

ACCOUNT OPENING FORM

<input type="text"/> Branch Code <small>برانچ کوڈ</small>	<input type="text"/> Account No. <small>اکاؤنٹ نمبر</small>	<input type="text"/> Relationship ID <small>رہائش سہ آئی ڈی</small>	<input type="text"/> Date <small>تاریخ</small>
Branch Name: <input type="text"/> <small>برانچ کا نام</small>			

Currency and Type of Account <small>قسم کرنسی اور اکاؤنٹ</small>	Rupee: <input type="checkbox"/> Ameen Current Account <small>روپیہ</small>	<input type="checkbox"/> Ameen BBA (Current A/c) <small>کتن (کرنٹ اکاؤنٹ)</small>	<input type="checkbox"/> Ameen PLS Saving <small>کتن پی ایل ایس ایچ</small>			
	Foreign Currency: <input type="checkbox"/> \$ USD <small>یورپی کرنسی</small>	<input type="checkbox"/> £ GBP <small>برطانوی پاؤنڈ</small>	<input type="checkbox"/> € EURO <small>یورو</small>	<input type="checkbox"/> Other (please specify): _____ <small>(دعا نامت کیجئے) دیگر</small>		
	Type: <input type="checkbox"/> Current <small>کرنٹ</small>	<input type="checkbox"/> PLS Saving <small>پی ایل ایس ایچ</small>				

Nature of Account <small>نوعیت اکاؤنٹ</small>	Individual Account <small>ذاتی اکاؤنٹ</small>	Business Account <small>بزنس اکاؤنٹ</small>			
	<input type="checkbox"/> Single <small>انفرادی</small>	<input type="checkbox"/> Partnership (Registered/Unregistered) <small>شراکت (رجسٹرڈ/نہیں رجسٹرڈ)</small>	<input type="checkbox"/> Sole Proprietorship <small>سولن پراپرٹرشپ</small>	<input type="checkbox"/> Association/Club/Trust <small>ان ایس ایس ایچ/کلب/ٹرسٹ</small>	
	<input type="checkbox"/> Joint <small>مشترکہ</small>	<input type="checkbox"/> Joint Stock Company (Public/Private) <small>جوئنٹ اسٹاک کمپنی (پبلک/پرائیویٹ)</small>	<input type="checkbox"/> Foreign Missions/Diplomats <small>بیرونی مبعوثانہ/دوڑتار</small>	<input type="checkbox"/> Others (please specify): _____ <small>(دعا نامت کیجئے) دیگر</small>	

FOR INDIVIDUAL ACCOUNT (SINGLE/JOINT) ذاتی اکاؤنٹ کیلئے انفرادی/مشترکہ

Particulars of Account <small>اکاؤنٹ کی تفصیل</small>	*Title of Account: _____ <small>اکاؤنٹ کا نام</small>				
	*Key/Secret Word: <input type="text"/> (at least 6 characters long) <small>مستہ کم از کم (6) حروف میں</small>				
	*Mailing Address: _____ <small>اطلاعات کیلئے پتہ</small>				
	Tehsil/District: _____ <small>تھسیل/ضلع</small>	City: _____ <small>شہر</small>	Post Code: <input type="text"/> _____ <small>پوسٹ کاڈ</small>	Telephone: _____ <small>ٹیلی فون</small>	
	*Permanent Address: _____ <small>مستقل پتہ</small>				
	Tehsil/District: _____ <small>تھسیل/ضلع</small>	City: _____ <small>شہر</small>	Post Code: <input type="text"/> _____ <small>پوسٹ کاڈ</small>	Telephone: _____ <small>ٹیلی فون</small>	

Personal Information <small>ذاتی کوائف</small>	Applicant 1 <small>دعا نامت گزار نمبر 1</small>		Applicant 2 <small>دعا نامت گزار نمبر 2</small>	
	*Name: Mr/Mrs/Ms: _____ <small>محمد/مہم/مہم</small>		_____	
	*S/O, D/O, W/O: _____ <small>شوہر/دوڑتار/بیوی</small>		_____	
	*Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <small>جنس</small>		<input type="checkbox"/> Male <input type="checkbox"/> Female	
	*Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <small>ازدواجی حیثیت</small>		<input type="checkbox"/> Married <input type="checkbox"/> Single	
	*Date of Birth: _____ <small>تاریخ پیدائش</small>		_____	
	Preferred Language: _____ <small>ترجیح زبان</small>		_____	
	*Nationality: _____ <small>قومیت</small>		_____	
	*Country of Residence: _____ <small>رہائشی ملک</small>		_____	
	*Identification No.: _____ <small>شناختی نمبر</small>		_____	

DEP-382

Personal Information ذاتی کوائف	Applicant 1 درخواست گزار نمبر 1		Applicant 2 درخواست گزار نمبر 2	
	N.T.N Number (if available): این ٹی این ایف ایس نمبر (اگر دستیاب ہو تو):		N.T.N Number (if available): این ٹی این ایف ایس نمبر (اگر دستیاب ہو تو):	
*Occupation: پیشہ	<input type="checkbox"/> Government Service سرکاری ملازمت	<input type="checkbox"/> Private Service پرائیویٹ ملازمت	<input type="checkbox"/> Self-Employed خود کھانا کھانا	<input type="checkbox"/> Government Service سرکاری ملازمت
	<input type="checkbox"/> House Wife گھرانے کی عورت	<input type="checkbox"/> Student طالب علم	<input type="checkbox"/> Unemployed بے روزگار	<input type="checkbox"/> Private Service پرائیویٹ ملازمت
	<input type="checkbox"/> Agriculture زراعت	<input type="checkbox"/> Other (please specify): دیگر (مفصلاً لکھیں)		<input type="checkbox"/> Student طالب علم
Employer's name: ملازمین کا نام		Employer's name: ملازمین کا نام		

Next of Kin قریبی رشتہ دار	Name and address of person/next of kin to be contacted for ascertaining my/our whereabouts. میرے/ہماری رہائش گاہ کے متعلق جاننے کے لیے رابطہ کرنے والے شخص کا نام اور پتہ:		
	Name: نام	Relationship: رشتہ	CNIC No.: سی این ڈی ایف ایس نمبر
	Address: پتہ		Telephone No.: ٹیلی فون نمبر

FOR BUSINESS ACCOUNT بزنس اکاؤنٹ کے لیے

Particulars of Account اکاؤنٹ کی تفصیل	*Title of Account: اکاؤنٹ کا نام (The title must contain the company/business name) (گاہک یا بزنس کا نام یا ایجنسی کا نام شامل ہونا چاہیے)				
	*Company/Business Name: گاہک یا بزنس کا نام				
	*Nature of Business: <input type="checkbox"/> Import/Export <input type="checkbox"/> Agriculture <input type="checkbox"/> Manufacturing <input type="checkbox"/> Exchange Company <input type="checkbox"/> NBFI کاروبار کی نوعیت: درآمد/برآمدہ زراعت پیداوار/تعمیراتی کمپنی این بی ایف ایس				
	<input type="checkbox"/> Scheduled Bank <input type="checkbox"/> Other Services (Please Specify): شیڈیولڈ بینک دیگر سروسز (مفصلاً لکھیں)				
	Date of Commencement of Business: کاروبار شروع کرنے کی تاریخ				
	*Office/Mailing Address: ملازمین کا پتہ				
	Tehsil/District: تھسیل/ضلع		City: شہر	Post Code: پوسٹ کوڈ	Telephone: ٹیلی فون
	*Head Office/Registered Address: ہیڈ آفس/رجسٹرڈ پتہ				
	Tehsil/District: تھسیل/ضلع		City: شہر	Post Code: پوسٹ کوڈ	Telephone: ٹیلی فون
	**Office E-mail: دفتر کا ای میل		Office Fax: دفتر کا فیکس		
NTN: این ٹی این		*CNIC No.: (for sole proprietorship only): سی این ڈی ایف ایس نمبر (صرف سول پراپرٹری کے لیے)			
Hold Mail: <input type="checkbox"/> Yes <input type="checkbox"/> No ہولڈ میل: <input type="checkbox"/> ہاں <input type="checkbox"/> نہیں					
Contact Persons <small>رابطہ رکھنے والے افراد</small>					
S No. سے نمبر	Name نام	Designation مہمہ	Telephone No. ٹیلی فون نمبر		
1.					
2.					
3.					
4.					

ADDITIONAL INFORMATION اضافی معلومات

Your Existing Relationships with UBL Ameen یو بی ایل امین کے ساتھ آپ کا موجودہ ریلیشن شپ	Please provide details of all accounts, loans and cards which will be linked with your relationship. براہ کرم اپنی ریلیشن شپ کے ساتھ تمام اکاؤنٹس، قرضے اور کارڈز کی تفصیلات فراہم کریں۔			
	S No. سے نمبر	Branch Name شاخ کا نام	Branch Code شاخ کا کوڈ	Account/Loan/Card No. اکاؤنٹ/قرضہ/کارڈ نمبر
	Account/Loan/Card Title اکاؤنٹ/قرضہ/کارڈ کا نام			
	1.			
	2.			
3.				

*Mandatory field
مطلوبہ فیلڈ

**Mandatory field for Internet Banking
انٹرنیٹ بینکنگ کے لیے لازمی فیلڈ

Your Relationship with Other Banks دیگر بینکوں کے ساتھ آپ کی ریلیشن شپ	Bank Name: _____ بینک کا نام
	<input type="checkbox"/> Deposit (ادارت) <input type="checkbox"/> Credit Cards (کریڈٹ کارڈز) <input type="checkbox"/> Loans (لوئن) Others (please specify): _____ (دیگر (مطالعہ کیجئے))
Bank Name: _____ بینک کا نام	<input type="checkbox"/> Deposit (ادارت) <input type="checkbox"/> Credit Cards (کریڈٹ کارڈز) <input type="checkbox"/> Loans (لوئن) Others (please specify): _____ (دیگر (مطالعہ کیجئے))

Ameen Wallet امین والٹ	Type of ATM/Debit Card required (pick only one): (for individual and sole proprietorship only) (ATM کارڈ کی ضرورت ہے یا نہیں) (کیا ایک ہی کارڈ سہولت فراہم کی جائے گی) (انفرادی اور سول پراپرٹرشپ اکاؤنٹ کے لیے)	<input type="checkbox"/> Silver (سولور) <input type="checkbox"/> Gold (گولڈ)	Name on Card _____ کارڈ پر نام
	Supplementary Card Required: دیگر اضافی کارڈ	<input type="checkbox"/> No (نہیں) <input type="checkbox"/> Yes (ہاں) (please fill the prescribed form) (زیادہ سے سرکاری حکمت نامہ پُر کریں)	

Operating Instructions لیمن دین کی ہدایات	Signing Authority: <input type="checkbox"/> Singly (بھارتی حکم نامہ) <input type="checkbox"/> Either or Survivor (واحد یا) <input type="checkbox"/> Jointly (مشارکت) <input type="checkbox"/> Mandate (please fill the prescribed form) (اسی (زیادہ سے سرکاری حکمت نامہ پُر کریں))
	<input type="checkbox"/> Others: (please specify): _____ (دیگر (مطالعہ کریں))

Special Instructions خصوصی ہدایات	<hr/> <hr/> <hr/>
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Introducer تعارف کنندہ	*Name: _____ *CNIC No.: _____ Telephone No.: _____ نام کیپڑا کارڈ نمبر ٹیلی فون نمبر
	Address: _____ *Bank/Branch: _____ پتہ بینک / شاخہ
	*Account No.: _____ Introducer's Signature: _____ اکاؤنٹ نمبر تعارف کنندہ کے دستخط
	How long has the introducer known the applicant? Year(s) _____ Month(s) _____ Verified By: _____ تعارف کنندہ کتنی مدت سے درخواست گزار کو جانتا رہا ہے؟ سال مہینے تصدیق کنندہ

TERMS & CONDITIONS

For the purpose of these terms and conditions, the word "Bank" shall refer to United Bank Ltd. Islamic Banking Branch, its successors—in interest and assigns.

1. Any person(s) opening or operating an account with the Bank will be deemed to have read, understood and accepted its Terms of Account and its Applicable Schedule of Bank Charges issued and amended from time to time by the Bank.
2. Not more than one account of each category, i.e. local currency and foreign currency current account may be opened in any one name, in one and the same branch except joint accounts with any other individual(s) and the account in the name of minor children in the capacity of Guardian.
3. No accounts shall be opened by the Bank unless it is either properly introduced or satisfactory bank reference is provided and is acceptable to the Bank.
4. Proper identification in the form of Computerized National Identity Card / Passport / Alien Registration Card will be required before the Bank opens any account in its discretion, which will be independently verified by the Bank, non-verification will be lead to unilateral closure of account.
5. Any change in the address or constitution of the account holder / depositor should be immediately communicated in writing to the Bank. The post office and other agent for delivery shall be considered agent of the account holder(s) / depositor(s) for delivery of letters, remittances etc., and no responsibility shall be accepted by the Bank for delay, non-delivery, etc., including any shortage of cheque leaves of cheque book sent by post at the request of the account holder.
6. To safeguard Bank interest, the Bank may at its discretion and for the purpose (including for the purpose of fraud prevention, audit, the provision of services of any third party, debit collection, or if required by any competent govt. or regulatory body) share any information, detailed or data relating to the customer's transactions with any competent authority or agency.
7. The Bank in order to comply with law and regulations may intercept and investigate any payment messages or other information or communication sent to or by the account holder or the account holder's behalf via other bank and this process may involved making future inquiries.
8. The Bank will not be liable for any loss (whether direct or consequential and including without limitation loss of profit or interest) or damage suffered by any party arising out of any delay or failure by the Bank in processing any payment message or other information or communication in pursuant to the above.
9. No profit is paid on current accounts and shall not be allowed to be overdrawn whether in respect of local or foreign currency.
10. For UBL Ameen Basic Banking Account (BBA), maximum of two deposits and two withdrawals (cash or clearing) per month are allowed free of charge. However, any transaction (cash or clearing) in a calendar month after those mentioned above will be charged a flat fee as per Schedule of Bank Charges in addition to the regular charges of services as per Schedule of Charges. All other banking services provided will be charged as per the prevalent Schedule of Bank Charges.
11. Any existing customer wanting to convert his / her account into Basic Banking Account can do so by giving a written application to the Branch Manager upon which a new UBL Ameen BBA account will be opened. A new account number will be provided to the customer after due account opening procedure, including submission of CNIC, if not provided earlier.
12. Foreign currency current accounts or savings accounts and time deposits may be established in US Dollars, Great Britain Pound Sterling, Euro and such other currencies as the Bank shall determine / allow in accordance with the local regulations in force from time to time.
13. Profit on foreign currency saving and time deposit shall be paid at periodic intervals as determined by the Bank and / or upon respective maturity dates of such deposits at such rate as may be determined by the Bank from time to time.
14. Foreign currency accounts/deposits are opened and maintained subject to Foreign Exchange Regulations and directives of the Government of Pakistan, or any of its organization / agencies and State Bank of Pakistan from time to time.
15. Any sum to be deposited in an account should be accompanied by deposit slip showing the name and number of the account to be credited and depositor's signature. Such deposits must be entered at cash counters only. In un-automated branches the entry of transactions will be verified by the signature of two officials of the Bank, and stamp of the Bank affixed on the counter foil of the paying-in-slip incase of unit branches, signature of one of official will be sufficient. The account holder / depositor should satisfy himself / herself that he / she has received proper receipt for the deposit. In branches where computerized deposit slip is in practice, the same should bear account number, date of deposit, amount in document number without bearing Branch / Bank stamp & official signature. The same shall be accepted by customer.
16. The Bank may accept for collection cheques and other instruments payable to the account holder / depositor himself at his sole risk. All cheques and other instruments should be crossed before they are deposited for crediting in the account.
17. The Bank shall endeavor to collect cheques and other instruments promptly but the Bank accepts no responsibility of any delay or loss.
18. Un cleared instruments and conditional credits in the account shall not be drawn against even if such instruments are credited and / or allowed to be drawn against, the Bank shall have at all times the rights to debit the account holder / depositor account, if these are not realized, without prior notice to account holder / depositor.
19. In the event of any instrument deposited, being unpaid for any reason whatsoever or being returned at any time in future, although previously advised as paid, the account holder will return the proceeds of the said instrument and indemnify the Bank against all losses and costs arising there from and authorize the Bank to debit such amount and expenses to any account which the account holder may have in the Bank.
20. The Bank will take due care to see that the credit and debit entries are correctly recorded in the account of the account holder / depositor but in case of any error, the Bank shall be within its rights at all times to make the correct adjusting entries without prior notice and recover any amount due from the account holder / depositor without prior notice. The Bank shall not be liable for any damages / losses etc., and consequent upon such errors / adjustments.
21. Saving Accounts deposits are accepted on the basis of Mudaraba / Musharaka.
22. The Bank shall in its capacity as Mudarib (investment manager) will be entitled to receive a share of the Profit distributable as the Bank may prescribe from time to time.
23. The deposit will be invested in a common investment pool with the Bank's funds. Sharing of Profit, arrived at after deduction of all direct costs to the investment pool and provisions, will be done as Share of profit. However, this Share shall be subject to change at the absolute and unfettered discretion of the Bank and the Bank's decision in this behalf will be final and binding on the depositors. In case of any change, the Depositors / Investors shall be notified through notice posted in the Bank.

TERMS & CONDITIONS

24. The Bank may, in order to maintain a certain level of return on investment of depositors, provide for a Profit Equalization Reserve, after approval of the Shariah Advisor, an amount from the distributable profit, before allocating Mudarib's share.
25. The Bank may, in order to mitigate risk of future losses to investment depositors, provide for an Investment Risk Reserve, after approval of the Shariah Advisor, an amount from the distributable profit, after allocating Mudarib's share.
26. The Depositors will not participate in Management or in decision-making concerning Investment of Funds.
27. All deposits in Saving Accounts shall be invested by the Bank strictly in accordance with principles of Islamic Shariah.
28. The participation of the invested amounts in the profit shall start from the Business Day following the day the deposit is made.
29. The Bank will give Profit to the Depositors twice in a year in January and July, on the basis of Profit Distributions Weightage to be declared by the Bank from time to time. Loss will be adjusted as per clause 30 below from the account / deposit as soon as it requires Provision.
30. In the event of the Loss, the PLS Depositors and the Bank will bear the same in the ratio of their respective Investments for the period.
31. Account holders may withdraw part of their balances at any time they so desire subject to leaving a minimum balance. This minimum balance will be posted at the Bank, from time to time.
32. The Depositor shall be liable to reimburse to the Bank his share of loss if any, in respect of any loss incurred on the basis of yearly closing of the books of the Islamic Banking Branches of the Bank.
33. The Bank will recover Service Charges on PLS Deposits Accounts as per Schedule of Charges prepared by the Bank on half yearly basis i.e. in January & July.
34. Eligibility, computation and payment of monthly/half-yearly Profit for respective Savings Accounts: The profit will be calculated on the daily product basis and payment of profit will be on monthly or six-monthly basis subject to adjustment or declaration of actual profit rates after the respective closing.
35. Zakat and Withholding Tax and or other Tax (s) levied from time to time whenever applicable shall be deducted as per rules.
36. Declaration on prescribed Performa for exemption of deduction of Zakat will be registered with the Bank at least one month prior to the valuation date or as per Zakat rules applicable from time to time.
37. With-holding tax if any shall be recovered from the account / deposit.
38. The method calculating return / profit under the profit / loss sharing scheme if governed by the Bank rules are capital under prevailing regulations/ directives of State Bank of Pakistan in compliance with Shariah and is subject to change without prior notice.
39. Return / profit on accounts closed before June 30th and December 31st will be paid for the relevant period, after the rates are finalized. All return / profit shall be of a provisional nature until finalized by the Bank.
40. These Terms and Conditions including profit / loss sharing mechanism may change periodically from time to time and will be deemed acceptable to the account holder / depositor unless the latter discontinues the account / deposit; however, the changed terms will apply on the discontinued relationship.
41. The proportion of profit or loss shall be determined by the Bank in its sole discretion by the Bank's decision is final and binding on the account holders / depositors. In case a deposit matures on a public or bank holiday, then the Bank shall pay the deposit and / or the return / profit or adjust the loss, if any, there on the next working day when the Bank is open for ordinary banking business.
42. Cheques can only be drawn on the printed cheques supplied by the Bank. The Bank reserves at all time the right to refuse payment of cheques otherwise.
43. Cheques should be signed by the account holder / depositor as per specimen signature supplied to the Bank and any alteration(s) thereon must be authenticated by the drawer's full signature.
44. All alterations made in a Cheque must be verified by the drawer's full signature otherwise it may not be paid.
45. The account holders are required to take good care of the Cheque books issued to them and keep them under lock & key. The bank will not be responsible in any way for any unauthorized payment, resulting from any disregard of these instructions and the burden of proof will be upon the account holders to show that they have not been negligent in the safe keeping of the Cheques book.
46. All cheques payable to order should be endorsed by the payees.
47. All cheques should be crossed before they are paid in for credit of accounts. Also particulars of the cheques (name of drawee bank, cheque number etc.) should be correctly written on pay-in slip and the relative counterfoil. The Bank shall not be responsible in case of any loss where the above requirements are not complied with.
48. The bank may without notice combine or consolidate all accounts and liabilities to the Bank and set-off or transfer any sum(s) standing to the credit of any such accounts or any other sum(s) owing to account holder herein from the Bank in or towards satisfaction of account holder herein's liabilities to the Bank on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint and that the Bank's rights hereunder shall not be affected by account holder herein's death or the death of any one or more of account holders.
49. Should there occur any change in National or International, Financial, Political or Economic conditions, currency availability, exchange controls or other legislation which may affect the transferability or convertibility of any specific currency or which may otherwise prevent the Bank from fulfilling its obligations, the Bank or its other branches shall in no way be held liable for any consequences direct or derived.
50. Post-dated, stale and defective cheques shall not be paid by the Bank.
51. In case of the Bank receiving notice of the demise of an individual customer, the Bank will not be obliged to allow any operations or withdrawal except on production of a succession certificate or other court orders, from a court of competent jurisdiction.
52. In case of operating instructions "either or survivor", in the event of the death of either account holder(s) / depositor, the credit balance in the account will be payable to any of the surviving account holder(s) / depositor.
53. Current / Saving accounts that remain inoperative for one year or more will be classified as dormant. Any change of address / signature can be requested during the period of dormancy of account but will not subject the account for change in the status of dormant account. For reactivation any dormant account, the account holder must in person request for a change of status and will produce original CNIC with copy of Branch / Bank attestation.

TERMS & CONDITIONS

54. If a deposit / instrument remains inoperative for a period of ten years then it will become unclaimed deposits and will be surrendered to SBP as per the provision of Banking laws prevalent in Pakistan at the time.
55. Periodic statements of the account shall be issued by the Bank to the concerned account holder / depositor. Any discrepancy in the statement of the accounts should be promptly brought to the notice of the Bank in writing within fourteen days of dispatch failing which the statement of accounts shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the Bank reserves its right, at all times to make adjusting entries, to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued return / profit / Loss. However, the Bank shall not be liable for any loss or damage due to such error(s) or any consequential loss arising therefrom to any party. For UBL Ameen BBA, the statement of accounts will be issued once a year.
56. No account holder / depositor may annotate or delete any entries in the statement of account. Any discrepancy found should at once be brought into the notice of the Bank as per clause 55.
57. If statement of accounts is lost or spoilt, a duplicate statement of account may be provided by the Bank, subject to charge as is applicable under its Schedule of Bank Charges, upon receipt of written request by the customer / account holder only.
58. Account may be transferred from one UBL Ameen Islamic banking branch to another UBL Ameen Islamic banking branch, free of charge, without effecting the profit accruing positions of the amount as the concerning accumulated products of credit balances in such accounts for unaccounted period would also be transferred to the receiving branch along with the credit balance on the date of transfer to the receiving branch. The Bank may at any time, change the location of any of its branch by giving notice to the account holder / depositor.
59. Minimum deposits amount(s) and continuing balance requirements will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of service charges as deemed fit by the Bank. Rupee account and foreign currency accounts not meeting our minimum balance requirements may be subjected, at the discretion of the Bank, to service charges as per our Schedule of Charges. The following accounts will be exempted from the levy of service charges: (i) Students (ii) Mustahiqeen of Zakat (iii) Employees of Government / Semi-Government institutions for salary and pension purposes (iv) UBL Ameen Basic Banking Account. Details of such charges with exemptions are listed in the Bank's Schedule of Charges and also displayed in all our branches.
60. Administrative charges will not be applicable on those accounts which are declared as exempted by the Bank from time to time.
61. The Bank reserves to itself the right to close without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any other reason whatsoever on the sole discretion of the Bank which shall not be incumbent on the Bank to disclose to the account holder / depositor.
62. The Bank solely reserves the right to terminate any type of relationship with the account holder / depositor without prior approval of the account holder / depositor by informing him / her in writing.
63. The account holder(s) / depositor(s) wishing to close the account must surrender unused cheques, if any, with application to close and the account closing fee, if any.
64. The Bank shall have discharged its liability with respect to an account so closed by mailing to the account holder / depositor at his / her last known address as per the Bank's record, a bank draft / payorder in the currency of such account, payable to the order of account holder / depositor in the amount of then credit balance of such account less deduction(s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
65. The account holder / depositor shall not have any recourse against the head office or any branch of the Bank outside Pakistan in respect of the payment of any deposits, account balances or return / profit thereon maintained or / and accruing with the Bank in Pakistan. Any such rights of recourse are expressly waived.
66. The account holders / depositors undertake to reimburse the Bank with any claim in respect of losses / charges on the basis of half yearly / yearly closing of the Bank's books of accounts. The Bank would be with in its rights to debit these accounts for the amount(s) of such claims / charges in settlement of business accounts of the Bank.
67. The Bank may from time to time and at any time revise, amend, delete or supplement any of these terms and conditions, whether in whole or part including without limitations the charges liable in respect to its services. Such charges shall be effective from the date specified by the Bank for such modifications. These amendments / alterations shall be notified to the account holder / depositor and / or display it at the Bank's premises from time to time and shall be binding on the account holder / depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any point in time.
68. The Bank reserves the right without prior notice to the account holder / depositor to debit the account for any expense, fees, commission, return / interest, Zakat, withholding tax, stamp duty, tax, duty, or any other cost, charges or expenses arising out of any transaction or operation of the account or Time Deposits (COIs etc.) with the Bank as may be payable to the Provincial or Federal Government as levied from time to time.
69. The Bank is subjected to all applicable circulars, orders, directives, rules, regulations, laws, decrees, and restrictions issued by competent Government and other regulatory authorities and the Liability of the Bank for payment if governed by applicable laws and regulations in force in Pakistan at the relevant time. Repayment of any deposit, account, balances, return / profit thereon is subject to any acts of the Government of Pakistan or the State Bank of Pakistan or any competent governmental and other regulatory authorities in Pakistan.
70. On the request of Hold Mail service, the Bank will hold all mail, addressed to the account holder / depositor for a maximum period of three months from receipt and such mail will be deemed to have been received by the account holder. The account holder will collect any mail so held personally or, through an authorized person, unless he advises the Bank will be contrary in writing. The Bank is authorized to charge a fee as per the Bank's Schedule of Charges as revised from time to time, for this service and to hold, open and / or handle all such mails in such manner as the Bank deems fit. Any such fee charged by the Bank may be debited by the Bank from the account of the account holder. If he fails to collect any such mails within a period of three months the Bank is hereby authorized to destroy the same at any time thereafter at the account holder's sole risk and responsibility and in doing so the Bank shall be discharged from all responsibilities or liability.
71. On the request of Hold Mail service, notwithstanding the fact that the account holder may not have knowledge of the contents of the mail until he / she has collected

TERMS & CONDITIONS

such mail, in case such contents may have legal consequences or effect his / her rights with the Bank the account holder shall bear the sole risk of any such consequences and hereby indemnify the Bank of any losses, costs damages and expenses incurred by the Bank arising from such mail.

72. Account holder's ignorance of the contents of any mail being held by the Bank is not, and will not, be a defense to the Bank's claims against claims for all purposes and in all courts of law whether before or after termination of his banking relationship with the Bank.

73. It is acknowledged that the request for the Hold Mail service is being made entirely for the account holder's convenience and at his / her risk and responsibility and without any obligation on the part of the Bank. The account holder will assume full responsibility of any loss, adverse consequences or liabilities in any way arising to him / her or to any third party and would keep the Bank indemnified against any claims, losses or consequences suffered in any way due to Bank complying with his / her such request. Account holder further waives any and all claims against the Bank and its officers and employees, for any consequences arising as a result of any mail inadvertently being dispatched to him in the ordinary course of business or the Bank communicating with him / her in emergency situation as perceived by the Bank or for the purpose of serving or issuing any demand or notice to him by the Bank or otherwise to protect the interest of the Bank.

INDEMNITY AND UNDERTAKING اندرمینی اور اڈرٹیکنگ

In consideration of your acceptance of oral instructions from me/us over the telephone, fax or implementation of other instructions where transmitted by electronic means in connection with such facilities as may from time to time form part of the services ("Services") offered by you in accordance with your policy, I/we irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the Services for all purposes whatsoever. I/We further irrevocably and unconditionally ratify the same and hereby waive any claim against you as a consequence of or in respect of the provision by you of the Services, and not to use, or allow any third party to use the Services on my/our behalf and/or for any fraudulent or unlawful purpose. I/We confirm that any instructions given by me/us to you using any means may be used as evidence in any court of law or other proceedings of whatsoever nature or in resolving any dispute between us. I/We further irrevocably and unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision by you of the Services. I/We further agree that you may debit any of my/our accounts with you for all costs, charges, expenses or other amounts which you may incur as a consequence of, or in respect of, the provision of the Services. I/We agree that you may ignore, or suspend action on, any instructions received from me/us if you, in your absolute discretion, deem it appropriate to do so. I/We further confirm my/our understanding that compliance with such instructions and provision of the Services shall be subject to the internal policies of United Bank Limited, which may change from time to time and the relevant Circulars of State Bank of Pakistan.

I/We also confirm that the provision of Services shall also, where relevant, be governed by the terms and conditions governing my/our existing account(s) with you. I/We confirm that my/our Personal Identification Number shall be kept confidential. I/We shall be liable for any misuse of the same, and agree to indemnify you against all consequences of such misuse. I/We confirm that all information and data contained in this form is accurate and true and there is no undisclosed material information which would affect UBL's decision to extend any of the Services to me/us. In consideration of your agreeing to e-mail me/us my/our account statements, I/we hereby waive any requirement as per the account opening form to send any hard copy statements or notices by post to my/our address.

For any cards issued to me/us by UBL, I/we undertake to immediately inform the Bank in the event of loss or theft of the same. It is understood that I/we shall continue to be liable for all the transactions until receipt of aforesaid intimation by you. I/We further undertake to accept full responsibility for all transactions made by the use of the card, whether or not made with my knowledge or authority, and I/we will accept the bank's record of transaction as binding for all purposes. For the purpose of this Indemnity Undertaking the word "Services" shall be deemed to include any form of banking services or products that UBL may offer its customers from time to time including any cards. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I/We hereby agree with the Terms & Conditions and the Indemnity and Undertaking given, which I/we have read, understood and received a copy of, and confirm that the information supplied in the Accounts Opening form is correct to the best of my/our knowledge.

میں/ہم نے مندرجہ ذیل قواعد و ضوابط اور شرائط سے مدد کی طرح متفق ہوں اور انہیں میں/ہم نے بطور جامع اور سچے اور سچی ایکسپریس کی ہے اور میں/ہم تصدیق کرتا ہوں کہ میں/ہم نے تمام معلومات فراہم کرنے کے وقت سب سے زیادہ درست اور صحیح معلومات فراہم کی ہیں۔

Applicant's Name (1)	Applicant's Name (2)
Applicant's Signature (1) Company's/Organization's Stamp	Applicant's Signature (2) Company's/Organization's Stamp
Applicant's Name (3)	Applicant's Name (4)
Applicant's Signature (3) Company's/Organization's Stamp	Applicant's Signature (4) Company's/Organization's Stamp

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Special Category of Account (if any)	<input type="checkbox"/> UBL Staff	<input type="checkbox"/> Minor	<input type="checkbox"/> Illiterate	<input type="checkbox"/> Panda Nasheen	<input type="checkbox"/> Blind	<input type="checkbox"/> Registered Alien
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Know Your Customer (KYC) - Individual Account	Know Your Customer (KYC) - Business Account
<p>Type of Customer: <input type="checkbox"/> Walk in <input type="checkbox"/> Marketed <input type="checkbox"/> Referred by: _____ Public Figure: <input type="checkbox"/> Yes <input type="checkbox"/> No Source of Funds: <input type="checkbox"/> Salary <input type="checkbox"/> Family Business <input type="checkbox"/> Stock/Investment <input type="checkbox"/> Home Remittance <input type="checkbox"/> Agriculture/Rented Property <input type="checkbox"/> Other (please specify): _____ Usual Mode of Transaction: <input type="checkbox"/> Cash <input type="checkbox"/> Clearing <input type="checkbox"/> Collection <input type="checkbox"/> Remittances <input type="checkbox"/> Other (please specify): _____ Purpose of Account: <input type="checkbox"/> Personal saving <input type="checkbox"/> Business <input type="checkbox"/> Other (please specify): _____ Ultimate Beneficiary of Account (if different from the customer): _____ Relationship with Customer: _____ Initial Deposit: _____ Approximate Maximum Value of Transactions per month: Rs _____</p>	<p>Type of Customer: <input type="checkbox"/> Walk in <input type="checkbox"/> Marketed <input type="checkbox"/> Referred by: _____ Parent Company/Group name: _____ Other Companies of the Group: _____ Main Geographic Area of Activity: _____ Source of Funds: <input type="checkbox"/> Export Proceeds <input type="checkbox"/> Property/Real Estate <input type="checkbox"/> Local Trading <input type="checkbox"/> Equity/FX Trading <input type="checkbox"/> Charity and funds donations <input type="checkbox"/> Others (please specify): _____ Usual Mode of Transaction: <input type="checkbox"/> Cash <input type="checkbox"/> Clearing <input type="checkbox"/> Remittances <input type="checkbox"/> Collection <input type="checkbox"/> Other (please specify): _____ Ultimate Beneficiary of Account (if different from the customer): _____ Relationship with Customer: _____ Initial Deposit: _____ Approximate Maximum Value of Transactions per month: Rs _____</p>

I/We recommend to open the Account subject to fulfilling all account opening requirements.

Name of Sales Staff/Relationship Mgr.:	(1) _____	(2) _____
Employee No.:	(1) _____	(2) _____
Signature of Sales Staff/Relationship Mgr.:	(1) _____	(2) _____
Risk Level	<input type="checkbox"/> Level 1	<input type="checkbox"/> Level 2 <input type="checkbox"/> Level 3
*Authorized by (Name):	_____	*Employee No./P.A No.:
		Signature: _____
*Branch Supervisor/Data Entry Checker (Name):	_____	*Employee No./P.A No.:
		Signature: _____

DOCUMENTATION TO BE OBTAINED

S.No.	Nature of Account	Documents/Papers to be obtained
1.	Individuals	<input type="checkbox"/> Attested photocopy of national identity card or passport of the individual. <input type="checkbox"/> In case the CNIC No. does not contain a photograph, the bank should also obtain, in addition to the CNIC No., any other document such as driver's license etc that contains a photograph. <input type="checkbox"/> In case of a salaried person, attested copy of his service card, or any other acceptable evidence of service, including, but not limited to a certificate from the employer. <input type="checkbox"/> In case of illiterate person, a passport size photograph of the new account holder besides taking his right and left thumb impression on the specimen signature card. <input type="checkbox"/> In case of registered aliens, please acquire copy of Alien Registration Card issued by NARA. <input type="checkbox"/> Proof of minority for Minor Account. <input type="checkbox"/> Copy of latest Utility Bills. <input type="checkbox"/> Copy of Tax Assessments for last 2 years.
2.	Sole Proprietorship	<input type="checkbox"/> The documentary requirements in respect of individual accounts will apply. Attested copies of the following documents are optional. <input type="checkbox"/> Application to open an account on the official letter head of the sole proprietorship. <input type="checkbox"/> National Tax Number (NTN) / Sales Tax Registration Certificate (if available). <input type="checkbox"/> Evidence of membership of and trade organizations / chamber of commerce / professional bodies etc. (wherever applicable) <input type="checkbox"/> List of Officials authorized to operate the account and their specimen signatures (wherever applicable).
3.	Partnership	<input type="checkbox"/> Attested photocopies of identity cards of all partners. <input type="checkbox"/> Attested copy of "Partnership Deed" duly signed by all partners of the firm. <input type="checkbox"/> Attested copy of Registration Certificate with Registrar of Firms. In case the partnership is unregistered, this fact should be clearly mentioned on the Account Opening form. <input type="checkbox"/> Authority letter, in original, in favor of the person authorized to operate on the account of the firm.
4.	Joint Stock Companies	Certified copies of: <input type="checkbox"/> Resolution of Board of Directors for opening of account specifying the person(s) authorized to operate the company account. <input type="checkbox"/> Memorandum and Article of Association <input type="checkbox"/> Certificate of Incorporation. <input type="checkbox"/> Certificate of Commencement of Business. <input type="checkbox"/> Attested photocopies of identity cards of all the directors. <input type="checkbox"/> Latest form A/ Form 29. <input type="checkbox"/> NTN Certificate. <input type="checkbox"/> Company search report.
5.	Clubs, Societies and Associations	Certified copies of: <input type="checkbox"/> Certificate of Registration. <input type="checkbox"/> By-laws/Rules & Regulations. <input type="checkbox"/> Resolution of the Governing Body/Executive Committee for opening of account authorizing the person(s) to operate the account and attested copy of the identity card of the authorized person(s). <input type="checkbox"/> An undertaking signed by all the authorized persons on behalf of the institution mentioning that when any change takes place in the persons authorized to operate on the account, the banker will be informed immediately.
6.	Foreign Missions/ Diplomats	<input type="checkbox"/> Refer to Foreign Exchange manual for details on Residents / Non-Residents accounts. <input type="checkbox"/> Copy of Passport.
7.	Agents Accounts	<input type="checkbox"/> Certified copy of "Power of Attorney". <input type="checkbox"/> Attested photocopy of identity card of the agent.
8.	Trust Account	<input type="checkbox"/> Attested copy of Certificate of Registration. <input type="checkbox"/> Attested copies of CNIC No. of all the trustees. <input type="checkbox"/> Certified copies of Instrument of Trust.
9.	Executors and Administrators	<input type="checkbox"/> Attested photocopy of identity cards of the Executor/Administrator. <input type="checkbox"/> Certified copy of Letter of Administration or Probate.