and fast-growing asset management company and one of the largest equity managers in the country, known for its strong private investment team and leadership in digital investment products. Halan AZ combines Azimut's deep investment expertise with MNT-Halan's technology and reach. The Fund is structured as a multi-tranche vehicle offering professionally managed exposure to Egypt's thriving real estate market. It is designed for everyone from first-time investors to seasoned professionals.

Real estate has always been one of Egypt's most attractive investment opportunities, but access has traditionally been limited to those with significant capital or expertise. Halan AZ changes that as investors can now buy digital investment certificates in premium real estate assets, earn rental income, and grow their wealth directly through the country's top leading and fully regulated fintech platforms: Halan, azinvest and Thundr

Each tranche of the Fund will offer exposure to high-quality real estate opportunities across commercial, hospitality, administrative and residential assets. The tranches will cater to different investor profiles, ensuring a wide range of opportunities, with subscriptions set to be launched soon digitally through leading digital platforms.

"As part of our mission to democratize financial services, we continue to expand our investment offerings. The Halan AZ Real Estate Fund is another step in that journey, giving people an affordable way to invest in one of Egypt's most attractive and resilient sectors," **Mounir Nakhla, Founder and CEO of MNT-Halan and Chairman of the Fund.**

"This fund represents a new chapter of Azimut's efforts to make investing accessible and considered a continuation to the reshaping of the asset management industry that Azimut started 5 years ago. By combining our asset management and product development expertise with MNT-Halan's technology and reach, we're making a new asset class accessible for more Egyptians to participate in the country's real estate prosperity story." **added Ahmed Abou Elsaad, CEO of Azimut Egypt.**

Hassan Allam, Board Member of the Fund, commented: "The launch of Halan AZ Real Estate Fund reflects a strong partnership built on trust, expertise, and a shared vision to expand access to high-quality investment opportunities. It's a forward-looking step toward a more inclusive and dynamic real estate market".

With MNT-Halan's more than EGP 75 billion in assets and millions of customers, and Azimut exceeding EGP 30 billion in assets under management, they bring unparalleled expertise to this partnership. Together, pioneering a new era of real estate investing by combining regulatory strength, fintech innovation, and investment expertise on a single integrated digital platform that

enables a seamless end-to-end investment journey, from onboarding to income distribution, all on one app.

This fund comes as a result of the significant and ongoing efforts by the Financial Regulatory Authority to improve all activities under its supervision, as well as the extensive and comprehensive legislative amendments governing this type of digital platforms, introducing a new asset class to investment funds, and leveraging financial technology to promote financial inclusion.

The Fund is led by Khaled Sakr, Managing Director of Halan AZ, and Ahmed Abdel Meguid, Managing Director of MNP, which serves as the property manager. Azimut acts as the Fund Manager, Maatouk Bassiouny & Hennawy as Legal Counsel, Moore as Fund Auditor and Tax Advisor, Catalyst Partners as Fund Administrator, Banque du Caire as Custodian, and as Misr for Central Clearing, Depository and Registry (MCDR) will serve as the central custodian of the Fund's investment certificates and record any changes in ownership of the Fund's investment certificates.

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About MNT-Halan:

MNT-Halan, Egypt & MENA's first fintech unicorn, was founded in 2018 with a mission to improve lives by revolutionizing access to financial services through technology. MNT-Halan provides business and consumer loans, pre-paid cards, e-wallets, investment and e-commerce services through the Halan app and nationwide physical presence. Since inception, MNT-Halan has served more than 8 million customers globally through providing financial services for both businesses and individuals.

MNT-Halan holds micro, SME, consumer, and nano finance licenses, as a license for the Subscription and Redemption of Investment Certificates from the Egyptian Financial Regulatory Authority and the first independent electronic wallet license from the Central Bank of Egypt to disburse, collect, and transfer money digitally through mobile applications. The company has received many accolades, including being awarded Most Innovative Fintech Company in the Middle East and Africa by Global Finance Magazine, featuring on the Financial Times' list of Africa's Fastest Growing Companies for two consecutive years and on Forbes Middle East's 'The Middle East's Fintech 50'. The Egyptian subsidiary has also been granted Bronze "Client Protection" Certificate holder by the MFR Global Rating Agency (under the Cerise + SPTF framework).

For more info, visit: www.mnt-halan.com

About Azimut

Established in 1999, Azimut is a leading asset management company in Egypt with over EGP30 billion in assets under management. Azimut provides international investors with access to the MENA markets through bespoke mandates and mutual funds. As one of the largest equity managers in Egypt, the company manages mandates to most of the governmental and quasi-governmental entities in Egypt in addition to regional and European sovereign wealth funds. Azimut is the investment manager to 10 open-ended funds, in addition to several segregated portfolios for government entities, sovereign wealth funds, pension plans, public banks, and ultra high net-worth individuals.