Ref No: «finRef»

Dated: «appDate»

**Subject: Documentary Requirements for Product Description Facility.**

Dear Mr. / Ms. «custName»

Thank you for choosing Al Hilal Bank to facilitate you with your financing needs.

We at Al Hilal Bank, aim to set new standards in Shariah compliant financial services. A commitment that will result in better products and quality service for the customers.

Our competitive and flexible products give you the freedom to avail the Finance Facility in a quick and easy manner yet remain true to Shariah principles.

To proceed further, please refer to the document requirements grid below. We request you to provide us with the “To be provided” documents in order for us to underwrite your request & define if you qualify for the requested facility.

<The checklist will be automatically comes from the system based on customer and finance attributes. Similar to below>

##### UAE National / GCC

|  |  |
| --- | --- |
| Checklist | Provided? |
| |  |  | | --- | --- | |  |  | | |

\*The above requested list may not be the final list of documents that the Bank requires to process your request. The Bank may request you to provide any further documents in case if needed.

|  |
| --- |
| **DOCUMENTS GUIDELINE** |

1. **APPLICATION FORM:**

Please fill the application form in one ink and sign the same, in case of any over writing made by you, please counter signed on it.

1. **PASSPORT COPY:**

Please provide the original passport to our staff to take a clear copy.

Please make sure your passport is valid at the time of documentation submission in order to avoid any delay due to this.

In case, if your Visa is issued on an expired passport, please provide the same as well.

1. **VISA COPY (IN CASE OF EXPAT CUSTOMER):**

Please provide the original passport to our staff to take a clear copy.

Please make sure your visa is valid at the time of your application submission in order to avoid any delay due to this.

In case, if your visa is issued on the Expired passport, please provide the same as well.

1. **KHALASAT AL QAID WITH IDBRARA PAGE COPY (IN CASE OF UAE NATIONAL CUSTOMER):**

**Document Definition:** The khalasat al qaid is the family book of UAE National customer.

Please provide the original Khalasat Al Qaid along with the Idbara page to our staff to take a clear copy.

1. **EMIRATES ID CARD:**

Please provide the original Emirates ID Card to our staff to take a clear copy.

Please make sure your Emirates ID Card is valid at the time of documentation submission in order to avoid any delay due to this.

1. **PROOF OF RESIDENCY:**

Please provide the original DEWA/ SEWA / Etisalat Bills to our staff to take a clear copy.

1. **SALARY CERTIFICATE / SLIP:**

**Document Definition:** We require the Salary Certificate Letter from your company to know your employment status.

Please ensure that the Salary Certificate is addressed to Al Hilal Bank or to whom it may concern Letter or in the name of any Govt. Institutes.

* It should be on your company’s original letter head, signed and stamp by the company‘s authorized signatory (his/her name and designation should be mentioned) and validity of the same should be mentioned on the same.
* The following details should be mentioned on the SCL i.e your name should be as per passport, length of service, current designation and current monthly salary etc.
* In case of Salary Slip, you are requested to provide the Original to the Bank Staff so that he is able to take a clear copy.
* Please note the Bank requires last Salary Slip or a Salary Certificate which should not be more than 30 days old from the date of Issuance.

1. **ADDITIONAL DOCUMENTATION REQUIREMENT(WHERE APPLICABLE)**

In case of salary deductions & same salary credits not reflecting in your Bank account, please provide us your salary slip to ensure the purpose of deduction from your monthly salary.

1. **LATEST BANK STATEMENT FROM SALARIED/ BUSINESS ACCOUNT**

Please provide us the latest 6 months bank statement from your salaried / business account.

The following details should be mentioned on the bank statement i.e. your name, P.O. Box number etc.

In case if you are unable to provide us the original bank statement, please provide us the copy of bank statement with the stamped as “copy of original” & the authorized person’s signature of the Bank staff.

1. **TRADE LICENCSE (IN CASE OF SELF EMPLYED CUSTOMER)**

Please provide the original valid *(at least 30 days at the time of submission)* Trade License to our staff to take a clear copy.

The following details should be mentioned on the Trade License i.e. your name, your company partner names along with the % of Shares in the company. In case if % is not mentioned on the Trade License, you can provide the Partnership Deed.

1. **ADDITIONAL DOCUMENTATION REQUIREMENT(WHERE APPLICABLE)**

Please provide the original valid *(at least 30 days at the time of submission)* Chamber of Commerce Certificate of your company to our staff to take a clear copy.

1. **MEMORANDUM OF ASSOCIATION / ARTICLES OF ASSICATION *(IN CASE OF SELF EMPLYED CUSTOMER)***

Please provide the original MOA/ AOA of your company to our staff to take a clear copy.

The following details should be mentioned on the MOA/ AOA e.g. your company name (as per the Trade License), address where the registered office is located, names and addresses of the directors, nature of business, yours and other partner’s profit/loss share percentage etc.

1. **LAST 2 YEARS AUTDIT FINANCIAL (IN CASE OF SELF EMPLYED CUSTOMER)**

Please provide the original company’s Audited Financial *(from the approved and authorized auditors)* to our staff to take a clear copy.

1. **VEHICLE QUTATION**

Please provide the bank with the Original Quotation from the Dealer / Seller. It is important to know that the Quotation MUST be addressed to Al Hilal Bank. Quotation

1. **VEHICLE EVALUATION CERTIFICATE(IN CASE OF USED VEHICLE ONLY)**

In case if you wish to finance a vehicle which is classified as a used one, you are requested to provide a Vehicle Evaluation Certificate from one of our approved Car Evaluators. Please refer to our Sales & Service Officer to know the list of approved evaluators.

**FINANCE APPROVAL PROCESS**

**STEP 1: SUBMIT YOUR APPLICATION WITH DOCUMENTATION**

Once you have chosen the financing option that is best suited to your needs, fill in and submit the application form, along with the required documents, to your nearest Al Hilal Bank Branch. It’s important that all requested documents are submitted at the time of submission so to avoid any delays.

**STEP 2: APPROVAL**

Upon completion of your documents, your application will be submitted to our internal department for review and approval. In case of any additional requirement our staff will inform you.

**STEP 3: CONFIRMATION**

Once your application for financing is accepted (subject to approval by Al Hilal Bank), you will be notified through an SMS. We will be happy to assist you through our 24 hours Call Center where you can call & get any further information if needed. You can also visit your Sales & Service officer at our Branch & he / she will be more than happy to assist you further.

**STEP 4: DISBURSAL**

Once you accept the offer, all the \*required documents will be submitted to respective department for the disbursal.

Please be noted that this is not a facility offer letter or any confirmation to the facility neither it should be taken in any form of commitment from the Bank.

Yours Truly

**Al Hilal Bank. Personal Banking Group.**