

SECTION A - PERSONAL INFORMATION

Customer Name:

As per your registered ID with National Bonds

Account No.:

ID No.:

SECTION B - THE “PRODUCT” DETAILS

Second Salary (the “Product”) is a regular saving plan that allows customers to save on a monthly basis as per the chosen Savings Period. At the end of the Savings Period, the principal and accumulated profit will be distributed evenly as per the chosen Income Period.

Currency	Minimum Monthly Investment Amount	Profit Payout Frequency	Anticipated Profit Rate
AED	AED 1,000	Monthly – Reinvested to principal	3.25% p.a.
Lock-In Period	Product Tenor	Partial Redemption	Rewards Program
90 Days	Savings Period: 3 to 20 Years Income Period: 3 to 20 Years	Allowed during Savings Period (up to 50% of remaining balance)	Eligible
Subscription Fee	Early Redemption	Starting Investment Amount (Optional)	
Applicable - Waived if held more than 3 Years	Allowed after Lock-in Period	Minimum amount AED 1,000 Maximum amount AED 10 Million	

**Subscription fee**  
Once 36 payments (3 years) have been completed within the saving period, the subscription fee will be waived. In the event of early redemption, during the Savings Period, the following effective Subscription Fee on the redeemed amount will apply as per the year of redemption:

Year of Redemption	1 <sup>st</sup> Year	2 <sup>nd</sup> and 3 <sup>rd</sup> Year	4 <sup>th</sup> Year and above
Subscription Fee	2.00% p.a.	1.50% p.a.	Waived

SECTION C - INVESTMENT INSTRUCTIONS

My Monthly Savings/Direct Debit Amount is:

(Minimum AED 1,000 – AED 100 denominations)

AED

In figures

In words

I want my Savings Period to be for:

years (3 – 20 Years)

After my Savings Period, I want my Income Period to be for:

years (3 – 20 Years)

My starting investment amount is (Optional)

(Minimum AED 10,000 – AED 1,000 denominations)

AED

In figures

In words

Monthly payment method:

Direct Debit

SECTION D - CONSENT & DECLARATION

I confirm that all the information provided above are true and hereby indemnify National Bonds Corporation Sole Proprietorship P.S.C. (“the Company”) against any loss or damage that may be incurred due to incorrectness of such information. I agree to provide any additional information and/or supporting documents as when requested by the Company.


- I hereby agree that all profit distributions arising from the investment amount mentioned in Section C will be reinvested to the principal until maturity.
- I agree to be charged a subscription fee, as mentioned in Section B, of the withdrawn amount in case of redemption, cancellation or non-payment of monthly contribution for more than 2 months a year.
- At end of the Savings Period and start of the Income Period, the principal and profit will be credited to the Applicant as Savings Bonds, unless notified otherwise.

SCAN FOR T&C



☐ I have reviewed and hereby consent to the terms and conditions available on the company's website which is provided on the QR code and/or the link below  
T&C: <https://bit.ly/4aeJqEk>

SCAN



☐ I have reviewed and hereby consent to the Information Memorandum & Master Client Agreement available on the company's website, provided on the QR code and/or the link below.  
<https://bit.ly/3H3miix>

APPLICANT SIGNATURE

Date:

Signature:

Stamp:

FOR OFFICIAL USE ONLY

☐ Signature Admitted

☐ ID Verified

☐ Documents Attached

Sourced By

Approved By

Name:

Signature: