

Are you an existing customer of National Bonds? Yes No If yes, please enter your Customer Account Number (CAN):

SECTION A - CUSTOMER PROFILE INFORMATION CUSTOMER DETAILS - INDIVIDUAL/MINOR

Name:	<input type="text" value="Mr./Mrs./Ms."/>	Account No.:	<input type="text"/>
Nationality:	<input type="text"/>	DOB:	<input type="text" value="dd/mm/yyyy"/>
ID Type:	<input type="radio"/> Passport <input type="radio"/> Emirates ID	Place of Birth:	<input type="text" value="City"/> <input type="text" value="Country"/>
Mobile:	<input type="text"/>	ID No.:	<input type="text"/>
		ID Expiry Date:	<input type="text" value="dd/mm/yyyy"/>
		Email ID:	<input type="text"/>
		Gender:	<input type="radio"/> Male <input type="radio"/> Female

Customer/Guardian Details

Name:	<input type="text" value="Mr./Mrs./Ms."/>	Account No.:	<input type="text" value="(If separate and existing account)"/>
Nationality:	<input type="text"/>	DOB:	<input type="text" value="dd/mm/yyyy"/>
ID Type:	<input type="radio"/> Passport <input type="radio"/> Emirates ID	Place of Birth:	<input type="text" value="City"/> <input type="text" value="Country"/>
Relationship w/ minor:	<input type="text"/>	ID No.:	<input type="text"/>
		ID Expiry Date:	<input type="text" value="dd/mm/yyyy"/>
		Gender:	<input type="radio"/> Male <input type="radio"/> Female

Profile and Income Details

Source of Income:	<input type="radio"/> Salary <input type="radio"/> Family Savings <input type="radio"/> Business Proceeds <input type="radio"/> Other		
Profession:	<input type="text"/>	Employer Name:	<input type="text"/>
Marital Status:	<input type="radio"/> Married <input type="radio"/> Single	Salary / Income: (Per Month)	<input type="text"/>
Country of Residence:	<input type="text"/>	Years in Country of Residence:	<input type="text"/>
Current Residence Address:	Line 1 <input type="text" value="House/Apt/Suite Name, Number, Street, if any"/>		Postal Code/ZIP Code (if any) <input type="text"/>
	Line 2 <input type="text" value="Town/City/Province/County/State"/>		Country <input type="text"/>
Mailing Address	Line 1 <input type="text" value="House/Apt/Suite Name, Number, Street, if any"/>		Postal Code/ZIP Code (if any) <input type="text"/>
(if different than Residence Address):	Line 2 <input type="text" value="Town/City/Province/County/State"/>		Country <input type="text"/>

SECTION B - THE "PRODUCT" DETAILS

Second Salary product (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	Expected Profit Rate
AED	AED 1,000	Monthly - Reinvested to principal	2.95% p.a.
Lock-In Period	Product Tenor	Partial Redemption	Rewards Program
90 Days	Savings Period: 3 to 10 Years Income Period: 3 to 10 Years	Allowed for Savings Period Up to 50%	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 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 st Year	2 nd and 3 rd Year	4 th Year and above
Subscription Fee	2.00% p.a.	1.50% p.a.	Waived

SECTION C - INVESTMENT INSTRUCTIONS

My Monthly Savings Amount is: (Minimum AED 1,000 - AED 100 denominations)	<input type="text" value="AED"/> <input type="text" value="In figures"/>	<input type="text" value="In words"/>
I want my Savings Period to be for:	<input type="text"/> years (3 - 10 Years)	
After my Savings Period, I want my Income Period to be for:	<input type="text"/> years (3 - 10 Years)	
My starting investment amount is (Optional) (Minimum AED 1,000 - AED 1,000 denominations)	<input type="text" value="AED"/> <input type="text" value="In figures"/>	<input type="text" value="In words"/>
Monthly payment method:	<input type="text" value="Direct Debit"/>	

SECTION D - SAVINGS PERIOD MATURITY INSTRUCTIONS

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.

Consent & Declaration

I confirm that all the information provided above is true and correct and hereby indemnify National Bonds Corporation Sole Proprietorship P.S.C. ("NBC") against any loss or damage that may be incurred due to incorrectness of such information. I hereby declare that I have read and agree to the Terms and Conditions mentioned on the back of the application form.

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.



Investor Signature

Date:

Signature:

Stamp:

For official use only

Signature Admitted

ID Verified

Documents Attached

Sourced By

Approved By

Name:

Signature:

Payment Method

Cheque*

Wire Transfer*

Re-investment from existing account**

Cash

Cheque Number

Account Number

Customer Account

Bank

Bank

Product Type

Branch

Branch

Bond Range

* Sukuk shall be issued only upon realisation of cheque/fund transfer.

**In case of re-investment from existing account, the terms & conditions of existing account will apply for redemption.

Terms & Conditions

These Terms and Conditions (the "Terms and Conditions") as amended from time to time shall, in conjunction with additional specific terms and conditions (if any), apply to the Product and govern the relationship between National Bond Corporation Sole Proprietorship P.S.C. (the "Company") and the customer (the "Applicant" or "You") The Company shall, as mentioned in the prospectus, have the sole discretion to amend, add to, or delete any provision of these Terms and Conditions at any time and to such extent as permitted by law by any reasonable means of prior notification of such changes to the Applicant. Unless provided to the contrary in these Terms and Conditions, the Applicant shall be deemed to have accepted such changes if the Applicant continues transacting in respect of the Product after receipt of such notification within 7 days' notice should be sent to the Product holder which will be considered as acceptant unless the Product holder objects.

1. The Product shall be opened on the basis of Mudaraba agreement, which the Applicant agrees he has read, understood and accepted, where the Applicant (being the fund owner or "Rab al Maal") shall authorize the Company (being the fund manager or "Mudarib") to invest the Applicant's funds according to the principles of Islamic Shariah in such manner as the Company, in its absolute discretion, deems fit.

2. Funds in the Product shall be invested in a joint investment pool together with funds from the Company and other Applicants (being the "Mudaraba Investments Pool"). The joint investment pool shall be managed by the Company and the realized profits shall be distributed between the customer and the Company in accordance with the Company prospectus that will be provided to me upon my request.

3. The Applicant acknowledges that nothing in these Terms and Conditions shall be construed as being a warranty or a representation by the Company of any guaranteed profits, or any guaranteed repayment of any part or the entire portion, in respect of the Mudaraba Investments Pool. The Applicant is aware that all investments in the Mudaraba Investments Pool are exposed to potential losses arising out of a loss incurred in respect of Mudaraba assets and that such losses may even affect the principal amount of the funds invested by the Applicants in the Mudaraba Investments Pool.

4. Capital Protection is as per the fatwa available at <https://www.nationalbonds.ae/shariacompliance>

5. When a subscription is made in a currency for the Product and that is different to the currency in which the Product offered, the prevailing currency conversion rates will apply at the time of conversion for subscription and redemption and profit distribution and maturity.

6. The Company will pay the expected profit rate applicable to a particular Product(s) as described in section (B) of this application form. However actual profit on the Product shall be calculated at the year end. If the actual profit is higher than the expected profit, the Company will be entitled for the difference as a performance incentive and if it is lower than the provisional profit, the Company may donate the difference from its own resources at its own free will without any obligation to do so.

7. Within 2 working days (being any day other than a Saturday or Sunday or any Federally declared public holiday on which banks in the UAE are open for regular business) from the date of funds confirmation, the Company will send to the email address stated in the application form confirmation letter with details of your Sukuk issuance date, Sukuk maturity date and profit distribution schedule.

8. Upon maturity of the Savings Period, principal will be actioned based on the customer's option selected in section (D) of this application form. In case of saving bonds Issuance selected by customer, hence bonds can be redeemed anytime upon request.

9. The Company shall charge value added tax separately on services made on or after the 1st January 2018 as per the Federal Decree-Law No. (8), 2017 on Value Added Tax and Cabinet Decision No. (52), 2017 on the Executive Regulations (as each amended) as applicable.

10. For periodically distributing profit Products whenever applicable, no profit will be paid for uncompleted periods. Amounts larger than 10 (ten) million dirhams or equivalent in other currencies may take up to 7 working days to be redeemed. Partial redemption is as described in section (B) of this application form.

11. The Applicant confirms that the funds being used to subscribe to the Product are from a legitimate source, and by purchasing the Product you are in no way in breach of the UAE Federal laws and rules and regulations prescribed by relevant regulatory authorities.

12. The Company may perform personal data checks as it may require regarding the details provided about Applicant's identity or the identity of any other person named in the application form and the source of funds invested.

13. In the case of an Applicant who is a corporate entity, trustee, guardian, receiver, or a representative of a deceased's estate, the Applicant must provide evidence that is satisfactory to the Company and its approved distributors that the person signing the Form(s) has the legal right and accredited authorization to do so.

14. The Applicant acknowledges, confirms and agrees that the Company has the right to accept all or part of the subscription amount requested at its sole discretion.

15. Natural or legal guardian can purchase the Product in the name of minors by providing the legal identification evidencing their legal right to do so. Minors attaining the age of 21 years must provide necessary identification documents evidencing their identity, age and signature prior to any redemption transaction.

16. The Applicant confirms that he/she has the full legal right and authority to withdraw the Product, whether made for himself or for another person or entity.

17. The Product is not transferable at any time. In the event of death of the Applicant, the value of the Product will form part of the deceased Applicant's estate.

18. The Applicant is solely responsible for communicating any information changes to the Company.

19. The Company is not responsible for any loss in transit of application forms, payment instruction, the Product certificates or any other documents, unless such loss is caused by the Company.

20. In case of wire transfer, the Company shall not be responsible for any delay from the banks which is outside the Company control and bond Issuance shall be subject to receipt of fund in the Company account.

21. Civil courts of UAE shall have exclusive jurisdiction to resolve any dispute under this document.

22. The Company, a regulated financial institution, is mandated to execute all relevant regulatory instructions and judicial orders from UAE Courts and may block funds under their instructions.

23. The Company reserves the right to send any correspondence, and other documents through ordinary mail and will not be responsible for loss or damage arising thereof.

24. The Company reserves the right to introduce any operational changes that do not affect the Product holder's rights, at any time; otherwise, a 7 days' notice should be sent to the Product holder which will be considered as acceptant unless the Product holder objects.

25. The Applicant reserves the right to issue instructions for transactions on his/her account by fax, email or phone calls. The Applicant hereby understands and agrees that he is aware that such authorizations are not secure and can be tampered with. The Applicant indemnifies the Company from any and all liabilities that may occur as a result of his decision to authorize transactions by fax, email or phone calls in respect of any or all of his accounts with the Company and/or in respect of any other communication by fax, email or phone calls in connection with the Company.

26. The Applicant undertakes to transfer the Product, which is issued under this application to the Company for the applicable redemption amount if the Applicant is requested to do so by the Company on a winding up of the Company's Mudaraba in accordance to the Company prospectus.

27. The Applicant agrees that the Company may, at its sole discretion and without providing any reasons to the Applicant, refuse to process the Applicant's application for the Product.

28. These terms and conditions are governed in accordance with the laws of the United Arab Emirates, as applied in the Emirate of Dubai provided such laws are not repugnant to the rules and principles of Shariah, in which case the rules and principles of Shariah shall prevail.

*For more details on prospectus please visit <https://www.nationalbonds.ae/shariacompliance>