

نموذج طلب فتح حساب شخصي Instant Money Application Form

DATE:

Serial No.

Please write in CAPITAL LETTERS

الرجاء الكتابة بخط واضح

Credit card No.

رقم بطاقة الائتمان

إذا نعم، يرجى ملء المعلومات تحت علامة "E*" وأي معلومات أخرى محدثة.

PRIMARY APPLICANT

مقدم الطلب الرئيسي

MY PERSONAL INFORMATION

البيانات الشخصية

Full Name as per passport

Mr.

الاسم بالكامل حسب جواز السفر

السيد

Identification Document No.

(Select one of the listed IDs)

(UAE Resident to provide Emirates ID No.)

رقم تعريف المستندات

(اختر واحدة من قائمة مستندات التعريف الشخصية)

المذكورة أعلاه

(على المقيمين في دولة الامارات تقديم الهوية الاماراتية)

MY EMPLOYMENT DETAILS

(Only updated information to be filled)

رقم

IF SALARIED

رقم

Employment type

Salaried

Other

أجر شهري

أخرة

الرجاء

Designation	المنصب	Company Name	إسم الشركة
Department	القسم	Employee No.	رقم التوظيف
Emirates of work	إمارات	Head office Emirates	دولة

Total years of employment

Date of Joining of current employer

تاريخ

Confirmed employee

رقم

Previous Employer in UAE

رقم

Date of Joining
previous employer

رقم

Date of Leaving
previous employer

رقم

MY INCOME DETAILS

رقم

Gross Salary (AED)	رقم	Salary date each month	رقم
Salary transfer to bank	رقم	Duration of banking relationship	رقم

Accommodation provided by employer

رقم

UNDERTAKING FOR UNUSED CREDIT CARDS (If applicable only)

رقم

I, hereby irrevocably, unconditionally and finally declare, confirm and undertake that:

(a) I, in my personal capacity, availed credit cards from other banks in the United Arab Emirates;

(b) out of the credit cards held, the following cards are currently not being used by me and are dormant and inactive (the "Credit Cards") for the last twelve (12) months:

Card Issuing Bank	Card Type	Limit

(c) I hereby undertake to close/cancel the above Credit Cards within a maximum period of thirty (30) days starting from the date of this undertaking whether those Credit Cards show or not any debtor/creditor balance due by/to me. I assume full responsibility in relation whatsoever with any of those Credit Cards, and/or with any outstanding balances of those Credit Cards including any interest, fees and late interest;

(d) in any event, if other banks are reporting those Credit Cards to any credit information bureau company and/or RAKBANK then I shall immediately thereafter instruct and liaise with such other banks to close/cancel those Credit Cards. I shall obtain written proof from such other banks in this regard, notably a written confirmation and/or a statement of account;

(e) any non-conformity or breach of the above will result in cancellation/rejection of my Credit Card Application with RAKBANK and any outstanding amount in respect of any credit card or any other facilities availed by me from RAKBANK shall be immediately thereafter be deemed due payable and enforceable;

(f) This undertaking constitutes an integral part of the Credit Card Application already signed by me with RAKBANK, and all the standard terms and/or any other terms and conditions that apply on the Credit Card Application apply also on this undertaking.

I, hereby irrevocably, unconditionally and finally declare, confirm and undertake that:

(a) I, in my personal capacity, availed credit cards from other banks in the United Arab Emirates;

(b) out of the credit cards held, the following cards are currently not being used by me and are dormant and inactive (the "Credit Cards") for the last twelve (12) months:

(c) I hereby undertake to close/cancel the above Credit Cards within a maximum period of thirty (30) days starting from the date of this undertaking whether those Credit Cards show or not any debtor/creditor balance due by/to me. I assume full responsibility in relation whatsoever with any of those Credit Cards, and/or with any outstanding balances of those Credit Cards including any interest, fees and late interest;

(d) in any event, if other banks are reporting those Credit Cards to any credit information bureau company and/or RAKBANK then I shall immediately thereafter instruct and liaise with such other banks to close/cancel those Credit Cards. I shall obtain written proof from such other banks in this regard, notably a written confirmation and/or a statement of account;

(e) any non-conformity or breach of the above will result in cancellation/rejection of my Credit Card Application with RAKBANK and any outstanding amount in respect of any credit card or any other facilities availed by me from RAKBANK shall be immediately thereafter be deemed due payable and enforceable;

(f) This undertaking constitutes an integral part of the Credit Card Application already signed by me with RAKBANK, and all the standard terms and/or any other terms and conditions that apply on the Credit Card Application apply also on this undertaking.

MY ADDRESS & CONTACT DETAILS

رقم

(Only updated information to be filled)

Preferred mailing address Residence

Current residence address

Flat / Villa No.	رقم الشقة / الفيلا
Building / Villa Name	اسم المبنى / الفيلا
Street / Location	اسم الشارع / الموقع
Nearest Landmark	أقرب معلم بارز
P.O. Box ⁺	صندوق البريد ⁺
Emirate / City	الإمارة / المدينة
Country	الدولة

Residence type Owned

عنوان العمل

عنوان البريد المفضل السكن

عنوان العمل

Office address

Office / Shop No.	رقم المكتب / المحل
Building / Villa Name	اسم المبنى / الفيلا
Street / Location	اسم الشارع / الموقع
Nearest Landmark	أقرب معلم بارز
P.O.Box ⁺	صندوق البريد ⁺
Emirate / City	الإمارة / المدينة
Country	الدولة

نوع السكن إيجار من طرف صاحب العمل

⁺P.O BOX is mandatory for preferred mailing address (If in UAE)

⁺ حقوق الزامية لجميع العملاء

MY CONTACT DETAILS

رقم

(Only updated information to be filled)

Contact details

Mobile 1	رقم الجوال 1	Mobile 2	الجوال 2
Residence contact No.	هاتف السكن	Office No.	هاتف المكتب
Home Country contact No.	هاتف في الوطن الأم	Fax	فاكس
Email ID 1			البريد الإلكتروني 1
Email ID 2			البريد الإلكتروني 2

Note: Bank will record mobile1 and email ID1 as preferred contact.

ملاحظة: سوف يقوم البنك بتدوين رقم هاتفك الجوال 1 وبريدك الإلكتروني 1 كبيانات الاتصال المفضلة.

STATEMENT / ADVICE DELIVERY

بيان / إشعار التسليم

Please deliver all communication by e-Statement

يرجى تسليم كافة المكاتبات بواسطة كشف إلكتروني

Important Note: By requesting for 'e-statement(s)' and providing the email address in the contact details, I/We agree and confirm that all statement/advices pertaining to any accounts or Credit Cards under my/our name(s) should be sent to me/us to the e-mail ID provided.

ملاحظة هامة: بموجب طلبي للكشوفات الإلكترونية وتزويدي للبنك بعنوان بريدي الإلكتروني في بيانات الاتصال، أوافق وأؤكد بأن يتم إرسال كافة الإخطارات والكشوفات التي تتعلق بكافة حساباتي وبطاقتي الائتمانية بواسطة بريدي الإلكتروني المقدم في بيانات الاتصال.

سيتم إرسال كشف الحساب تلقائياً كل شهر. أما بالنسبة للوديعة تحت الطلب سيتم إرسال كشف الحساب كل ثلاثة أشهر.

Statement frequency will automatically be placed as monthly. Quarterly statement will be sent for Call deposit account.

INSTANT MONEY REQUEST

رقم

Instant Money Amount Requested (AED)

(in figures)

(in words)

Instant Money Installment Period (in months)

Please tick any one of the below mentioned periods

☐ 6

☐ 12

☐ 18

☐ 24

☐ 30

☐ 36

Other

 months

Credit instruction

☐ Please credit my RAKBANK Account No.

☐ Please credit my other Bank Account as per the following details:

Beneficiary Bank name:

IBAN Number:

☐ Please issue a manager cheque and send to ☐ Courier ☐ Branch

Standing Instruction for Direct Debit

(Option for RAKBANK Account holders)

☐ Please debit my RAKBANK Account Number

for the total payment due monthly

On ☐ Credit Card Payment Due Date

☐ day of each month*

* This should not be later than the Credit Card Payment Due Date

Please note

- The Instant Money amount granted is subject to the bank's approval and in some cases may be lower than requested.
- Processing fees of 1% will apply on the Instant Money amount granted.

DEFINITIONS

رقم

In these terms and conditions (the "Terms and Conditions") where the context so admits the following expressions shall have the meanings herein designated unless the context otherwise requires:

- a. "Application Form" means the Instant Money Application Form completed by the Cardholder pursuant to which the Cardholder has requested RAKBANK to make available to them the Instant Money amounts.
- b. "Cardholder" means the individual named in the Application Form as the existing holder of the RAKBANK Primary Credit Card.
- c. "Finance Charges" means the aggregate of the interest which will accrue and become due in respect of the Instant Money amount over the agreed Tenor plus any additional fees and charges which accrue in the event that installments are not received on each relevant Monthly Installment Due Date. These charges are published in RAKBANK's "Service and Price Guide" from time to time.
- d. "Installment" means the monthly amount payable by the Cardholder in respect of the Outstanding Balances and will comprise the Principal Amount and Interest payable thereon. The Installment amount will be confirmed to the Cardholder in the "Welcome Letter" but may be increased to reflect any additional Finance Charges or other additional fee and charges which may become payable hereunder.
- e. "Interest" means interest on the Principal Amount calculated at the Interest Rate in accordance with Clause 5.
- f. "Interest Rate" means the interest rate per month for the Instant Money specified in the Welcome Letter.
- g. "Instant Money Account" means the advance account opened by RAKBANK in the name of the Cardholder to record the Principal Amount, Interest, other Finance Charges and other amounts payable by the Cardholder in respect of the Instant Money under these Terms and Conditions.
- h. "Monthly Installment Due Date" means each date specified as such in the Welcome Letter and as updated from time to time pursuant to Clause 4.
- i. "Outstanding Balance" means, at any time, the outstanding Instant Money Account balance (inclusive of all Finance Charges and other amounts which shall be debited to the Cardholder's Instant Money Account) payable to RAKBANK according to RAKBANK's records at that time.
- j. "Payment Due" means the amount payable by the Cardholder which includes the amount of the relevant Installment together with any charges which the Cardholder is obliged to pay to RAKBANK under these Terms and Conditions.
- k. "Principal Amount" means the amount specified as such in the Welcome Letter, it being agreed that the Principal Amount requested is subject to RAKBANK approval and in some cases may be lower than originally requested by the Cardholder.
- l. "Processing Fee(s)" means the one time fee as specified in the Welcome Letter charged at time of application for processing the Instant Money request and payable on or before the first Monthly Installment Due Date.
- m. "RAKBANK" means The National Bank of Ras Al-Khaimah (P.S.C.) its successors or assigns
- n. "RAKBANK Primary Credit Card" means the existing primary credit card named as such in the Application Form.
- o. "Instant Money" means the advanced monies to be granted to the Cardholder by RAKBANK.
- p. "Tenor" means the tenor for the Instant Money specified in the Welcome Letter and updated from time to time pursuant to Clause 4.
- q. "Welcome Letter" means the letter sent to the Cardholder advising approval of the Instant Money and confirming the method of disbursement, the Principal Amount, the monthly Interest Rate applicable, the monthly Installment, the Monthly Installment Due Dates and the Tenor.

INSTANT MONEY DECLARATION

إقرار العقوبات

Subject to The National Bank of Ras Al Khaimah (P.S.C.) ("RAKBANK") approving this application for Instant Money ("Application"), I authorise RAKBANK to open an advance account ("Instant Money Account") and transfer the Amount or such reduced amount as approved by RAKBANK ("Instant Money Amount") to the designated Account Number in the UAE as provided in this Application ("Electronic Funds Transfer");

I hereby apply for Instant Money Amount and Installment Period, and I agree, acknowledge and confirm that:

- a) RAKBANK will open an Instant Money Account in my name to record the Principal Amount, Interest, other Finance Charges and other amounts payable by me in respect of the Instant Money;
- b) I have read and understood this Application and I agree to and have accepted the Terms & Conditions, which shall be in addition to and not in derogation of the terms contained in the RAKBANK Credit Card Agreement / Application;
- c) I authorise RAKBANK to debit my Instant Money Account with the applicable

Processing Fee and charges;

d) I confirm that all the details provided by me in this Application are true and correct. I shall be liable for the correctness and completeness of the details provided by me and RAKBANK will not verify the details provided by me in this Application;

e) RAKBANK reserves the right to accept or reject this Application at its sole discretion, without assigning any reason whatsoever and that the Application and supporting documents, if any, shall become part of RAKBANK's records and shall not be returned to me;

f) RAKBANK will transfer the Instant Money Amount via Electronic Funds Transfer and that I will be responsible for payment/settlement of such amounts disbursed by RAKBANK under this Application;

g) RAKBANK shall not be responsible or liable for any loss incurred by me as a result of the Instant Money Amount being credited via Electronic Funds Transfer to the designated Account (including indirect or consequential loss or damages) and I hold RAKBANK harmless and indemnify RAKBANK against any loss, cost, damages, expenses, liability or proceedings which RAKBANK may incur or suffer as a result of RAKBANK acting upon or delaying to act upon or refraining from acting upon my instructions in this regard;

h) if the transferred Instant Money Amount is returned by the Beneficiary bank for any reason whatsoever, RAKBANK shall upon receiving the returned Instant Money Amount, and at its sole discretion, credit such returned Instant Money Amount to my Instant Money Account. Any deduction of applicable charges, fees and expenses as determined by RAKBANK from time to time will be debited from my RAKBANK Credit Card;

i) I agree and consent that RAKBANK will share information with the Beneficiary bank if it requires information or clarification as to compliance with the law or regulations, or declines to process the Instant Money Amount or whenever necessary; and

j) Electronic Funds Transfer of Instant Money Amount shall be made as per the terms, conditions and agreement set out in this Application or as amended by RAKBANK from time to time.

By applying for the Instant Money from RAKBANK, the Cardholder confirms that it will continue to be bound by the existing credit card agreement which governs the relationship between the Cardholder and RAKBANK in respect of the RAKBANK primary credit card (the "Credit Card Agreement") together with the following Instant Money Terms and Conditions. It is further agreed and acknowledged that these Terms and Conditions constitute separate and independent legal obligations binding on the Cardholder regardless of whether the RAKBANK primary credit card is still in force or whether the Credit Card Agreement is valid.

1. In consideration of RAKBANK agreeing to make the Instant Money available to the Cardholder, the Cardholder agrees to repay the Principal Amount together with the processing fees, Finance Charges and any other amounts payable hereunder over the Tenor of the Instant Money as set out in these Terms and Conditions.

2. The Cardholder shall repay the applicable Processing Fee due to RAKBANK on or before the first Monthly Installment Due Date.

3. The amount of each Installment shall be specified in the Welcome Letter and shall comprise the relevant payment of part of the Principal Amount together with Interest payable thereon. RAKBANK may also request payment on any Monthly Installment Due Date of Finance Charges (excluding Interest) or other amounts payable by the Cardholder pursuant to these Terms and Conditions and such amount shall be added to and form part of that month's Installment.

4. Each Installment and Monthly Installment Due Date shall be notified to the Cardholder in the Instant Money monthly statement of account.

5. The Interest Rate confirmed in the Welcome Letter is quoted as "N" % per month. RAKBANK will convert this for operational purposes to an annual rate by multiplying the rate of "N" % by 12 to reach an annual interest rate. Interest will be charged to the Instant Money Account based on the month end balance on statement cycle date.

6. The Cardholder shall pay each monthly Installment on or before the relevant Monthly Installment Due Date.

7. RAKBANK retains the right to apply any Installments or other payments received from the Cardholder hereunder in any order of preference towards the Principal Amount, Finance Charges and other amounts payable thereunder as it deems fit.

8. If the Cardholder fails to pay an Installment and other amounts due and payable by the Monthly Installment Due Date, a Late Payment Fee will be levied at the applicable rate as per the prevailing RAKBANK "Service and Price Guide".

9. If:

a) The Cardholder fails to pay any amount when due to RAKBANK; or

b) The Cardholder breaches any term of these Terms and Conditions or other documentation pertaining thereto; or

c) Any representation, warranty or statement made in connection with the Application Form or the Instant Money proves to be or to have been incorrect in

any material respect as on the date on which it was made; or

d) The Cardholder becomes insolvent or dies, then RAKBANK may by written notice to the Cardholder declare the Principal Amount of the Instant Money outstanding at the date of the occurrence of such event of default and any Finance Charges and other amounts payable in respect thereof to be immediately due and payable and the Cardholder or its estate will comply with that demand forthwith. If the Cardholder or its estate does not immediately comply then RAKBANK may immediately initiate appropriate legal action for recovery of Principal Amount outstanding together with any Finance Charges and other amounts payable in respect thereof, including, at its discretion, presentation of any cheque(s) held by RAKBANK.

10. The Cardholder shall indemnify RAKBANK against any cost, loss or liability incurred by RAKBANK as a result of a failure by the Cardholder to pay any amount to RAKBANK on its due date or the occurrence of any other event described in Clause 9 above (including any costs and expenses (including legal expenses) of enforcement of its rights under these Terms and Conditions or any other rights which RAKBANK may have in relation to the Cardholder).

11. RAKBANK shall be entitled to assign or transfer any of its rights and/or obligations in respect of the Instant Money to any third party and the Cardholder irrevocably consents to such assignment or transfer.

12. Any excess or advance Installment payment made by the Cardholder against the Instant Money Account, will not reduce the Finance Charges payable by the Cardholder. Such payments will be adjusted against the next monthly Installment.

13. The Cardholder agrees that RAKBANK may at any time and without notice combine and/or consolidate all or any of the Cardholder's existing accounts and sums of money with RAKBANK with any liabilities to RAKBANK and set-off or transfer any amounts standing to the credit of any one or more of such accounts and sums of money in or towards satisfaction of the Cardholder's liabilities to RAKBANK in relation to the Instant Money.

14. The Cardholder may at any time notify RAKBANK of its intention to close the Instant Money Account before the expiry of the Tenor by giving a notice in writing and repaying the total Outstanding Balance to RAKBANK. An Early Settlement Fee at RAKBANK's prevailing rate in accordance with the RAKBANK "Service and Price Guide" shall be charged to the Cardholder and paid in addition to the Outstanding Balance.

15. Each of these Terms and Conditions shall be severable and distinct from one another and if, at any time, any one or more of such Terms and Conditions is or becomes invalid, illegal or unenforceable, the validity, legality or the enforceability of the remaining provisions shall in no way be affected or impaired thereby.

16. These Terms and Conditions are governed by and shall be construed in accordance with the laws of the United Arab Emirates and the Cardholder hereby submits irrevocably to the non-exclusive jurisdiction of the Courts of the United Arab Emirates. Such submission, shall not however prejudice the rights of RAKBANK to bring proceedings against the Cardholder in any other jurisdiction.

17. In case of any conflict between the English and Arabic texts in these Terms and Conditions, the Arabic text shall prevail.

SANCTION DECLARATION

إقرار العقوبات

I hereby agree, acknowledge, understand, declare and confirm that:

- RAKBANK is required to act in accordance with laws and regulations of the United Arab Emirates as well as laws and regulations of other states/countries in whose currencies it transacts including regulations issued by the United Nations, United States and Council of European Union. This includes any boycotts, embargoes or sanctions which may be enforced against countries, states, entities or individuals from time to time;
- Any transaction not in compliance with the applicable boycott, anti-money laundering, anti-terrorism, anti-drug trafficking and economic sanctions laws and regulations is not acceptable to RAKBANK and RAKBANK does not accept payment involving any sanctioned countries and will not conduct any business which is contrary to RAKBANK's policy;
- I do not and will not have any dealings or transactions with any sanctioned countries such as Sudan, Iran, Syria, Cuba, North Korea, Crimea, Israel and any other sanctioned countries as updated from time to time by the relevant authorities;
- Transshipments through/via any sanctioned countries are also prohibited and I undertake to ensure that such transshipments are not used by me in any way;
- In the event any party, entity, individual involved or part of any transaction with me is in breach or subsequently breaches any applicable boycott, anti-money laundering, anti-terrorism or anti-drug trafficking laws and regulations then in force of the United Arab Emirates, the United Nations, the United States and/or the Council of the European Union and/or is, or becomes subject to any sanctions then created and maintained by any competent authority of the United Arab Emirates, the United States Department of the Treasury's Office of Foreign Assets Control, the Security Council of the United Nations (by way of resolution) and/or the Council of the European Union, RAKBANK shall have no obligation to process and complete the transaction and shall be entitled to delay, freeze, refuse or cancel the payment obligation accordingly; and
- Any non-conformity or breach of the above will result in immediate closure of my accounts with RAKBANK.

I hereby undertake to hold RAKBANK harmless and indemnify RAKBANK against

any loss, cost, damages, expenses, liability or proceedings which RAKBANK may incur or suffer as a result of RAKBANK acting upon or delaying to act upon or refraining from acting upon any transaction based on my/our declarations herein above.

I agree that RAKBANK has the right to request for additional information and/or documentation from me and may also require me to provide proof of the source of any funds transfer or the underlying transaction and delay the processing of any transaction until I provide such proof to RAKBANK. RAKBANK will not be held liable or responsible for any delay or loss arising as a result of these enquiries.

CONSENT FOR DISCLOSURE OF INFORMATION

خطاب موافقة للإفصاح عن معلومات

I hereby consent and agree that the Bank:
a) may disclose information regarding me/us, including, but not limited to, information regarding my/our personal and financial situation, defaults in payments and any other matter related to my/our account or any facilities or products made available to me/us or over which I/we have control either as shareholder, authorised signatory or otherwise with the Bank ("Credit Information") to any other commercial and investment banks, financial institution, credit information company or entity (including, without limitation the Al Etihad Credit Information Company PJSC), debt collection agency or any local, federal or regulatory agency or any member of the Bank's group including any subsidiary or related company in the UAE or in any other jurisdiction irrespective of whether the Bank operates or undertakes any form of business in that jurisdiction (each a "Relevant Entity");

b) may obtain any Credit Information relating to me/us or any entity over which I/we have control either as shareholder, authorised signatory or otherwise from any Relevant Entity and may apply or use such Credit Information in making any credit or other assessment in relation to my/our accounts or facilities (or proposed accounts or facilities) with the Bank;

c) shall have no liability or responsibility to either me/us including any entity over which I/we have control either as shareholder, authorised signatory or otherwise or any third party relying on any Credit Information provided by the Bank to any Relevant Entity (or, in the event of onward transmission of such Credit Information by that Relevant Entity) provided such Credit Information is provided in good faith and with reasonable care and without any requirement that such Credit Information be updated or checked by the Bank in the event that my/our personal or financial situation or that of any entity over which I/we have control either as shareholder, authorised signatory or otherwise may subsequently change or further information is provided by me/us to the Bank; and

d) is providing Credit Information to each Relevant Entity for my/our benefit and accordingly the Bank shall be indemnified by me/us for any loss, cost, claim or damage incurred or sustained by the Bank as a result of providing such Credit Information in the event that any third party (including any Relevant Entity) brings any claim related to the provision of or reliance on such Credit Information provided that such information has been provided by the Bank in good faith and with reasonable care.

CUSTOMER AUTHORISATION

بطاقة التوقيع لأصحاب الحسابات الشخصية

I declare and confirm that all the information/ details provided by me in the Application Form is true, complete, updated and accurate to the best of my knowledge and I have not wilfully withheld any material fact/ information. I also undertake to provide RAKBANK with any additional information as required by RAKBANK from time to time and advise you in writing if any of the information/details provided in this Application Form is changed to ensure that you hold current information at all times.

I authorise RAKBANK to update my existing details with the bank as per the information provided in the form. Finance Charges and other amounts payable by the Cardholder in respect of the Instant Money under these Terms and Conditions.

By signing this application, I/We confirm to have read, understood, accepted and received this application having specific application reference number on each page. I/We understand that RAKBANK may retain this application in any mode/manner as deemed appropriate by RAKBANK at its sole discretion.

Date _____

Signature* _____

* Signature should be identical to the signature on your RAKBANK Credit Card / Account application form.