

Are you an existing customer of National Bonds? Yes No

If yes, please enter your Customer Account Number (CAN):

SECTION A - EMPLOYEE DETAILS

Name:

Designation:

Employee ID No.

Company:

SECTION B - CUSTOMER DETAILS

Name:

Nationality:

Gender: Male Female

DOB:

Place of Birth:

ID Type: Passport Emirates ID

ID No.:

ID Expiry Date:

Mobile:

Email ID:

Applying For: Self Family Member

If family member please state relationship:

SECTION C - GUARDIAN DETAILS

Name:

Nationality:

DOB:

Place of Birth:

ID Type: Passport Emirates ID

ID No.:

ID Expiry Date:

Relationship with Minor:

Gender: Male Female

SECTION D - PROFILE AND INCOME DETAILS

Source of Income: Salary Family Savings Business Proceeds Other

Profession:

Employer Name:

Marital Status: Married Single

Salary / Income: (Per Month)

Country of Residence:

Years in Country of Residence:

Residence Address:

Line 1:

Line 2:

Mailing Address:

Line 1:

Line 2:

SECTION E - TAX DECLARATION

FATCA: Are you a US Citizen / Resident/Green Card Holder Yes No *If yes, please provide your TIN*

1. Do you hold a valid United Arab Emirates (UAE) residency permit/Emirates ID?

Yes (By selecting this option, you are declaring that you a resident of UAE for taxation purposes and need to proceed to Section C)

Visa Issue Date:

Visa Expiry Date:

No

2. Are you a resident for Tax Purposes of any country other than the UAE? Yes No

If yes, please complete the table below

Country of Tax Residence	TIN	If no TIN is available, please state the reason A, B or C. If B, please outline the reason for being unable to obtain TIN
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Reason A: The Country where the Account Holder is resident does not issue TINs to its residents

Reason B: The Account Holder is otherwise unable to obtain a TIN

Reason C: No TIN is required as per the regulation of the Country you are considered a Resident for Taxation

SECTION F - UAE RESIDENCY VISA HOLDER

Is the term of your current UAE residency permit/Emirates ID for five (5) years or more?

Yes (If Yes, please answer a & b below)

No (If No, please proceed to Section D)

(a) Did you obtain UAE tax residency under a residency by investment scheme? Yes No

(b) In which jurisdiction(s) have you been subject to personal income tax during the previous calendar year?

SECTION G - THE GLOBAL SAVINGS CLUB "PRODUCT" DETAILS

Select Your Savings Plan	Your Monthly Plan	How many plans do you wish to purchase?
<input type="radio"/> The 100,000 Plan*	Save AED 1,540 monthly	
<input type="radio"/> The 50,000 Plan*	Save AED 770 monthly	
<input type="radio"/> The 25,000 Plan*	Save AED 390 monthly	
<input type="radio"/> The 10,000 Plan*	Save AED 160 monthly	
<input type="radio"/> The 6,500 Plan*	Save AED 100 monthly	

Please set up and deduct a total monthly payment amount of AED through Direct Debit Salary Deduction

* These figures include 60 contributions as per the respective monthly plan and the total expected profit until maturity.

The applicant will be eligible to enter the draw as per the Rewards Program Chances available on the company's website under the product section.

Ordinarily the profit for NBC sukuk is annually distributed as per NBC's prospectus, in the case of this product however as its maturity is 5 years, the profit will be distributed after maturity.

SECTION H - CONSENT AND 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 hereby declare that I have read and agree to be bound by the Saving Sukuk Terms & Conditions available on <https://www.nationalbonds.ae/downloads>. I agree to provide any additional information and/or supporting documents as when requested by the Company.

For Salary Deduction payment method; I, the undersigned, herewith authorize my Entity to deduct the amount mentioned above in section (G) from commencement date onwards every month from my salary and remit the same amount to my account number with National Bonds Corporation Sole Proprietorship P.S.C.

The expected profit rate is 5.4% p.a., calculated on cumulative average contribution of the yearly contributions and to be paid on maturity (60 contributions) or cancellation.

I agree to be charged a subscription fee of 5.4% p.a. on total cumulative average of the yearly contributions in case of plan cancellation prior maturity however the subscription fee amount will not exceed the profit paid and the total plan monthly contributions value till date will not be affected.

In case of plan cancellation prior maturity, subscription fees will be deducted from the profits accrued till the date of cancellation. The profit allocation will be calculated as a percentage of the accrued profit as per below table:

Total Monthly Contributions	Less than 12 months	12 to 23	24 to 35	36 to 47	48 to 60
Profit Allocation	0%	25%	50%	75%	100%

I agree that in case of Global Savings Plan cancellation or maturity, the principle and expected profit will be credited in to the Applicant account in the form of saving sukuk.

	Sourced By	Approved By	Customer Signature, Date
Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature:	<input type="text"/>	<input type="text"/>	

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 Bonds 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. Any references in the Application Form or these Terms and Conditions to the masculine gender shall be taken to include the feminine

1. The Product shall be opened on the basis of Mudaraba agreement, which the Applicant agrees to be 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 any realized profits shall be distributed between the Applicants 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/shariascompliance>.
5. When a subscription is made in a currency for a Product that is different to the currency of 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 you the agreed expected profit rate as described in section (H) 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 own resources at its own free will without any obligation to do so.
7. 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.
8. 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.
9. 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.
10. The applicant will be eligible to enter the draw as per the Rewards Program Chances available on the company's website under the product section.

11. The expected profit rate is 5.4% p.a., calculated on total cumulative average on yearly contributions and to be paid on maturity.
12. 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.
13. At The Company's discretion, for some Products Individual Product holders will be eligible to enter the draw. Institutions investing in the Product are not eligible for draw prizes.
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 shall 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 unlikely 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 sukuk 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 Applicant's rights, at any time; otherwise, a 7 days notice should be sent to the Applicant which will be considered as acceptant unless the Applicant 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/she 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.

