|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | |  | | | | | **جديد** | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | **New** | | | | | |  | | | | | | | | | | | | | | | | | | | | **تحديث** | | | | | | | | | | | |  | | | | |  | | | | | | | | | | |  | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | | | | | |  | | |
|  | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | التاريخ | | | | | | | | | 11../..04../2019........ | | | | | | | | | | | | | | | | | | | | | | Date | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | | | | | |  | | |
| **المعلومات الشخصية** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | **Personal Information** | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| اللقب  Title | | | | | \* | | | | | | | | السيد  .Mr | | | | | | | | | | | | | | | | | | | | |  | | | | | | | السيدة  Mrs. | | | |  | | | | | | | | | | | | | | أخرى (حدد)  Other (Specify) | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| **الاسم باللغة العربية** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | **Name in Arabic** | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| الاسم الأول | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | الأب | | | | | | | |  | | | |  | | | | | | | | | | | | الجد | | | | | | | | | | | | | | | | | | | |  | | | | | | العائلة | | | | | |  | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| ریاض | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | جعفر | | | | | | | | | | | | | | | | | | |  | | | | | طعمه | | | | | | | | | | | | | | | | | | | | | | |  | | | السعدی | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| **الاسم باللغة الانجليزية** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | **Name in English** | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | | | Family | | | | | | | | | | | | | | | | | | | | | | | |  | | | | |  | | | | | | | Grandfather | | | | | | | | | | |  | | | | | | | | | | | | | Father | | | | | | | | | | | | | | |  | | | | | | First Name | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| AL SAADI | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | TUAMA | | | | | | | | | | | | | | | | | | |  | | | | | JAAFAR | | | | | | | | | | | | | | | | | | | | | | |  | | | RIYADH | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| **الجنس** | | | | | ذكر | | | | | | | | | | | | | | | | | | | | | | | | \* | | | | | Male | | | | | | | أنثى | | | | | | | | | | | | | | | | | | | | |  | | | Female | | | | | | | | | | | |  | | | | | | | | |  | | | **Gender** | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| مكان الميلاد | | | | | | | | | بغداد | | | | | | | | | | | | | | | | | | | | | | Place of Birth | | | | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | | تاريخ الميلاد | | | | | | | 05/09/1962 | | | | | | | | | | | | | | | | | | Date of Birth | | | | | |
| بيانات الجواز | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | IP passport | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| جواز سفر | | | | | | | | | | | | | | | | \* | | | | | | | | | Passport | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A9304820 | | | | | | | | | | | | | | | | | | | | | الجنسية عراقی | | | | | | | | | | |  | | | | | | Nationality | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | مكان الإصدار | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Place of Issue | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | تاريخ الصدور | | | | | | | | | | | | | | | 07/01/2015 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Issue Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | تاريخ الانتهاء | | | | | | | | | | | | | | | 05/01/2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Expiry Date | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| مستوى التعليم | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | Educational | | | | | | |  | | | | | | | | | | | الحالة الاجتماعية | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | Marital Status | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | |  | | | |  | | | | | | | |  | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | دراسات عليا  Higher Studies | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | \* | | | | | | جامعي  University | | | | |  | | | | | | | | | | |  | | | | | | | أعزب  Signal | | | | | \* | | | | | | | | | | | متزوج  Married | | | | | | |  | | أرمل  Widower | | | | | | | |
|  | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | |  | | | | |  | | | | | | | | | | |  | | | |  | | | | | | | |  | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | دبلوم  Diploma | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | ثانوي  High School | | | | |  | | | | | | | | | | |
|  | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | |  | | | | |  | | | | | | | | | | |
|  | | | متوسط  Intermediate School | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | ابتدائي  Elementary School | | | | |  | | | | | | | | | | |
|  | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | |  | | | | |  | | | | | | | | | | |  | | | | | | |  | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | أخرى (حدد) | | | | | | | | | | | | ...... | | | | | | | | | | | | | | | | | | | | | | | | | | Other (Specify) | | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| **معلومات السكن والاتصال** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | | **Housing Information and Communication** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
|  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | |
| عنوان السكن فی بلدک | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | Housing Address | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | |
|  | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | |  | | |  | | | | | | |
| المدينة City | | | | | بغداد | | | | | | | | | | | | | | | | | | الحي  Quarter | | | | | | | | | | | الحریه | | | | | | | | | | الشارع  Street | | | | | | | النضال | | | | | | | | | | | | | | | | | | | | | | | | | رقم المبنى  Building No. | | | | | | | | | | | ....................................... | | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
| جوال | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Mobile | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
|  | | البريد الإلكتروني | | | | | | | | | | | | | | | | ...................................... | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | E-mail | | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
|  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | |
| العنوان البريدي : | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | Mailing Address : | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
| **عنوان فی ایران :** | | | | | | | | | | | | | | | | | **تهران** | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | **Address in iran:** | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
| رقم المبنى | | | | | | | | 123 | | | | | | | | | | | | | | | | | | | | Building No. | | | | | | | | | | | | | | الشارع | | | | | | | بلوار قدس | | | | | | | | | | | | | | | | | | Street | | | | | | | الحي | | | | | | | دولت آباد | | | | | | | | | | | Quarter | | | |
|  | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | | | |  | | | | | | | | | | |  | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
| المدينة | | | | | شهر ری | | | | | | | | | | | | | City | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
|  | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  | |
| رقم الهاتف فی ایران | | | | | | | | | | | | | | | | | | | | | | 09332477319 | | | | | | | | | | | | | | | | | | | | | | | | | | Telephone in iran | | | | | | | | | | | | | | | | | | | | | | جوال | | | | | | | | ................ | | | | | | | | | | | | | | Mobile | | | |
|  | | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  |
|  | | | | | |  | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **صاحب الحساب** | | | | | | | **Account Holder** | | | | | | | | | | | |
|  |  | | | | | |  | | |  | |  | |  | | | |  |
|  |  | | | | | |  | | |  | |  | |  | | | |  |
| تم قراءة محتوى الشروط والأحكام وفهمها فهماً كاملاً، وعلى ذلك تم التوقيع. | | | | | | | I have read and understand the terms and conditions, and upon that I sign. | | | | | | | | | | | |
|  |  | | | | | |  | | |  | |  | |  | | | |  |
| الاســــــــــم | | | | راض جعفر طعمه السعدی | | | ............................................... | | | | | | | | | Name: | | |
|  | | | |  | | |  | | |  | |  | |  | | | |  |
| التوقيــــــــع | | | | .......................... | | | ................................. | | | | | | | | | Signature | | |
|  | |  | | | | |  | | |  | |  | |  | | | |  |
|  | | |  | |  |  | |  |  | |  | |  | |  | |  | |

[bmi.ir](https://bmi.ir/ar/bmiservicesshow.aspx?sid=281)

**البطاقه السیاحیه**

3-4 minutes

یمکن استخدامها فی جمیع نقاط البیع  ( ) لدی النظام المصرفی فی البلد.

یمکن سحب النقود من اجهزة الصراف الآلی لدی بنک ملی ایران

امکانیه التسوق عبر الانترنت ، تغییر کلمات المرور و تحویل المبالغ من هذه البطاقه.

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  امکانیه استرجا, ما تبقی من المبلغ للسائح بالعمله الاجنبیه عند الطلب .

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpgتنتهی صلاحیة هذه البطاقه عند انتهاء فترة اقامه السائح .

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg   الحد الاقصی لشحن هذه البطاقه 10000 دولار امریکی . ادنا حد 100 دولار امریکی

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  رسوم اصدار البطاقه 20 دولار امریکی .

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  امکانیة الاطلاع علی کشف الحساب عبر اجهزة الصراف الآلی لدی بنک ملی ایران و موقع بنک ملی ایران

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  امکانیه الاطلاع علی رصید البطاقه عبر الانترنت و اجهزة الصراف الآلی و نقاط البیع ( ) فی البلد .

    المتطلبات :

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  ملیء نموذج طلب البطاقه

https://www.bmi.ir/Fa/uploadedFiles/ArchiveFiles/2012_4_8/bullet__3a89370aed.jpg  جواز سفر مقدم الطلب

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |
| **الشروط والأحكام** | | |  |  |  |  |  | **Terms and Conditions** | |
|  |  |  |  |  |  |  |  |  |  |
| **أولا: تمهيد** | | | | | **First: Recitals** | | | | |
| حيث يرغب العميل في إنشاء علاقة بنكية مع بنك الوطنی الایرانی ليتمكن من الاستفادة من الخدمات البنكية الواردة في هذه الاتفاقية، أو/و الحصول على أي خدمات أخرى في المستقبل، وحيث إنه من المتفق عليه والمفهوم لدى العميل أنه بالتواقيع على هذه الاتفاقية سوف تطبق فوراً الشروط والإحكام الواردة فيها، وتكون ملزمة للطرفين، وذلك بالإضافة إلى أي شروط، أو أحكام إضافية يوافق عليها الطرفان خطياً بأي صيغة معتبرة، بعد أن يقوم البنك بدراسة الطلب المذكور والموافقة عليه. لذا فقد تم الاتفاق بين الطرفين، وهما بكامل الأهلية المعتبرة شرعاً ونظاماً على أحكام وشروط فتح الحساب وتقديم الخدمات البنكية المبينة أدناه. | | | | | Whereas the customer ("the Customer") is desirous of establishing a banking relationship with Bank melli iran ("the bank") so that he/she will be able to avail of the banking service contemplated in this agreement and to use any other services that may be provided by the Bank in the future ("the Banking Services"), and whereas it is understood by the customer that upon signing this agreement, the terms and conditions hereof, in addition to any terms and conditions that may be agreed In writing, shall simultaneously come into effect and become binding to both of the parties hereto, after the account opening application has been approved by the bank. Therefore, the two parties, in their full legal capacity, have agreed upon the following terms and conditions in respect of account opening and basic banking services set out herein. | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **رابعاً: بطاقة صراف توریست کارت** | | | **Forth: torist (ATM) Card** | | | | | |
| يقبل حامل البطاقة بالشروط الآتية لاستخدام بطاقة صراف البلاد التي يصدرها البنك: | | | The cardholder hereby agrees that the following terms and conditions shall apply as far as the use of AIBilad ATM card (Sarraf AIBilad Card) is concerned : | | | | | |
| يزود البنك العميل ببطاقة صراف البلاد، وبرقم تعريف شخصي (رقم سري)، يتعامل به مع أجهزة الصراف الآلي، في أي مكان في ایران ، ومع نظام نقاط البيع التي تحمل شعار atmإليكترون، وشعار الشبكة البنک المرکزی الایرانی، وأي نظام نقاط آخر يتعاقد البنك معه، | | The bank shall provides the customer with Sarraf AIBilad Card along with a personal identification number (PIN). The card will be used to access ATMs worldwide and Points of Sale (POS) which The card will remain a property of and shall be returned to the bank on demand. | | | | 1) | |
|  | |  | | | | 2) | |
| تعهد العميل بإعادة البطاقة إلى البنك لإلغائها إذا أصبح غير محتاج لاستخدامها، أو إذا قرر البنك إيقاف استخدامها لأي سبب. | | The customer shall return the card to the bank for cancellation if it is no more needed or if the bank decides to deactivate it for any reason whatsoever. | | | | 3) | |
| أقر حامل البطاقة بأنها غير قابلة للتحويل، ولا يجوز استعمالها من قبل أي شخص، إلا لحاملها فقط، والتزم العميل بالتوقيع على ظهرها في المكان المخصص لذلك، بنموذج توقيعه المعتمد لدى البنك، بمجرد تسلمه لها، كما لا يجوز لحامل البطاقة إعطاء رقم التعريف الشخصي (الرقم السري) الخاص لأي شخص، مهما كانت الأسباب، ويقر العميل بأن رقم التعريف الشخصي الخاص به (الرقم السري)، وأي تغيير يطرأ عليه يعد بمثابة توقيعه الشخصي أياً كان مستخدم البطاقة. | | The cardholder hereby declares that the card may not be assigned to or used by any person other than its holder. Upon receipt of the card, cardholder shall immediately sign in the appropriate box on the back of the card using the same specimen signature in his/her file with the bank. He/she shall not divulge his/her PIN to any other person for any reasons whatsoever. The customer declares that PIN as may be changed shall be deemed as his/her personal signature irrespective of the actual user of the card. | | | | 4) | |
| يجب على حامل البطاقة أن يخطر البنك فوراً إذا فقد بطاقته بأي شكل، ويظل حامل البطاقة مسؤول عن أي عملية تتم عن طريق استعمال بطاقته المفقودة، وذلك ما لم يكن البنك قد تسلم إشعاراً رسميا بفقدان البطاقة قبل إجراء العملية المذكورة. | | The cardholder shall notify the bank immediately if the card is lost, in which case the cardholder shall be responsible for any transactions that may be performed by his/her missing card unless the bank has received an official notification to this effect before performing such transactions. | | | | 5) | |
| يقيد البنك على حساب العميل أي مبالغ يتم سحبها، أو أي تحويلات، أو تسديد قيمة مشتريات تتم عن طريق استعمال البطاقة، ويكون العميل في كل الأحوال مسؤول مسؤولية كاملة عن جميع الالتزامات التي تنشأ عن استخدام البطاقة، سواءً تمت العمليات بعلمه أو بدون علمه. | | The bank shall debit customer account for any withdrawals, fund transfers, and payment for purchases by the card. The customer shall in all circumstances be held fully responsible for all obligations that may arise as a result of using the card whether or not he/she is aware of such use. | | | | 6) | |
|  | |  | | | | 7) | |
| لا يحق للعميل استخدام البطاقة في الحصول على سلع أو خدمات محرمة، ويحق للبنك عند تحققه من استخدامها في أغراض محرمة أن يلغي البطاقة. | | The customer may not use the card to purchase any Sharia prohibited goods. If it is proved that the card has been used for illegal or prohibited purposes, the bank shall has the right to cancel the card. | | | | 8) | |
| أقر العميل بأنه في حالة وجود اختلاف بين المبلغ المسحوب بحسب إفادة العميل وما تثبته سجلات البنك فسوف يؤخذ بما ورد في سجلات البنك، وتكون ملزمة للعميل؛ ما لم يثبت العميل خلاف ذلك. | | The customer hereby declares that in the event of any discrepancy between the amount withdrawn and that shown in bank's records. the bank has the right to go with the his records unless the customer proves the opposite. | | | | 9) | |
| التزم العميل وتعهد بالاتصال بالبنك فور تعرضه لأي من الحالات الآتية: | | The customer shall call the bank if : | | | | 10) | |
| احتجاز البطاقة في الجهاز. | The card is retained/captured by the ATM. | | | - |  | |
| اكتشاف خطأ في تسجيل القيود في الحساب نتيجة لاستخدام الصراف الآلي، سواء بالزيادة أو النقص. | The amount discharged by the ATM is incorrect, whether it is more or less than the amount entered. | | | - |  | |
| حدوث خطأ في تحصيل المبلغ النقدي المصروف من الجهاز بالزيادة أو بالنقص. | A discrepancy or error is detected in account entries as a result of using ATM. | | | - |  | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| السرية في البنك: | | | | Confidentiality : | | | |
| يتمتع المستخدم بحقه في سرية المعلومات، ولذا لن يقدم البنك أي معلومات محددة حول حسابات المستخدم لدى البنك لأحد غير موظفي البنك، أو مراسليه، إلا في الحالات الآتية : | | | The user shall have the right of confidentiality. The bank shall not disclose any user information to any third party other than bank employees or correspondent banks, except in the event that : | | | A) |
|  | عند موافقة المستخدم على تقديم معلومات لآخرين. | | User consent is obtained to disclose such information to others. | |  |  |
|  | إذا ذكر المستخدم البنك معرفاً له بخصوص مسائل ائتمانية. | | The bank is quoted by the user as a reference on credit matters. | |  |  |
|  | إذا قام البنك بإغلاق حساب المستخدم بسبب إدارته بطريقة غير مقبولة بالنسبة للبنك، كإخلاله بشروط وأحكام هذه الاتفاقية. | | The account is closed by the bank due to mismanagement such as non-compliance with these terms and conditions. | |  |  |
|  |  | |  | |  |  |
|  | - |  |  | |  |  |
|  | | |  | | | B) |
|  | | |  | | | C) |
|  | | |  | | | D) |
| حدود مسؤولية البنك: | | | | liability of the Bank: | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| تعديل الشروط والأحكام: | | Amendment of Terms and Conditions : | | |
| يجوز للبنك من وقت لآخر أن يعدل الشروط والأحكام العامة على الحساب، والخدمات البنكية الأخرى المقدمة للعميل، بما في ذلك الرسوم المحددة لتلك الخدمات، وسوف يقوم البنك قبل بدء سريان تلك التعديلات، أو التغيرات بإشعار العميل بتلك التعديلات، أو التغيرات، وذلك بأية وسيلة إشعار معتمدة من قبل البنك إلى آخر عنوان له يكون مدرجاً في سجلات البنك، ويكون ما يثبت إرسال التعديلات دليلاً على أن العميل قد تسلمها، ويعد عدم اعتراض العميل على تلك التغيرات خلال (30) يوماً، واستمرار العميل في التعامل مع البنك قبولاً منه بها، وللعميل في حالة عدم موافقته على التعديل أن يقوم بإقفال الحساب الجاري، وتسليم دفاتر الشيكات، وبطاقة صراف البلاد، والبطاقة الائتمانية، بعد سداده مديونيته القائمة لصالح البنك، وغيرها من المستندات الصادرة بموجب هذا الحساب. | | The bank may from time to time amend the terms and conditions applicable to the account and other services rendered to the customer, including the fees applicable on such services. Before any such amendment come into effect, the bank shall notify the customer of the same through any means of communication at his/her latest address contained in the bank's records. Any confirmation or proof of delivery or transmission shall deemed an evidence and acknowledgment of receipt by the customer of such notification. Non objection by the customer to such amendment within (30) days, while continuing to deal with the bank, shall be deemed an acceptance by him/her of the amendment. Should he/she not accept the amendment, he/she may close the current account, return cheque books. Sarraf AIBilad card, AIBilad credit card, and any other documents issued to him/her in connection with the account, after settling any outstanding debts to the bank. | | |
| تقييد وتعليق وحجز الحساب: | | Account Restriction, Suspension and Freezing : | | |
| إذا أصبح الحساب موضوع إجراءات قانونية، أو موضوع نزاع بين أصحاب الحساب، يحق للبنك تقييد، أو تعليق استخدام الحساب، وأن يحجز الرصيد الدائن، إلى حين صدور توجيه خطي من مؤسسة النقد العربي السعودي، أو أمر محكمة، أو حكم ملزم من هيئة تحكيم، أو وصول الأطراف المعنية إلى اتفاق خطي. | | If the account becomes the subject matter of any legal proceedings or dispute between the co-accountholders, the bank shall be entitled to restrict or suspense the account or freeze any credit balance therein until the bank has received written instructions from SAMA. Court order, binding ruling by an arbitration committee, or written agreement is reached by the parties involved In such legal proceedings or dispute. | | |
| اللغة: | | Language : | | |
| أبرمت هذه الاتفاقية ووقعت باللغتين العربية والانجليزية، وإذا وجد تعارض بين النص العربي والنص الانجليزي، يوافق الطرفين على أن يكون النص العربي هو المعتمد في تفسير هذه الاتفاقية وتنفيذها. | | This Agreement has been signed in the Arabic and English languages, The parties agree that the Arabic language shall prevails over the English in case of conflict. | | |
| الشكاوى، والاختصاص القضائي: | | Complaints and judicial Jurisdiction : | | |
| تخضع هذه الاتفاقية للأنظمة واللوائح المعمول بها في المملكة العربية السعودية والتعليمات الصادرة من مؤسسة النقد العربي السعودي بما لا يخالف أحكام الشريعة الإسلامية. | This agreement shall be subject to Saudi laws and regulations and instructions issued by SAMA not contrary to the principles of Islamic Sharia. | | A) |
| يجب إخطار البنك فوراً بأي شكاوى تختص بالحساب، أو ببطاقة صراف البلاد، أو بأي خدمة من الخدمات التي تتم عبر نظام البلاد وإذا لم يمكن حل الموضوع ودياً فإنه يجوز للعميل رفع دعوى أمام الجهات القضائية المختصة، فإذا لم يقم صاحب الحساب باتخاذ تلك الإجراءات القانونية، قبل مضي خمس سنوات من تاريخ العلم بالواقعة محل الشكوى او النزاع، فإنه يعد متنازلاً تنازلاً نهائياً، عن حقوقه، فيما يختص باتخاذ تلك الإجراءات. | The bank must be notified immediately of any complaints in connection with the account, Sarraf AIBilad card, or any of the services rendered through AIBilad System. If the issue is not settled amicably, the customer may bring a suit before competent judicial authority. If the account holder does not take such legal action within five years from the date of knowledge of the incident subject of complaint, he/she shall be deemed to have waived his/her right to take such action. | | B) |

بوابة ایران الالکترونیة للخدمات المالیة

عملیات الدفع الإلکترونیکی لدی مختلف التجار و شرکات الایرانیة

لا حاجة الی حمل الأموال بعد الأن

سافر بأمان و راحة مع بطاقة توریست کارد بنک الوطنی الایرانی للسفر