



Banker's Blanket Bond Proposal Form

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 :م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21الدور ، الثاني العلود برج العليا فهد الملك طريق 9033 :العامّة الإدارة :الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

SECTION A – PARTICULARS OF BANK

1.	Title of the bank including all Banking Subsidiary Companies in which the Bank has a controlling interest					
2.	Principal Address Wasel Address Landline/Mobile Email address					
3.	When established Commercial Registration no.					
4.	Bank Classification Choose the appropriate classification for the Bank:	No. of Employees	1 to 5	6 to 49	50 to 249	Over 249
		Insert X where appropriate				
		Revenue	0 to 3m	3m to 40m	40m to 200m	Over 200m
		Insert X where appropriate				
5.	Authorized Capital S.A.R					
	Paid up Capital S.A.R					
	Total Assets S.A.R					
	Total Deposits S.A.R					
	Total Loan and Discount S.A.R					
	These should be as shown in the last Annual Statement or Report	(Please enclose a copy with this Proposal Form)				
6.	Do you consider the character of your business essentially to be that of a :					
	(a) Commercial Bank ?					
	(b) Private Bank ?					
	Or (c) Otherwise (Please give details)					
	Please describe briefly the main activities of the Bank to amplify answers (a) , (b) above					
	Period of insurance	From:				To:
7.	State number of					
	(a) Current cheque account .					
	(b) Inactive account (being those with no movement in or out during the					

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 :م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

920008424 هـ-آ 11421 الرياض 643 ب.ص: الرياض / العامة الإدارة Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21الدور ، الثاني العلود برج العليا فهد الملك طريق، 9033 :العامة الإدارة :الوطني العنوان / السعودية العربية المملكة 12214 الرياض National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

	past 12 months) .	
	(c) Saving and Deposit account .	
8.	Name of Correspondent Bank or Agent in London.	
SECTION B – STAFF AND LOCATIONS		
9.	State the number of Directors salaried and Permanent only)	Head Office
10.	State the number falling in each of the following categories	Computer Center
	(a) Number of locations ()	Administration Center
	(b) Number of Employees and Officers (who are not Directors) but including	Main Branches
	Employees of all grades Including messengers, guards, domestic, employees and the like and divided as follows	Other Branches
	(i) Banking Duties	Agencies
	(ii) Non Banking	
SECTION C – VALUES AT RISK		
11.	State MAXIMUM value (S.A.R)at:	Of: - (i) Bearer or Negotiable Securities
	(a) Head office (.....)	(ii) Cash Bullion precious Stones and similar interest
	(b) Main Branches (.....)	
	(c) Other Branches (.....)	
12.	State MAXIMUM amount of cash including stock and of unissued travelers' cheques at	With any one teller / cashier
	(a) Head office (.....)	At the entire counter of any one location
	(b) Main Branches (.....)	
	(c) Other Branches (.....)	

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 هـ-م: 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

13.	State MAXIMUM amount of cash and bearer and negotiable securities in transit at any one time: -	By Armoured Motor Vehicle		By Messenger(s)	
		Cash	Securities	Cash	Securities
	(a) Head office (.....)				
	(b) Main Branches (.....)				
	(c) Other Branches (.....)				

SECTION D – PARTICULAR OF COVERAGE

14.	(a) State the LIMIT of INDEMNITY (S.A.R) required for BANKERS POLICY (.....)	(a)
	(b) Is additional cover excess of the Bankers Policy limit required in respect of (.....) (i) Any Insuring Clause of the Policy (ii) Vault risk only	(b) (i) (ii)
15.	State the limit of Forgery or Alteration(S.A.R)	
16.	State the limit of Offices and Contents(S.A.R)	
17.	State the limit of ATM machines(S.A.R)	
18.	State the limit of legal fees and Audit Expense(S.A.R)	
19.	State the limit of Fidelity insurance(S.A.R)	
20.	State the limit of Counterfeit Currency(S.A.R)	
21.	Do you want to extend the coverage to include Strike, Riots & Civil Commotion (SRCC)?	Yes <input type="checkbox"/> NO <input type="checkbox"/>
22.	Do you want Computer crimes cover? (If Yes state the amount)	Yes <input type="checkbox"/> NO <input type="checkbox"/> (.....)
23.	Do you want Professional Indemnity cover? (If Yes please fill out the Professional Indemnity Special proposal form)	Yes <input type="checkbox"/> NO <input type="checkbox"/>
24.	Have any proposal for insurance of this nature been declined by any Insurance Company or Underwriter at Lloyd's or has any policy been cancelled or renewal thereof refused?	

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 - م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح

SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million ريال

هاتف 920008424 فاكس 966.11.2129444 11421 الرياض 643 ب.ص: الرياض / العامة الإدارة

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21الدور ، الثاني العلود برج العليا فهد الملك طريق 9033: العامة الإدارة: الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2, 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214, Saudi Arabia

SECTION E- CLAIM EXPERIENCE

25.	Please give in the space provided below, brief details, of any loss or losses you have sustained (whether insured or uninsured), BEFORE the application of any deductible, which was sustained during the past FIVE YEARS : -
-----	---

Date Discovered	Location	Nature of loss	Amount Actual or Estimated

Unless the information has already been provided, please attach full details of circumstance surrounding any **SUBSTANTIAL** loss and the **CORRECTIVE MEASURES** taken to avoid recurrence.

SECTION F – SECURITY

26.	(a)	Have you a RULE BOOK or BOOKS or WRITTEN INSTRUCTION covering all aspects of your business, which will be maintained and operated, and which clearly define the duties of each Employee?	
	(b)	Is the attention of each Employee drawn to these instructions and to their duty of compliance therewith?	
	(c)	Are the duties of each Employee arranged so that no one Employee is permitted to control any transaction from commencement to completion?	
27.	(a)	Have you designated an officer or other Employee who is charged, subject to supervision by your Board of Directors, with responsibility for the installation, maintenance and operation of security devices and for the development and administration of a security program?	

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 م.ج. 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

الدور ، الثاني العلود برج العليا فهد الملك طريق 9033: العامة الإدارة: الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

	(b)	Are Employee trained (and re-trained from time to time) in security procedures?			
28.	(a)	Are unannounced and irregular changes made in the position of Employee within a particular job strata?			
	(b)	Are all Employees required to take an uninterrupted holiday of at least two weeks in each calendar year during which they perform no duties and are required to stay away from the Bank premises?			
29.	(a)	Is joint custody established and maintained for the safeguarding of :-			
		(i) Property while in safe or vaults?	(i)		
		(ii) All keys to safe and vaults ?	(ii)		
		(iii) Codes, cyphers and test keys ?	(iii)		
	(b)	Is dual control established and maintained for the handling of :-			
		(i) All type of security negotiable and non-negotiable instruments and unissued and blank forms of said items ?	(i)		
		(ii) The reserve supply of official cheques, drafts and unissued travellers cheques?	(ii)		
		(iii) Dormant account of depositor?	(iii)		
(iv) Codes, cyphers and test keys?		(iv)			
30.	(a)	Is there an internal audit department?			
	(b)	If so: -			
		(i) Is there an "audit and control procedure " manual?	(i)		
		(ii) How many people are employed in the internal audit department?	(ii)		
		(iii) How often are full internal audit made?	(iii)		
		(iv) Are audit made regularly on a surprise basis ?	(iv)		
		(v) Are all premises, including computer centers and facilities included in the audit?	(v)		
		(vi) Is the person responsible for the auditing forbidden to originate entries?	(vi)		
		State the name of the independent firm of Chartered Accountants or professional Auditors or other competent Authority who fully your Account annually (.....) in addition , please state			
31.	(a)	Frequency of audit			
	(b)	(i) Does the audit include all banking offices?			
		(ii) If not, what extent does the audit take?			
	(c)	Do the auditors visit all branches?			
	(d)	(i) Does the firm or Authority regularly review the system of internal control and furnish written reports?			
		(ii) If so, do these reports go directly to the Board of Directors?			
State details of:-		Head office	Main Branches	Other Locations	
32.	VAULTS AND STRONG ROOM				
	(a)	Are there vaults and strong room on the premises?			
	(b)	Are they equipped with			

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 - م.ر. - 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21 الدور ، الثاني العلود برج العليا فهد الملك طريق 9033 : العامة الإدارة : الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

	(I) a dial combination lock?			
	(ii) time lock?			
	(iii) a lockable day gates?			
(c)	(I) Are the walls, floors and ceiling or reinforced concrete and lined with steel?			
	(ii) State thickness of walls.			
(d)	(I) state the name of the manufacturer of vault door.			
	(ii) State Type, Age and Reference Number of door			
	(iii) Are doors of arc, torch and drill resistive material?			
	(iv) Do they have anti explosive device in the doors?			
If any of the above are answered " NO" please describe alternative method of or type protection.				
33.	SAFES			
(a)	Are there safes on the premises?			
(b)	Are they equipped with combination locks with a relocking device that will effectively lock the door if the combination is punched?			
(c)	(i) State the name of the manufacturer .			
	(ii) State Type, Age and Reference Number.			
	(iii) Are safes fitted with combination locks?			
	(iv) Are doors of arc, torch and drill resistive material ?			
	(v) Do safes have an anti – explosive device in the door?			
(d)	Are safes anchored to the floor or alternatively do they weigh not less than 680 kgs (1500 lbs) empty?			
If any of the above are answered " NO" please describe alternative method of or type protection.				
34.	DOORS AND WINDOWS			
(a)	Are all doors fitted with substantial lock?			
(b)	Are all windows fitted with substantial lock or barred?			
35.	ALARMS			
(a)	Are there alarm systems against Burglary?			
(b)	Are they connected to:			
	(i) Central Station ?			
	(ii) Police Station?			
	(iii) Elsewhere (describe) ?			
36.	TELLERS POSITION	Head office	Main Branches	Other Locations

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21الدور ، الثاني العلود برج العليا فهد الملك طريق 9033 : العامة الإدارة : الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

	(a)	Are there alarm systems against robbery?				
	(b)	Does each tellers' have a robbery button or pedal?				
	(c)	Are tellers' position protected by anti – bandit glass?				
	(d)	Are tellers' position separated from the rest of the Bank Hall by a suitable partition?				
	(e)	Is cash in excess of the amount referred to in Question 11 of this proposal removed immediately to a lock safe, vault or other protected place?				
	(f)	Are all cashiers cash holding take to safe / vault when vault is closed?				
	(g)	Are cashiers provided with “Bait” or “Decoy” money?				
NOTE: “ Bait ” money consists of currency notes the denomination, serial numbers and serial year of which have been recorded and verified by a second Employee and left in a safe place. Such “ bait ” money should be given to cashier to be handed out only in the event of robbery.						
37.	GUARDS					
	(a)	Do Police patrol and inspect premises?				
	(b)	Do you have armed guards:				
		(i)	By day?			
		(ii)	By night?			
	(c)	Are they provided by:				
		(i)	Police?			
		(ii)	Agency?			
		(iii)	The Bank itself?			
	(d)	Are they protected by bulletproof cages?				
(e)	How much night watchmen do you employ?					
38.	SAFE DEPOSIT BOX ES					
	(a)	(i)	How many safe deposit boxes are there?			
		(ii)	How many of these are rented?			
		(iii)	How many locations provide safe deposit facilities?			
	(b)	(i)	Are all safe deposit boxes in a separate Safe Deposit Vault?			
		(ii)	If not describe where they are kept?			
	(c)	Are all boxes under dual control?				
39.	TRANSIT					
	(a)	Is transfer of money and negotiable securities usually made by armoured motor Vehicle?				
	(b)	In respect of all other transits: -				
	(i)	How many messengers do you employ? Each branch				

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 هـ-جـ: 20129/33 ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21الدور ، الثاني العلود برج العليا فهد الملك طريق 9033 العامة الإدارة: الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

	(ii)	Are messengers accompanied by Police or armed guards?			
	(iii)	Are tripe schedule at irregular intervals and over varying routes?			
	(iv)	Is privet conveyance used?			
	(v)	Do you provide a messenger service for any customer?			
	(vi)	Do you make up payrolls for customers and deliver them to factories?			
	(vii)	If so, does your responsibility cease immediately on arrival at customer premises?			
40.	OTHER PROTECTION		Head office	Main Branches	Other Locations
		Please specify other protection devices such as: -			
		Camera system			
		Electrical money traps			
		Or any other security measures not mentioned herein			
41.	Would you like to cover any of the following: 1- Riots and civil commotion: 2- Computer crime:				

Any policy issued will be a contract of indemnity designed to protect the insured form fortuitous loss directly and uninterruptedly resulting from defined happening or conduct as per policy terms and conditions.

Were you denied insurance by any insurance company in the past?

Are there any material facts you want to declare?

Material Facts

Information which would influence the mind of a prudent Underwriters in an insurance company in deciding whether to accept a risk and what terms to apply.

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 :م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

21 الدور ، الثاني العلود برج العليا فهد الملك طريق 9033 :العامّة الإدارة :الوطني العنوان / السعودية العربية المملكة 12214 الرياض

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia

N.B.: It is clear that the insured's intention is not to insure the risks of commercial operations.

We declare that the statements and particulars in this proposal are true and that we have not misstated or suppressed any material facts. We agree that this proposal, together with any other information supplied by us shall form the basis of any Contract of Insurance effected thereon and shall be incorporated therein. We undertake to inform Insurers of any material alteration to these facts whether occurring before or after completion of the Contract of Insurance, Signing this Proposal form does not bind the Proposer to complete this insurance.

Dated this

Day of

201...

FOR and ON BEHALF OF

(Insert name of Bank)

* Signed :
Title Of Office :

* Signed :
Title Of Office :

* Signed :
Title Of Office :

NOTE - This proposal form should be signed by the Bank's Authorized Signatories.

www.atmc.com.sa

السعودي المركزي البنك قبل من والرقابة للإشراف تخضع ، التأمين نشاط في تعمل مساهمة سعودية شركة

A Saudi Joint Stock Company, transacting in Insurance Business, Controlled and Supervised by SAMA

مليون 300 المال رأس 7001727200 :م.ر- 20129/33 / ن ت م رقم السعودي المركزي البنك تصريح SAMA License No. TMN/33/20129 - U.N: 7001727200 - Capital SAR 300 million

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

Head Office/Riyadh: P. O. Box 643 Riyadh 11421-Tel.: 920008424 - Fax +966.11.2129444

National Address: Head Office: 9033, Al Anoud Building, Tower 2 , 21st floor, King Fahd Rd, Al Olaya, Riyadh 12214 , Saudi Arabia