



ARIF HABIB DOLMEN
REIT MANAGEMENT LIMITED

PROPERTY
SHARE

Frequently Asked Questions (FAQ)

What is PropertyShare?

PropertyShare is an innovative real estate investment product that allows investors to own a share of a property instead of purchasing an entire unit. Each share represents 100 square feet, making real estate investment more affordable and accessible.

How does PropertyShare differ from traditional property investment?

Unlike traditional real estate investments that require purchasing an entire unit, PropertyShare allows fractional ownership, enabling investors to participate in high-value properties with smaller investments.

How does a PropertyShare generate income?

The property shall be either rented out or sold in the market. Rental income and/or sale proceeds shall be distributed to investors based on their respective share of ownership. The process of renting/sale shall be managed by Arif Habib Dolmen REIT Management Limited on behalf of investors.

What types of properties are included in PropertyShare?

PropertyShare includes high-value residential and commercial properties managed by Arif Habib Dolmen REIT Management Limited.

How do I invest in PropertyShare?

1. Register your account on www.propertyshare.com.pk or
2. Contact our sales team at muhammad.osama@ahdecpl.com (+92-341-1295595)
3. Choose a flexible payment plan with an affordable down payment and periodic installments.
4. Complete the payment process to secure your ownership.

Is PropertyShare considered a safe investment?

Yes, PropertyShare is 100% secure and legally compliant with all the prevailing laws and regulations of Pakistan. PropertyShare is managed by experts, ensuring transparency and security.

What is the main benefit of investing in PropertyShare?

It provides affordable real estate investment with the benefit of both; rental income and capital appreciation.

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What are the risks involved with PropertyShare?

PropertyShare is an investment in real estate assets. It is exposed to usual risks associated with such investments including delay in completion of the project, reduction in the price of asset, delay in occupancy, lower than expected rental rates, imposition of additional taxes by the government. Professional investment management by Arif Habib Dolmen REIT Management Limited provides a mitigation against standard risks.

Can PropertyShare be sold or traded in the market?

Yes. PropertyShare can be transferred to another buyer similar to a full apartment. Units can be sold at any time on the PropertyShare web portal: www.propertyshare.com.pk. Arif Habib Dolmen REIT Management Limited shall also arrange liquidity should an investor wishes to sell its PropertyShare.

What is the typical return on investment (ROI) for PropertyShare?

Historically, good real estate assets, in Pakistan, have yielded returns over 20% per annum. PropertyShare is expected to yield even better results.

What is the minimum investment required for PropertyShare?

The minimum investment corresponds to 100 square feet of property ownership. For 100 square feet of Peace Apartments, the total cost is PKR 1,600,000/- payable as: minimum upfront payment: PKR 288,000/-, 82 monthly installments of PKR 16,000/- each.

The above pertains to Peace Apartments only. Each new offer of PropertyShare may have varied payment plans.

Can I choose a particular property for my PropertyShare?

Yes, an investor may choose a particular property for his/her PropertyShare subject to availability.

How is PropertyShare valued?

PropertyShare derives its value from the value of the entire property on which PropertyShare is offered.

Will my PropertyShare be sold at the same price I bought it for?

The price of a property varies according to market conditions. Real Estate is considered as an appreciating asset in Pakistan. We expect a positive spread between the purchase and sale price for PropertyShare.

Can I buy a whole apartment through PropertyShare?

Yes, PropertyShare units can be accumulated to buy an entire apartment.

If I own a whole PropertyShare apartment by accumulating PropertyShare, will I get the title for it, and can I resell it?

Yes.

Can a shareholder sell his/her PropertyShare units independently?

Yes.

Are there any restrictions on transferring PropertyShare?

There are no restrictions on transferring PropertyShare. Transfers must follow prescribed procedures.

How and when is profit / income distributed?

Profits / income will be distributed as and when received, typically upon rental collection or sales realization.

Is there a guaranteed return on PropertyShare?

Returns are not guaranteed and depends on rental income and market conditions.

When does income from PropertyShare begin?

Income starts after the project is completed and the property is either rented out or sold.

What happens if I default on installment payments?

Your purchase of PropertyShare may be cancelled for non-payment as per the conditions stated Terms & Conditions.

Can I cancel my PropertyShare booking and claim a refund?

Yes, cancellations are subject to certain charges as stated in the Terms and Conditions.

Is PropertyShare compliant with Islamic finance principles?

Yes, it follows Shariah-compliant investment guidelines and approved by qualified advisors.

Are there any deductions before returns are distributed?

Management fees (2% of Proceeds) and applicable taxes may be deducted.

Who manages the property and ensures upkeep?

Arif Habib Dolmen REIT Management Limited oversees management and maintenance.

What due diligence is conducted before selecting properties?

Legal, financial, and market analysis are conducted to ensure viability.

Is there a lock-in period for PropertyShare investments?

There is no minimum lock-in period for your PropertyShare investment..

Are there secondary market options for selling PropertyShare?

Yes, PropertyShare is sellable in the secondary market.

Can I visit the property I have invested in?

Yes, upon request and approval if the property is vacant.

Can I nominate someone to inherit my PropertyShare?

Yes, as per legal inheritance laws.

Can overseas Pakistanis invest in PropertyShare?

Yes. Overseas Pakistanis can invest digitally through www.propertyshare.com.pk

Is there a customer support team I can reach out to?

Yes. You may contact at

Email: sales@propertyshare.com.pk

UAN# +92-335-7773333