



CREDIT CARD DIGITAL APPLICATION CONFIRMATION FORM

I, SHEETAL WARAT, a national of India and holder of Emirates ID number 784199251722590, hereby undertake and confirm to The National Bank of Ras Al Khaimah (P.S.C) ("RAKBANK") the following:

1. I have applied digitally, through RAKBANK's mobile application, for a Skywards World Elite Credit Card ("**Credit Card**") to be issued to me (the "**Application**") by RAKBANK.
2. All information provided by me and included in the Application is true and I have not withheld any material information. I shall advise RAKBANK in writing if any of the information provided is changed. I authorize RAKBANK to update my existing details, if any, with RAKBANK as per the latest information provided and to verify from whatever source it may consider appropriate any information contained in the Application or disclose the contents of this Application to third parties for verification.
3. I acknowledge that the Credit Card requested will be made available at the absolute discretion of RAKBANK. If RAKBANK does not approve the Application it will notify me and inform the reason for such decision.
4. I have received, read, understood and accepted the Key Fact Statement relating to the Credit Card, the Service and Price Guide and General Terms electronically while submitting the Application and further confirm having read and understood the product details and terms that are published on RAKBANK's website www.rakbank.ae.
5. The Credit Card may be subject to such additional terms and conditions which RAKBANK may, from time to time, notify to me.
6. I will not allow or share access to my Credit Card or Credit Card credentials (including Credit Card number, expiry date, password, PIN, CVV number etc.) with any other person. All transactions made through my Credit Card shall be deemed to have been initiated and made by me in my own name and I agree to be bound by them.
7. Where requested, I authorize RAKBANK to issue one or more Supplementary Cards for use on my Credit Card to the persons named by me in the Application, whom I undertake are all over 15 years of age.
8. Where requested, I authorize RAKBANK to enroll me for the Comprehensive Credit Shield Protection ("**Cover**"). I confirm that I am aware of the charges applicable for the Cover which will be charged in each month's Credit Card statement. I fully understand and acknowledge that RAKBANK is only distributing the Cover and is not the issuer of the Cover and accordingly makes no representation or warranty whatsoever in respect of the Cover and assumes no liability or obligation in respect thereof.
9. I acknowledge that I shall be liable to repay all amounts that I have utilized under the Credit Card including interest, finance charges and all applicable fees even if the Credit Card is subsequently cancelled for any reason whatsoever including during the cooling-off period referred to in the Key Fact Statement.
10. RAKBANK may disclose and share the information contained in the Application, including but not limited to, information regarding my transactions made through the Credit Card, personal and financial situation and any other matter related to my Credit Card to any other person or entity (including RAKBANK's service providers/ subcontractors) or any local, federal or regulatory authority, whether in the UAE or in any other jurisdiction.
11. I will not hold RAKBANK liable for any loss, expense or liability whatsoever that I may suffer or incur in connection with or as a consequence of the issuance of the Credit Card pursuant to the Application.
12. The Application and Credit Card, if issued to me, shall be for my benefit and accordingly I shall indemnify RAKBANK for any loss, cost, claim or damage incurred or sustained by RAKBANK as a result of providing such Credit Card to me.
13. This Confirmation Form and any non-contractual obligations arising out of or in connection with it are governed by the laws of the United Arab Emirates and shall be subject to the exclusive jurisdiction of the courts of Ras Al Khaimah.

14. Capitalised terms used in this Confirmation Form and not defined herein shall have the meanings assigned to them in the General Terms.
15. I hereby authorize RAKBANK to open a new current account in AED currency in my sole name at any time for the purpose of depositing the security cheque signed by me and attached to this Confirmation Form.
16. I authorize RAKBANK to use the below signature as my specimen signature for all transactions and services related to the Credit Card and any Supplementary Card issued thereunder.

Signature of the Applicant: _____

Date: 2024-06-07

(Please sign as per your Emirates ID)