

Individual Investor Details										
Name (Mr/Ms./Mrs)						Gender		<input type="checkbox"/> M <input type="checkbox"/> F		
Date of Birth		dd / mm / yy	Nationality		Place of Birth		City		Country	
ID Type			ID No				ID Expiry		dd / mm / yy	
Occupation						Employer Name				
Email ID							Mobile			
Country of Residence						Years in Country of Residence				
Residence Address:		Address	P.O. Box:	City		Country		Customer Account Number		
Mailing Address		If different from the Residence Address	Address			P.O. Box:		City		Country
Minor Details										
Minor Name		Date of Birth		Gender		ID Type		ID No.		ID Exp. Date
		dd / mm / yy		<input type="checkbox"/> M / <input type="checkbox"/> F						dd / mm / yy
Self-certification										
FATCA										
Are you a US Citizen / Resident/Green Card Holder			<input type="radio"/> Yes <input type="radio"/> No		If yes, please provide your TIN					
CRS										
Are you treated as a resident of any Country other than United Arab Emirates and USA for taxation purposes <input type="radio"/> Yes If yes, complete the below <input type="radio"/> No										
Country of Residence for Tax Purposes and related Tax Payer Identification Number ("TIN") or equivalent number										
Please complete the following table indicating the Countries you are considered as Resident for Taxation purposes along with the TIN for each Country. If the TIN is unavailable, please provide the appropriate reason A, B or C where indicated below: 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										
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				
Select Your Investment Plan										
Tenure	<input type="checkbox"/> 1 year			<input type="checkbox"/> 2 years			<input type="checkbox"/> 3 years			
Amount (in figures) AED										
Expected Profit	%1.75 pa			%2.25 pa			%3 pa			
Subscription Fee	%0.75			%1.25			%2.75			
Total Amount (in figures) AED										
Total Amount (in words) AED										
Payment Method	<input type="checkbox"/> Wire Transfer	<input type="checkbox"/> Cheque*	<input type="checkbox"/> Cash	<input type="checkbox"/> Re-investment from existing account**			Customer Account	Product Type	Bond Range	
On maturity or redemption date of the bonds, please do the following with the principal and profit:										
<input type="checkbox"/> Cheque to be couriered to my mailing address										
<input type="checkbox"/> Transfer to bank account		Beneficiary Bank								
		Beneficiary Name								
		Beneficiary A/C No								
<input type="checkbox"/> Issue National Bonds										
Consent & Declaration										
I/We confirm that all the information provided above are true and hereby indemnify National Bonds Corporation against any loss or damage that may be incurred due to incorrectness of such information. I/We hereby declare that I/we have read and agree to the Terms and Conditions mentioned on the back of the application form.										
If there is a change in the circumstances that affects the FATCA/CRS Tax Residency Self-Certification provided above or causes the information provided above to become incomplete or incorrect, I understand that I am obligated to inform The Company of the change in circumstances within 30 days of its occurrence and to provide with suitably updated details.										
Investor(s) Signature				For official use only						
Date				<input type="checkbox"/> Signature Admitted		<input type="checkbox"/> ID Verified		<input type="checkbox"/> Documents Attached		
Signature						Sourced By		Approved By		
				Name						
Stamp				Signature						

Customer Name			
Customer Number			
Investment Amount		Investment Date	
Investment Amount (in words)			
Payment Method			
<input type="checkbox"/> Cheque*	<input type="checkbox"/> Wire Transfer	<input type="checkbox"/> Re-investment from existing account**	<input type="checkbox"/> Cash
Cheque Number	Account Number	Customer Account	
Bank	Bank	Product Type	
Branch	Branch	Bond Range	

* Sukuk shall be issued only upon realisation of cheque.
**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 TermSukuk Investment and govern the relationship between National Bonds Corporation PJSC (the “Company”) and the Customer.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 customers. Unless provided to the contrary in these Terms and Conditions, the Customer shall be deemed to have accepted such changes if the Customer continues transacting in respect of the TermSukuk after receipt of such notification.

1. Minimum limit of AED 50,000 and a maximum limit of AED 5 million shall apply for each TermSukuk Investment,

2. Term Sukuk Investment shall be on the basis of Mudaraba agreement where the Customer (being the fund owner or “Rab al Maal”) shall authorize the Company (being the fund manager or “Mudarib”) to invest the Customer's funds according to the principles of Islamic Shari'ah in such manner as the Company, in its absolute discretion, deems fit.

3.TermSukuk Investments shall be invested in a joint investment pool together with funds from the Company and other customers (being the “Mudaraba Investments Pool”).The joint investment pool shall be managed by the Company and the realized profits shall be distributed between the Customers and the Company in accordance with the Company Prospectus published on the official website of the Company,

4. The Customer 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 TermSukuk Investment.The Customer is aware that all invested funds in the Mudaraba pool of investment (including the original Mudaraba Funds) 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 deposited by the Customers in the Mudaraba Account,

5. A cycle refers to 3 calendar months. Investment tenure refers to the sum of all cycles. The start date of the first cycle is the TermSukuk issuance date. The start date of each subsequent cycle will always be the succeeding date of last cycle maturity date.

6. Upon maturity of every cycle, expected profits will be credited to customer's account as Savings Sukuk, which can be redeemed at anytime as instructed by customer:

7. Expected profit for the cycle is calculated considering actual days in the respective cycle and actual days in the respective year:

8. Upon maturity of investment tenure, principle and profit will be treated as instructed by customer:

9. Actual profit on the TermSukuk Investment 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 expected profit, the company may donate the difference from own resources at its own free will without any obligation to do so.

10. Within 2 working days from 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.

11. TermSukuk issued through this application are subject to minimum holding period of 3 months as specified in the application form, after which can be fully or partially redeemed at any time. No profit will be paid for uncompleted cycles. Partial redemption is allowed with a condition of remaining balance should be more than the minimum investment requirement,

12.TermSukuk issued through this application are subject to subscription fee as mentioned in the application form, which is paid at the time of Sukuk redemption and waived if Sukuk are held till maturity of tenure.

13. The Customer confirms that the funds being used for TermSukuk Investment are from a legitimate source, and in no way are the TermSukuk being purchased in breach of UAE Central Bank rules and regulations.

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

15. 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.

16. Individual TermSukuk holders will be eligible to enter the draw with one chance per bond, to win the grand prize of One Million dirham and BMW car. Institutions investing in TermSukuk are not eligible for draw prizes.

17. The Customer confirms that he has the full legal right and authority to redeem TermSukuk, whether made for himself or for another person or institute.

18. TermSukuk are not transferable at any time. In the unlikely event of death of the Customer, the value of the Sukuk will form part of the deceased Customer's estate.

19. Minor reaching the age of 21 is requested to provide an evidence of identity and signature prior to any transaction.

20. The Customer is solely responsible for communicating information changes to the Company.

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

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

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

24. The Company, a financial institution regulated by UAE Central Bank, is mandated to execute all Central bank and Judicial instructions from UAE Courts and may block funds under their instruction.

25. 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.

26. The Customer reserves the right to issue instructions for transactions on his account by fax, email or phone calls. The Customer hereby understands and agrees that he is aware that such authorisations are insecure and can be tampered with. The Customer indemnifies the Company from any and all liabilities that may occur as a result of his decision to authorise 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.

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