

## FAQ LIST – PURE HEALTH HOLDING PJSC

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## ABOUT PURE HEALTH HOLDING PJSC

### 1. What is Pure Health Holding?

- Pure Health is the largest vertically integrated healthcare group in the United Arab Emirates with a cross category ecosystem covering hospitals, clinics, diagnostics, insurance, pharmacies, research, health tech, procurement along with an international footprint in the United States and the United Kingdom.

### 2. What does Pure Health Holding do?

- Pure Health provides healthcare and diagnostics services in the UAE through its network of 23 hospitals, 58 clinics and a network of 148 laboratories. It also operates a chain of pharmacies co-located with SEHA facilities and operates a full-service digital pharmacy catering to the prescription needs of SEHA outpatients and the broader UAE online prescription dispensing market.
- Additionally, Pure Health owns and operates the largest health insurance provider in the country. Pure Health also does procurement and distribution of medical consumables, equipment, and medicines through Rafed which is the first Group Purchasing Organization in the UAE and One Health which is the authorized distributor for some of the top brands in the medical and diagnostic devices business. Pure Health

### 3. What is the relationship between Founders and the new listing at ADX?

- Pure Health Holding PJSC is a new standalone entity, formed and controlled by the Founders.
- The total Offering, comprising the New Shares and represents 10% of the total issued share capital of the Company, with the outstanding 90% held by the Founders.
- As such, at the time of listing, the Founders will remain a majority shareholder in Pure Health Holding PJSC.
- Pure Health Holding will work to further develop its 6 distinct business segments and increase investments in Capital Deployment, as well as further fund the strategic growth opportunities going forward.

### 4. How will Pure Health grow in the future?

- The market in which Pure Health operates is attractive and growing. Pure Health aims to grow by increasing its market share and profitability across all its verticals. This is fueled by ambitions to build the largest tech-enabled integrated healthcare platform in the region along with establishing 'centers of excellence' across its healthcare assets which orchestrate a proactive and personalized patient experience.

### 5. Who are Pure Health Holding peers? What other firms are following a similar strategy?

- Pure Health is the only company in the region that operates under a payor-provider model, encompassing both healthcare providers like SEHA and TMO Hospitals, and a payor, Daman, within its portfolio. Additionally, it manages the country's sole Group Purchasing Organization, Rafed. Beyond these, Pure Health also runs a pharmacy and a distribution business, establishing it as a unique entity without any direct peers.

### 6. How does Pure Health Holding make a return?

- Pure Health generates income through its six distinct business segments:

These 6 verticals and underlying assets that comprise these verticals are:

#### A. Healthcare:

- Abu Dhabi Health Services Company PJSC ("SEHA");
- Ambulatory Health Services ("AHS")
- The Medical Office Facilities Management LLC ("TMO");
- Abu Dhabi Stem Cell Center LLC ("ADSCC") and Yas Clinic Group LLC ("YCG")
- Tamouh Healthcare LLC ("Tamouh")

#### B. Diagnostics:

- Pure Lab LLC

#### C. Pharmacy:

- The Life Corner LLC
- Dawak Healthcare Supplies LLC

#### D. Procurement and Distribution:

- Rafed Healthcare Supplies LLC
- One Health LLC

#### E. Insurance:

- National Health Insurance Company PJSC ("Daman")

#### F. Digital:

- Pure Capital Investments LLC and its subsidiary Pure CS IT Infrastructure LLC ("PureCS")

## 7. Who is on the executive management team of Pure Health Holding?

Name	Position
Farhan Malik	Managing Director
Shaista Asif	Group Chief Operating Officer
Rashed Saif Al Qubaisi	Group Chief Corporate Affairs Officer
Manzoor Ahmad	Chief Finance Officer
Marwan Ali Mohammed Al Kaabi	Chief Critical Infrastructure Management & Response
Adnan Anjum	Chief Digital Officer
Junaid Khan	Chief Technology Officer
Umesh Bhandary	Chief Commercial Officer
Muhammad Junaid	Chief Performance Officer
Mohammad Rizwan Tufail	Chief Data Officer
Moqeen UI Haque	Chief Officer People and Organization
Sadia Khuram	Chief Strategy Officer
Mohammad Anas Ghazi	Executive Director – Legal & Regulatory

## 8. Who is on the Board of Directors of Pure Health Holding?

Name	Nationality	Capacity
Mr. Hamad Abdulla Mohamed Alshorafa Alhammadi	Emirati	Chairman (Non-Executive / Independent)
Eng. Hamad Salem Mohamed Binlouteya Alameri	Emirati	Board Member (Non-Executive / Non-Independent)
Mr. Farhan Malik	British	Board Member and Managing Director (Executive / Non-Independent)
Mr. Semih Sen	Turkish	Board Member (Non-Executive / Independent)
Ms. Mouza Saeed Khalfan Matar Alromaithi	Emirati	Board Member (Non-Executive / Independent)

## TRANSACTION HIGHLIGHTS

### 9. Why is Pure Health Holding being listed?

- Listing on the Abu Dhabi Securities Exchange will raise new financing to allow Pure Health to make new investments and support the next phase of the company's growth.
- The proposed listing of Pure Health will also provide investors with access to Pure Health's unique healthcare platform.

### 10. What is the timeline of the IPO?

Milestone	Date
• Offer Commencement Date	6 December 2023
• Closing Date of Offering	11 December 2023
• Allocation of Professional Offer Shares	13 December 2023
• Allocation of Retail Offer Shares	14 December 2023
• SMS confirmation to all successful subscribers	14 December 2023
• Constitutive General Assembly	15 December 2023
• Commencement of refunds of investment surplus to the subscribers and dispatch of allotment letters	15 December 2023
• Expected date of listing the shares on the ADX	20 December 2023

### 11. How much of the capital will be offered in the Initial Public Offering?

- The public subscription for 1,111,111,111 Shares at AED 3.26 each, representing a total capital of AED 3.62 bn, which will represent 10% of the total issued shares of the Company as of the Listing date.

### 12. What dividend does Pure Health Holding expect to pay and when?

- While the company intend to pay dividends in respect of the Shares, there can be no assurance that we will do so. Any decision to declare and pay dividends in the future will be made at the discretion of our Board of Directors and will depend on, among other things, applicable laws and regulations, our results of operations, financial condition, cash requirements, restrictions, our future projects and plans and other factors that our Board of Directors may deem relevant.

### 13. What are the Initial Public Offering proceeds being used for?

- The net proceeds from the Offering will be used by the Company for general corporate use as well as to finance any new growth opportunities including potential acquisitions of hospital groups and ancillary healthcare assets in the Middle East,

Americas, Europe and the Far East regions. In addition to international expansion, a part of the proceeds would also be used to support the growth of Company's various Subsidiaries within the Emirate of Abu Dhabi along with further expansion into other key Emirates through inter alia, the acquisition of medical practices and/ or healthcare service operators.

#### 14. Why should potential investors consider investing in Pure Health Holding?

- Through Pure Health's IPO, potential investors have the chance to benefit from attractive returns through Pure Health's unmatched vertically integrated healthcare platform, and its unique operational expertise and capabilities in delivering the best healthcare services in the region. However, investors are advised to consult your investment adviser, prior to take a decision to invest in the offering.

## OFFERING DETAILS AND HOW TO SUBSCRIBE

#### 15. When is the Initial Public Offering happening?

- Pure Health announced its intention to float on the Abu Dhabi Securities Exchange on 1 December 2023, and subscriptions will open on 6 December 2023 and close on 11 December 2023 for Tranche 1 and Tranche 2

#### 16. Who is eligible to subscribe in the Initial Public Offering?

- Following types of investors will be eligible to subscribe in the Initial Public Offering:
- **Retail Subscribers** - investors (including natural persons, companies and establishments) who do not participate in the Professional Investors tranche and who hold a NIN with the ADX and have a bank account, except for any person who is a resident in the United States.
- **Professional Investors** (as defined in the SCA Board of Directors' Decision No. 13/Chairman of 2021) (as amended from time to time).
- For full details of "Professional Investor" please refer to page 9 of the English version of the UAE Prospectus, which can be found on Pure Health's Initial Public Offering webpage at <https://purehealth.ae/investor-relations/>

#### 17. What is a Professional Investor? Where can I find the definition?

- A Professional Investor is a term defined in the SCA Board of Directors' Chairman Decision No. 13/R.M of 2021
- For full details of "Professional Investor" please refer to page 9 of the English version of the UAE Prospectus, which can be found on Pure Health's Initial Public Offering webpage at <https://purehealth.ae/investor-relations/>

#### 18. How would I know that I qualify as a Professional Investor?

- The full definition of "Professional Investor" please refer to page 9 of the English version of the UAE Prospectus, which can be found on Pure Health's Initial Public Offering webpage at <https://purehealth.ae/investor-relations/>

#### 19. Would there be any restrictions on the trading of the offered shares on the ADX post listing? Would any type of investor be able to buy/sell in the aftermarket?

- Once the Company's shares are listed, on or around 20 December 2023, there will be no restrictions on the shares being traded on the ADX.
- Any investors with a valid ADX NIN will be able to trade (buy or sell) shares on the ADX.

#### 20. How do I register for an Abu Dhabi Securities Exchange National Investor Number (NIN) to subscribe to Pure Health Holding Initial Public Offering? The following channels can be used to apply for an Abu Dhabi Securities Exchange National Investor Number:

Platform	Type of investor
Abu Dhabi Securities Exchange App	For Individual Investors only (excluding minors below age 18)
ADX offices	For all Types of Investors Timings: Mon-Fri (8:00 am – 3:00 pm)
Licensed Brokerage Firms at the Abu Dhabi Securities Exchange	For all Types of Investors
SAHMI Application	For UAE citizens and residents

Please refer to the Abu Dhabi Securities Exchange website for information on the process of registering for a National Investor Number at <https://www.adx.ae/> or access the Abu Dhabi Securities Exchange FAQs.

## 21. A How subscribe through ADX Online Channel (ADX e-Portal)

<p><a href="https://www.adx.ae/English/Pages/ProductsandServices/ipo.aspx">ADX ePortal Subscription at https://www.adx.ae/English/Pages/ProductsandServices/ipo.aspx</a></p>	<p><b>For all Types of Investors</b></p> <p>Refer to the “<a href="#">ADX IPO ePortal Subscription Instructions</a>” page and follow the instructions. Click on the <a href="#">IPO Subscription Link provided to subscribe for the First Tranche.</a></p>
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## 22. How can I subscribe to the First Tranche?

- The subscription application must be submitted by a Subscriber to the Lead Receiving Bank’s participating branches, Al Maryah Community Bank LLC’s participating branches as listed in this Prospectus or through E-Subscription Channels listed in the Prospectus and the NIN with ADX and the Subscriber’s bank account number must be provided, together with payment in full for the amount he/she wishes to use to subscribe for the Offer Shares, which is to be paid in one of the following ways:
- Manager’s Cheque drawn on a bank licensed and operating in the UAE, in favor of “Pure Health Holding PJSC– IPO”.
- Debiting a Subscriber’s account with the Receiving Banks; or
- Electronic subscriptions (Please visit Pure Health’s Initial Public Offering webpage at <https://purehealth.ae/investor-relations/> Page No.39).

## 23. What is the offering price per share?

- The offering price AED 3.26 per share

## 24. Can I place multiple applications under the same tranche and in more than one tranche?

- A Subscriber should only submit an application for Retail Offer Shares or Professional Offer Shares. Multiple applications for the Retail Offer Shares under the same NIN number will be aggregated and the minimum guaranteed allocation will be applied only once per NIN, with the balance allocated on a pro-rata basis.
- In the event a Subscriber applies for subscription in more than one type of Offer Shares, the Lead Receiving Bank in concurrence with the Company may deem one or both applications invalid.

## 25. What is the minimum and maximum subscription size?

- Minimum Subscription for Retail Offer Shares has been set at AED 5,000 (five thousand) with any additional investment to be made in AED 1,000 (one thousand) increments.
- The minimum subscription for Professional Offer Shares has been set at AED 5,000,000 (five million).
- No maximum subscription limit in the Offer Shares has been set for both the tranches

## 26. When is the deadline for payment/subscription for First Tranche?

- Subscription amounts paid by way of cheque must be submitted by 12 pm (mid-day) on 8 December 2023.
- Subscription applications received through Online / Internet Banking and website / UAEPGS / FTS must be made before 5 pm on 9 December 2023.
- Subscription applications received by the Lead Receiving Bank’s and Al Maryah Community Bank’s participating branches as per the stipulated working timings referred to in Annex 3 of this Prospectus by 11 December 2023.

## 27. Is the allocation of my subscribed amount guaranteed?

- In case of over-subscription of the Retail Offer Shares, each Retail Subscriber will be guaranteed a minimum allocation of up to 250 (two hundred and fifty) Shares, subject to the limits and conditions set out in this Prospectus. The final minimum guaranteed allocation for each Retail Subscriber shall be determined at the end of the Offer Period based on the total number of Retail Subscribers. Retail Offer Shares available for allocation in excess of the aggregate minimum guaranteed allocation shall be allocated on a pro-rata basis.

## 28. When will I know / be notified of how many shares I will receive?

- SMS confirmation to all successful subscribers will be sent on 14 December 2023

## 29. If I do not receive the full amount of shares I subscribed to, how will I be refunded?

- Surplus subsection funds will be refunded on 15th December 2023.

**30. Can I get Initial Public Offering subscription finance or leverage to my subscription?**

- Please contact your relationship manager at one of the Receiving Banks for further details.

**31. When will I be able to sell my shares?**

- Trading is expected to begin on or around 20 December 2023, subject to regulatory approvals. Once the trading starts at ADX, you can buy or sell the shares.

**32. Who can I contact with any questions on how to invest?**

- Please contact your relationship manager at the Receiving Banks or International Securities, for any further information, please visit Pure Health's Initial Public Offering webpage at <https://purehealth.ae/investor-relations/>

**Section II – Appendix - Branch list of participating receiving bank****Lead Receiving Bank Branches**

S.No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
1	Business Park, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Khalifa Park Al Qurm, PO BOX:6316
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
2	FAB One Tower, Abu Dhabi	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Intersection of Shaikh Khalifa street and Baniyas street,PO BOX:2993
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
3	Khubeirah	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Near Spinneys Khalidya Street Abu Dhabi
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
4	Al Batin	Abu Dhabi	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Street No. 9 Next to Bateen Bus Terminal and Al Bateen Mall;PO BOX:7644
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
5	Al Ain New	Al Ain - Abu Dhabi	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Al Ain New PO BOX: 17822
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
6	Sheikh Zayed Rd.	Dubai	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	ALQUZE NEXT TO GOLDEN DAIMOND ;PO BOX:52053
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
7	Deira Branch (ABS)	Dubai	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Abu Baker Al Siddique Rd, Deira
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
8	Sharjah	Sharjah	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Al Reem Plaza, Ground floor Buheira Corniche,

S.No	Branch name	Branch Location-Area	Customer Timing	IPO Subscription Timings	Branch Address
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	Sharjah;PO BOX:1109
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
9	Ajman	Ajman	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Lulu Center, Al Ittihad street, Downtown, Ajman
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
10	Fujairah	Fujairah	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Opposite to Plaza Theatre Hamdan Bin Abdulla street;PO BOX:79
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
11	RAK (LNBAD)	Ras Al Khaimah	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	FAB RAK (LNBAD) , Corniche Al Qawasim Road , Near to NMC Royal Medical Center , RAK
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	
12	Umm Al Quwain	Umm Al Quwain	08: am to 02:00 pm (Monday-Thursday);	8 am to 1 pm - Mon - Thurs.	Building No 211, King Faisal Road Al Maidan Area, Umm Al Quwain;Po BOX:733
			08:00 am to 12:30 pm (Friday)	08:00 am to 12:00 pm (Friday)	
			08: am to 02:00 pm (Saturday)	08: am to 01:00 pm (Saturday)	

#### Al Maryah Community Bank LLC Branches

#	Branch name	Branch Location-Area	Customer Timing (Monday -Saturday )	IPO Subscription Timings (Monday - Saturday )	Branch Address
1	Al Maryah Community Bank, Innovation Hub	Abu Dhabi	Mon-Sat: 8AM to 06PM	Mon-Sat: 8AM to 06PM	Al Maryah Community Bank, Innovation Hub, 454 Shakhboub Bin Sultan Street, Abu Dhabi, UAE
2	Al Maryah Community Bank, Mall of the Emirates	Dubai	Mon-Sat: 10AM to 06PM	Mon-Sat: 10AM to 06PM	Al Maryah Community Bank, Level 1, Ski Dubai Entrance, Mall of the Emirates, Dubai, UAE
3	Al Maryah Community Bank, ADNOC HQ	Abu Dhabi	Mon-Fri: 8AM to 4PM	Mon-Fri: 8AM to 4PM	Al Maryah Community Bank, ADNOC HQ, Corniche, Abu Dhabi, UAE

Wio Bank is only by way of E- subscription