

EBS APPLICATION FORM

PERSONAL DETAILS

(To be filled in by Principal Applicant)

Name (as per CNIC) Mr / Mrs / Ms _____

Father's name / Husband's name _____

Mother's name _____

CNIC # - - Date of birth

Gender: Male Female Marital status: Single Married Other _____ No. of Dependents _____

Education: Below Matric Matric / Inter Graduation Masters & above Other _____

Your Last Education Institution: _____ Driving License #: _____

Current Residential Address: _____

_____ Nearest landmark (if any): _____

City: _____ Tel no.(Res): _____ Mobile no.: _____

Residence status: Owned Rented Parent's Other: _____ (Please Specify)

Monthly Rent amount (if rented) _____ Residing for: Years Months

Permanent Residential Address (if different from current address) _____

_____ City _____ Preference for Mailing: Home Office

EMPLOYMENT / BUSINESS DETAILS

For Salaried Individual only :

Occupation / Profession: _____ Type of industry: _____

Employer / Company Name: _____

Employer: Govt Semi Govt. Pvt. Ltd. Public Ltd. Proprietorship/Partnership Other _____

Designation: _____ Date of joining: _____

Office Address _____

City: _____ Country: _____ Office Tel (Direct): _____

PABX: _____ Ext: _____ Email Address: _____

Previous Employer Name: _____ Designation: _____

For Business Persons / Self Employed Professionals only :

Occupation / Profession: _____ Type of industry: _____

Company / Business Name: _____ Designation: _____ Establishment Date: _____

Business Status: Pvt Ltd. Public Ltd. Proprietorship / Partnership Other (Please specify): _____

Office / Business Address: _____

_____ City: _____ Country: _____

Office Tel (Direct): _____ PABX: _____ Ext: _____ Office Email Address: _____

Office Premises Status: Owned Rented Other _____ (Please Specify)

MONTHLY INCOME DETAILS (IN RUPEES)

Salary / Monthly Income details (Amount in PKR)

Gross Income:
Tax:
Other Deduction:
Loan/Financing Deductions:
Net Monthly Income:

REFERENCE DETAILS

1- Immediate Relative (not residing with you)

Name _____ CNIC # - -

Residential Address _____

City: _____ Mobile no _____ Res. no. _____ Office no. _____

Relationship _____

2- Office Colleague

Name _____ CNIC #

Residential Address _____

City _____ Mobile no _____ Res. no. _____ Office no. _____

Office Name _____ How long have you know the referee _____

ASSETS & FINANCING DETAILS

S No.	Asset description (Brand / Make / Model / Capacity / Color)	Down Payment	Installment tenure

LIST OF DOCUMENTS

Salaried

- Copy of applicant's CNIC
- Last three months' Salary Slip (Stamped/Verified)
- Employee Letter (with tenure, designation and salary)
- Last six months bank statements
- Declaration of financing

Business individuals / Self Employed

- Copy of applicant's CNIC
- Last 12 months Bank Statement (Original/Stamped and Verified)
- 2 years proof of business (e.g. NTN certification Tax Return/Bank Proprietorship)
- Declaration of financing

TERMS & CONDITIONS :

- I hereby request to purchase from BankIslami a specific asset selected by me from the available models of a mutually agreed price on installment basis.
- I declare that all the information presented above is correct and complete to the best of my knowledge . I also hereby authorize BankIslami or it's duly appointed agents to contact my place of residence, work and / or reference to verify any information provided by me in this application.
- I hereby undertake to furnish all documents required by the bank.
- I hereby authorize BankIslami to obtain and verify my personal my personal financials from any credit bureau, agents, banks, financial institutions, companies and market for the purpose of credit comfort during the application process.
- The Bank would reserve the absolute right to accept / reject the request.
- Delivery of the product will be subject to availability of stock and prices are subject to change without notice till the sale of those Assets
- The warranty terms would be as mentioned in the warranty card(where applicable).
- Product colors are subject to availability. Where required, customer will be given option another color.
- The customer's CNIC copy will be required as an identification proof at the time of delivery.
- The product will be delivered within 15 working days of approval of financing facility.
- The customer can, at any point in time terminate the facility by paying the remaining installments.
- Nonrefundable processing fee of PKR ____ will be charged. Whereas legal documentation charges will be charged at actual.
- The sale is strictly on an 'as is and where is basis' without any responsibility on the part of the Bank for any defect therein without any warranty relating to the condition or suitability or efficacy of the Assets whether such warranty be expressed or implied by law or recognized by custom.
- I hereby undertake that, as of today, none of my relative or family member is employed / associated with BankIslami. I would provide details to the Bank in case any of my family member/relative is associated with BankIslami.
- For payment of the facility, the customer will mandatorily maintain an account with BankIslami.
- I hereby agree that I clearly understand above terms & conditions and agree with the same as well.
- I hereby agree and undertake that if I cancel the facility prior to delivery of the asset, the down payment will be refunded, once the Asset is sold to another customer. However in case of any loss due to cancellation the amount of actual loss (the difference between the cost of the item and the price obtained by the sale of the asset to another customer. Actual loss does not include opportunity cost) will be recovered from Down payment.

MUSAWAMAH PROCESS – STEP BY STEP

- BankIslami's Bike and Consumer durable financing have been designed under Musawamah mode of financing.
- You will select Bike / Consumer durable from BankIslami's approved vendor and inform the Bank. After confirming product availability with the vendor and based on internal approval, Bank will share offer letter and key fact sheet. Bank will then purchase desired product, and sell it to you at agreed price.
- You will be required to sign Musawamah agreement and payment schedule. Also pay some part of price in advance (where required). For remaining amount, BankIslami will be debit your account every month as per agreed schedule.

Applicant's signature (as per CNIC) _____

FOR BANK USE ONLY

Case referred by	Branch	Sales	Other(Please Specify)
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Referee Name: _____

Employee Id: _____ Branch Name & Code: _____ City: _____

Contact No: _____

Signature _____ Reference No: _____ Date: _____



STATE BANK OF PAKISTAN
BANKING POLICY & REGULATIONS DEPARTMENT
I. I. CHUNDRIGAR ROAD
KARACHI.

Attachment to BPRD Circular No. 4 dated February 11, 2009

ANNEXURE – CF-1

UNDERTAKING

I ----- S/O, D/O, W/O ----- holder of CNIC -----
 -----, undertake that the detail of my existing exposure from the “Entire Banking Sector” as on-----
 - is as under:

Details of Credit Cards (Clean) limits being availed from other banks/DFIs:

Sr. #	Name of the Bank / DFI	Approved Limit

Details of Credit Cards (Secured) limits being availed from other banks/DFIs:

Sr. #	Name of the Bank / DFI	Approved Limit

Details of Personal Loan (Clean) limits being availed from other banks/DFIs:

Sr. #	Name of the Bank / DFI	Approved Limit	Amount Outstanding On Application date

Details of Personal Loan (Secured) limits being availed from other banks/DFIs:

Sr. #	Name of the Bank / DFI	Approved Limit	Amount Outstanding On Application date

Details of other facilities if any (Clean & Secured) being availed from other banks/DFIs:

Sr. #	Name of the Bank / DFI	Approved Limit	Nature (Clean / Secured)	Current Outstanding

Applied Limits (Including the application in process):

Sr. #	Name of the Bank / DFI	Facility under Process	Nature of Facility (Clean / Secured)

Signature: _____
 Name of Applicant: _____
 CNIC # _____