

All property Limited Dubai (APL)

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The information serves as an explanation for international investors, professional investors as well as private investors who intend to invest in the “private placement” area.

Legally the German version AGIB takes priority over all translated versions.

Translated AGIB-versions are only for information.

1. United Arab Emirates (UAE) Dubai

Since the foundation of UAE in 1971, the Emirate of Dubai in particular has developed in such a way that it became one of the leading business centres of the world.

Thanks to the prudence of the dynasties Al Nahyan (Abu Dhabi) and Al Maktoun (Dubai) and due to the discovery of immense resources of crude oil in the 50's and 60's, the UAE were able to experience the fastest economic growth in Near East and Middle East.

On account of the political stability, liberal economic policy and modern infrastructure in all areas, many prominent international companies opened their establishments in Dubai.

There are reasons for investment:

Partial tax relief

Unlimited transfer of funds and earnings

Free trade

Low import duty

UAE dirham fixed to the US (US 1, 00 = Dhs 3, 67)

Low wage costs

These reasons offer great opportunities when compared to other locations.

To this day, 78 % of Dubai's population is formed by 220 nations. Current number of citizens is expected to double within next 4 years. The rate of economic growth and tourism goes up every year. Now, there are around 50

major projects being realised. These are hotels business centres and theme parks worth 30 billion US dollars.

The Western standard of living and the standard of dwelling, economic and political security serves as some sort of magical attraction for investors all around the world. All major banks, governments and others have their investments in Dubai which makes this region one of those worth protecting and preserving.

These and other reasons made us realise the importance of setting of All Property Ltd. in this internationally unique “city of bloom”. Apart from great investment opportunities, there are low tax duties and therefore a chance to bring bigger profits to our investors.

2. All Property Limited

**All Property Ltd. Business and Investment Conditions (BIC), Jebel Ali,
Dubai, 15.12. 2007**

Dear investment applicant,

Please read the BIC carefully and do not hesitate to contact us if you have any questions. You must understand and agree with BIC before you can receive your personal password allowing you the access to your private and protected financial site.

2.1 Foundation and Residence of APL Ltd.

All Property Limited was founded according to the regulations of Jebel Ali Free Zone 2003 and was incorporated in the trade register in the form of Limited liability under “O.F 1268”.

The company has autonomous rights and duties; it can gain ownership and other property rights to estates. It can build and administer real estates of any kind. APL was set up for an indefinite period. Liabilities are guaranteed by company assets only. At present, there are no processes held against APL, the company is clear of any debts.

2.2 The Objections of APL

The main objection of APL is a profit-oriented investment management. The produced earnings come from a successful trade in various market areas, such as stock, foreign exchange, bonds, gold (physical) and real estate in UAE, Europe, and Asia etc. Our traders cooperate with prominent broker and trading houses in Europe, USA, Asia, Middle East and Japan. Given to differently distributed bank holidays and weekends it is possible for our traders to work almost constantly, which brings the opportunity to raise the profits of our investors.

Trading houses are carefully selected by APL and each one of them has at least 20 years of experience in the field.

The trader is rewarded according to the efficiency principle, only during profit trading. This principle motivates the traders to the best possible achievement in order to make profit.

APL real estate managers closely cooperate with the biggest local investment and planning companies in each given region and thanks to valuable contacts they are secured fast access to properties in the best locations.

Properties are purchased directly from the owner or planning company , in 80% of cases as a part of a plan or to be sold during their construction stage within the “premium” program.

Due to an immediate reinvestment into the real estate area, the risk of loss is minimized here. Diversification of targeted properties around attractive locations provides high security as well.

Understandably, even here the basic rule of real estate business is applied: prime locations and low purchase cost guarantee stability and steady value growth and facilitate the possibility to sell again and maximize the profit.

2.3 Company Management

The CEO of APL is Mr. Christian Hartmann. Since finishing law studies and training in real estate business and working as a chart analyst and a trader, he has been active in the area of real estate and finances in his home town of Munich for 20 years. Mr Hartmann began his business cooperation with UAE 14 years ago and had visited the Emirates several times before moving there and bringing his family with him 4 years ago.

Based on the experiences and confidence, he has realized a successful financial concept of APL and has been helping investors to gain exceptional profits.

The management and representation of APL is done by the directors only. The directors have the right from the investors to enter any legal transaction against third parties.

2.4 Investment Overview

Each of investors at APL has the possibility to choose between three placements:

A. Short-term: minimum investment duration, with a binding period of 6 weeks (no withdrawal within). The depositor shares 40 % of profit minus the costs.

B. Medium-term: minimum investment duration with a binding period of 10 weeks. The depositor shares 60 % of profit minus the costs.

C. Long-term: minimum investment duration with a binding period of 14 weeks. The depositor shares 80 % of profit minus the costs.

Minimum amount to be deposited by each investor is

1.000,00 Euro + agio 3%

Total amount can be split into all three above mentioned areas. It is important to realise that each of the areas require minimal investment of 1.000,00 Euro + agio 3%.

Funds can be withdrawn or left in trading according to corresponding conditions. The deposit period is unlimited.

If the depositor decides to change the placement (after the minimal period has passed, of course) of his investment, i.e. from short term to medium term, the change is considered to be a new investment. The minimum deposit is here 1.000, Euro + 3% agio. The amount will be transferred from the original placement to an individual cash account and from there transferred again into the desired placement.

Charges:

Charge for every deposit (agio):

from	1.000,00	to	10.000,00 Euro	3%
over	10.001,00	to	25.000,00 Euro	2, 5%
over	25.001,00		Euro	2, 0%

Each depositor is obliged to cover all the bank charges related to his investment.

The investor receives his password only after he has deposited the amount into the APL bank account and has handed in all the necessary documents.

Latest results of trading will be updated daily on his own, password protected site. This is to happen only if a trade has taken place.

As mentioned earlier, APL reserves the right not to proceed a trade if there have been economic, political or commercial/strategic related reasons that do not justify the trade to take place.

The agreement between the investor and APL emerges as soon as the investor gives his consent to these business and investment conditions.

Please enter your details and contact to our homepage www.all-property-dubai.com and we will send you further instructions.

2.5 Personal data protection

To keep the high level of security in access to your accounts, it is necessary to warn our clients that the private sphere of our finances area is the one of our greatest priority. For this reason, APL workers are not allowed to give any information about accounts, amounts, transactions or names over phone.

2.6 The origins of resources

As an APL depositor I agree with following statements:

Financial resources used come from my personal possession, are immediately available for a bound period of 6-14 weeks (see 2.4 Investment overview). There are no third party ties to these funds and they are submitted to my independent right of disposal and authority to sign regarding all binding regulations of law. Financial resources do not originate from criminal activities and I do not intend to launder money nor act illegally in relation to this investment.

The possibilities of investment at APL are distributed exclusively by recommendations from experts or current clients. Any type of propagation activity (advertisements spam etc.) is strictly forbidden and should be prosecuted unless approved of by the board of directors.

I have requested all information regarding this investment by free will and I will use it for personal purposes only. The investment is offered exclusively on the basis of information, graphic representation and business and investment conditions (BIC) included in this brochure.

This private placement is not and should not be registered under the United States Securities Act of 1933. APL investments must not be offered to persons or stock corporations in the US. The investments are not submitted to regulatory office or joint-stock law of other countries.

2.7 Tax warning

Depending upon your place of residence, the investment profits are subject to taxation. Please contact your tax advisor.

APL associates are not entitled to offer advice services regarding tax matters. If such a thing happens, the employee is acting not on the behalf of the company but on his own responsibility.

2.8 Exclusion of obligations

APL is not responsible for any failures to perform from the side of a third party (broker houses, trading houses, banks).

All the data was handled on best conscience, fully and correctly, on the basis of latest knowledge. No important parts were excluded.

All information is relevant to the status of the date of its publication.

Information differing from these BIC is valid only if stated conclusively, clearly and agreed on and signed by APL directors. APL is not responsible for any other information.

Any correspondence between the depositor and APL has to be in a written form. This is specifically important for any financial transaction and withdrawals of either partial or whole amount of investment. Any other directions cannot be accepted for security reasons.

2.9 Security of investment, returns and loss warning

Since November 15, 2007 our company has been providing all the investments of our investors in full extent, up to 100 %. Apart from that we guarantee return from investment of 36% per year. Updated earnings are available to viewing on your personal page, secured by a password.

The security of investment as well as the guarantee of income return is valid until November 14, 2011 by means of AAA – government bonds, gold (physical), and real estate property in the United Arab Emirates and Europe.

After November 14, 2011 the current concept of security APL and competent institutions can be redefined and prolonged.

The covenants from the side of APL cease when there are circumstances under which the current capital protection covering and rates of return would not be possible or beyond the sphere of authority of APL, i.e. Act of God, devaluation of leading currencies, depreciation of appropriate government bonds, etc.

APL reserves all rights to discontinue the business if there are such economic, political or commercial/strategic reasons in the world that would not justify further business.

The occurrences of such circumstances would be announced by APL to all investors. At the same time, the possibility of a complete loss of total capital could arise. Therefore we recommend to all investors to reconsider all the circumstances regarding the potential loss of their capital at APL and advise not to invest on the basis of a loan.

2.10 Court domicile

APL and its actions are subject to the law system of Dubai Emirate and Jebel Ali Free Zone Authority.

Court domicile is Dubai, United Arab Emirates.

2.11 Severability clause

Should any article of this agreement be rendered or be declared invalid, the remaining articles of the agreement should stay valid.

Such invalid article of the agreement should be, following to a relevant (even supplementary) interpretation replaced by such article which corresponds to the demands of both parties.

Both parties agree to fulfil relevant supplementary articles of agreement. This applies for loopholes in the contract which are necessary to be sorted during the realization of the given investment agreement.