



### 1. Relationship between Bank/Customer

- 1.1 The relation between BankIslami (the "Bank") and the Customer(s) as account holder is contractual in nature and shall be subject the terms hereof, as well as, subject to the instructions issued by the Bank from time to time, general banking guidelines, standard operating procedures and internal policies of the Bank.
- 1.2 For all Profit Bearing/Saving Accounts/ Term Deposits (local or foreign currency) (collectively, "Saving Account Schemes"), the relationship between the Bank and Customer(s) shall be based on the principles of Mudarabah, where the Customer(s) is the Rab ul Maal and the Bank is the Mudarib. The Bank as the Mudarib may invest or disinvest, at its sole discretion (which the Customer hereby pre-consents), the deposit(s)/money/funds (the Funds) received by the Bank from the Customer(s) in any of the businesses (the "Business") of the Bank as it deems fit with the approval of the Shariah Advisory/Shariah Supervisory Board of the Bank. Whereas, Additional features of the Saving Accounts Schemes as may be applicable from time to time shall be stipulated in the product brochures and placed at the website of the Bank at [www.bankislami.com.pk](http://www.bankislami.com.pk) and the Customer(s) can obtain copy(ies) of any brochure(s) from the respective branch or can download the brochures from the above said website, beforehand.
- 1.3 The Funds deposited by the Customer(s) under the Current Account are accepted on the basis of Qard, in accordance with the principles of Islamic banking. The Current Accounts are Non Remunerative Accounts. The Bank however may at its discretion utilize the Current Account Funds as it deems fit.

### 2. Profit & Loss sharing

- 2.1 The Bank, as Mudarib, shall share in the profit of the Business, on the basis of a predetermined percentage of the distributable profit of the Business (the "Mudarib Share"). The Distributable Profit of the Business is defined as profit earned on the Depositor's fund i.e. Income of the Business minus all direct/indirect costs and expenses incurred in deriving that income as well as minus Banks' share as an investor. The Mudarib Share may be varied from time to time and can be enquired from the Bank, which though will be available on the Bank's website also i.e. [www.bankislami.com.pk](http://www.bankislami.com.pk)
- 2.2 The Bank may at its option also participate in the Business as an investor. The Bank's share as an investor will be in proportion to the Bank's equity invested in any pool before distribution of profit between Rab-ul-Maal and Mudarib. The Bank is hereby explicitly permitted to commingle its funds or the funds of other depositors including the current deposits within the pool as and when required.
- 2.3 All the Customers of Saving Accounts Schemes shall be assigned weightages (profit distribution ratio for weighted average investment) based on the features of the Account(s) and or Term Deposit(s) held by them, such as tenure, Profit payment options and other applicable features for the purposes of calculation of profit. The weightages applicable to all Account (s) / Term Deposit(s) shall be announced every month and shall be available with the Bank and at the website of the Bank at [www.bankislami.com.pk](http://www.bankislami.com.pk). The weightages shall be announced 3 working days before the beginning of the period concerned and shall not be changed during the period.
- 2.4 In case of Savings Accounts, unless otherwise indicated by the Bank, profit would be applied on monthly basis. All accounts are finalized at the end of the month by the Bank for calculation of profit or loss.
- 2.5 Profit calculation method, used as per the deposit product specification, are on a monthly basis (monthly average balance maintained in such accounts calculated with the respective weightages applicable). Such method associated with the respective deposit products is mentioned in the product brochure as well as available on the Bank's website at [www.bankislami.com.pk](http://www.bankislami.com.pk).
- 2.6 The Customer(s) consents that the Bank's may appropriate an amount from the Mudarabah Income for the Profit Equalization Reserve (PER) before allocating the share in the Mudarabah Income, in order to maintain a certain level of return on investment for the Customer(s) after obtaining the Shariah Board approval, which will be available at the Banks website, displayed in the Bank's branches and/or shall be communicated to the Customer(s) in any mode, whether electronic or otherwise, in accordance with the Bank's prevailing practice and regulatory requirement, from time to time. The Customer(s) can obtain the information from the Bank. PER may be appropriated back to Customer(s) at the sole discretion of the Bank.
- 2.7 The Customer(s) also consents that the Bank may appropriate an amount out of the Mudarabah Income of the Customer(s) for the Investment Risk Reserve (IRR), in order to cater against future losses after obtaining the Shariah Board approval, which will be available at the Bank website, displayed in the Bank's branches and/or shall be communicated to the Customer(s) in any mode, whether electronic or otherwise, in accordance with the Bank's prevailing practice and regulatory requirement, from time to time. The Customer(s) can obtain the information from the Bank. The Bank may utilize the funds in IRR at its sole discretion to cover losses.
- 2.8 In the event of loss on either the capital or revenue account in respect of the business, all investors of the investment pool shall share in such loss on a pro rata basis proportionately as per their investments. However, if loss has been incurred by the Business and was caused by the gross negligence or willful default of the Bank, the Customers will not be liable to share in such loss.
- 2.9 Redemption of any amount subject to Term Deposit(s) or Saving Account(s) by the Customer shall mean the transfer of its respective share in the Business along with all related risks and rewards. As such redemption shall be on the basis of the principal value of the investment, subject to the provisions in respect of Profit in Clause 2.1 and Loss in Clause 2.8 hereof.

### 3. General.

- 3.1 Upon receipt of duly filled in Account Opening Form and the requisite documentation and information required thereunder or otherwise required by the Bank, the Bank may, at its sole discretion, open an account and/or agree to provide the Services to the Customer. It is however, clarified expressly that the Bank may refuse to open or close any account(s) of the Customer, without assigning any reason whatsoever.
- 3.2 The Bank may accept cheques, drafts and other instruments payable or endorsed to the Customer for collection entirely at the Customer's own risk. The amount of any such un-cleared instruments, if credited to the Customer account provisionally, shall not entitle the Customer to withdraw such amount, unless the proceeds of the instruments are realized. If any such amount is withdrawn by the Customer, while the proceeds of the instruments are not realized, the Bank shall have the right to recover the amount, either by debit to the Customer's Account or otherwise.
- 3.3 The Bank shall issue Account Statement(s) or make them available through Internet Banking or Electronic Mail (Email) to the Customer(s)/Account holder semi-annually or at such other intervals as required by SBP. The Customer(s) will inform the Bank within forty-five (45) days of the date of the relevant statement of account of any mistake, discrepancy and/or error in the same, otherwise the same would be considered correct and accepted by the Customer, thus releasing the Bank from any subsequent claim by the Customer.
- 3.4 In case, the Account Statement is sent through Email and SMS, the Bank will not be held responsible for any misuse of the information so relied, or for bouncing back of the Email and SMS, on account of incomplete information or for non-delivery of the Email and SMS, due to reasons of Email Box Full, Server unavailability, telecommunication service provider issue, or other such reasons.



- 3.5 The Bank may, without any further express authorization from the Customer(s) or any prior Notice, debit any account of the Customer(s) maintained with the Bank for all expenses, fees, commissions, taxes, duties. Zakat, erroneous and incorrect posting of entries, overdrawn amounts, unauthorized and illegitimate withdrawal transactions, debit/credit transactions due to system glitches and/or other charges and claims, damages, actual losses incurred, suffered or sustained by the Bank in connection with the opening/operation/maintenance of the Account including any withdrawal transactions through use of Debit Card, Digital Services, Internet Banking Services and/or any other banking services availed by the Customer(s) Furthermore, the Bank, without any express authorization from or any prior Notice to the Customer, debit the Customer Account(s) for refunding of any amount credited erroneously to its Account for any reasons whatsoever. Moreover, the Bank may, at its sole discretion, mark Debit Block on the Customer Account(s) for any reasons whatsoever.
- 3.6 The Bank may at any time require the Customer(s) to submit any further document(s) indispensable for the Account opening/operation/maintenance. Moreover, owing to any legitimate or inevitable requirement(s) or reasons, the Bank may at any time, at its sole discretion and without notice to the Customer, suspend operation of the Account, remit the funds in Account to any authority or Bank as and when required, mark the Account discrepant, mark debit block, create lien, charge, claim or encumbrance over the Account and/or upon Funds in the Account and the same will only be discharged and cleared upon the satisfaction of the Bank.
- 3.7 The Customer(s) shall be allowed to withdraw its credit balance from its Accounts(s) only through cheque(s) and Debit Cards supplied by the Bank and/or through any legitimate mode or facility which the Bank may allow to its Customer(s) in general. Cheques and other payment instructions are to be signed as per specimen signature supplied to the Bank and alterations therein are to be authenticated by the Customer's signature. All cash withdrawals in a currency, other than Pakistani Rupees shall be subject to the availability of sufficient currency notes of the respective currency with the Bank, at the time of withdrawal. The transactions through Debit Card and/or digital modes shall be carried out strictly as per the Bank's instructions. Moreover, if the Customer executes any Debit to Account transaction(s) in Foreign Currency, through use of its Debit Card on POS (Point of Sales) machines or ATMs, then the Customer's Account(s) will be debited in PKR by converting the foreign currency amount into PKR at the Conversion Rate of the day, along with FC conversion services charges applied by the Bank. If any such transaction executed in FC is not converted into equal PKR, due to any issue whatsoever, then the Bank shall be entitled to recover any differential amount from the Customer either by debit to the account or else.
- 3.8 If the Account is opened in the names of two or more persons, jointly, the balance to the credit thereof at any time shall belong to the Customers jointly, in equal proportion. Such persons shall be jointly and severally liable for all liabilities incurred on the Account and the Services.
- 3.9 In case of Joint Account with either or survivor operating instructions, in the event of the death of any of the Customer(s), the amount of deposit to the credit of such Account at the time of the death in question shall belong to the survivor unless declared otherwise by a court. In such cases, the survivor must (in absence of any court order) withdraw the total free available credit balance from the Account using cheque book and close the Account. Any such Customer(s) however, may open new Account with the Bank, as per his/her discretion.
- 3.10 Any Customer account such as Current and/or Savings or similar account opened in any product including Foreign Currency Account that remains inoperative for a period of one (1) year shall be designated as Dormant Accounts (the "Dormant Accounts"). Inoperative Account means the account in which no customer initiated transaction (debit or credit) or activity (e.g. login through digital channels) has taken place during the preceding one year. Any Credit transaction in the Account or any Debit transaction made by the Bank in the dormant account(s) shall not reactivate the Dormant Account. Similarly, credits received in account on account of inward remittances, clearing, cash deposits or other such transactions shall not reactivate the Dormant Account. A Customer may have his/her Account(s) reactivated by making an application in the Bank, as per the procedure/form provided by the Bank. In case an Account/deposit/instrument remains inoperative for a period of fifteen (15) years, it shall become unclaimed and will be surrendered to the State Bank of Pakistan, as per the provisions of Banking Companies Ordinance, 1962/the applicable rules and regulations.
- 3.11 In case of the Bank receiving notice of the demise of an individual Customer or becoming aware of it from any reliable source, the Bank shall not allow any operation or withdrawal from the account, however subject to any lawful restrictions and limitations, the Bank may only allow withdrawal/payment of balance funds to the claimant(s)/legal heirs after receipt, review and verification of Succession Certificate, Court's Declaration and/or Order of the competent Court, which the Bank considers sufficient and lawful.
- 3.12 The Bank reserves the right at its sole discretion and with 15 days' notice to the Customer, to close the Account, without disclosing the reason for closure of the said Account to the Customer. After expiry of 15 days' period, the credit balance in the Customer Account will be sent through Pay order on the current Customer's address on the Bank's record. Furthermore, the Bank, at its discretion, reserves the right to close the Account(s) having zero balance(s) for a continuous period of three months or for any reason seems justified to it.
- 3.13 On closure of an Account, any unused cheques and ATM Card relating to the Account should be returned forthwith by the Customer to the Bank. Alternatively, it may be confirmed to the satisfaction of the Bank in writing that the unused cheques have been destroyed.
- 3.14 In respect of Account(s) opened in the name of minors, the Bank shall be entitled to act on the instructions received from the guardian named on the account opening form and accept the same as correct, accurate and duly authorized.
- 3.15 When the minor reaches the age of maturity, the guardian or the erstwhile minor shall be required to close the minor account. In case the minor account is not officially closed by the guardian or erstwhile minor, upon minor attaining age of maturity, the account shall be marked as "Debit Blocked". The age of maturity for the subject purposes shall be 21 years, if the Minor's Guardian is appointed by the Court.
- 3.16 The Customer undertakes that he/she will only use the Account for Shariah-compliant activities or transactions and shall not conduct any Shariah non-compliant activity or transaction through this account.
- 3.17 Customer shall abide by terms & conditions of other products and services subscribed by Customer, in addition to these Terms & Conditions. The Customer shall be obliged to pay the charges/fees to the Bank, for maintaining the account and for providing banking services to the Customer.
- 3.18 The charges/fees for providing services will be recovered on such rate and frequency as decided by the Bank as per prevailing Schedule of Charges frequency and no request or claim for refund would be entertained. The Bank reserves the rights to discontinue/suspend the services due to non-payment/non-recovery of associated charges. The Schedule of Charges are displayed at the Bank's website, as amended from time to time, which the Customer can review.
- 3.19 The Customer agrees and undertakes that any transaction authorized by the Customer shall not be from or for benefit of the entities, individuals or organization banned/restricted by any national or international authorities. The Customer shall ensure strict compliance of prevailing laws, SBP's rules, regulations and/or circulars for opening, operating and maintaining of Account including but not limited to Anti Money Laundering and FATF. Any transaction shall not be in contravention of SBP's Anti-Money laundering, Combating Financing of Terrorism & Counter Proliferation Financing (AML/CFT/CPF) Regulations as amended from time to time.



3.20 The Bank shall endeavor to provide error free operation of the account and services to the Customer. However, not with standing the same Customer agrees that the Bank or any of its employees, agents shall not be liable for any loss, damages and liabilities incurred, suffered, sustained due to any system issues or for any reasons beyond the control of the Bank.

3.21 The Customer(s)/Account Holder do hereby agree and undertake to indemnify and hold the Bank indemnified and harmless at all times and from time to time from and against all losses, liabilities, damages, demands, actions, suits, court proceedings, accounts, claims, costs, charges, fees (including lawyer's fees) and expenses that the Bank may incur, suffer, sustain or be put to, including without limitation, legal fees and disbursements reasonably incurred by the Bank, arising from the Bank's acting or not acting upon any instruction or information given to the Bank by the Customer(s), in accordance with these Terms and Conditions. This indemnity will be in addition to any other indemnity or assurance against above said losses/damages etc. that the Account Holder may provide to the Bank; and further, this indemnity shall be binding on the Customer's successors interest and legal heirs.

#### 4. Alternate Distribution Channels. (Debit Card, Internet Banking / Mobile App, SMS)

4.1 The Bank's issued Debit Card represents a Shariah Compliant Business product and shall not be in any way used for purchases of HARAM Products or Services (both locally and internationally). The Bank reserves the right to discontinue the Card Service or/and Business relationship with the Customer(s)/Account holder if non-compliance is encountered.

4.2 The Card shall only be used by the Customer(s)/Account holder and is not transferable. If the Account holder authorizes anybody else to use his/her Card, then the Customer(s)/Account Holder(s) shall be exclusively and personally responsible for any and all risks and consequences and withdrawals if made, etc. This use of Debit Card includes usage of Card at ATM and POS terminals.

4.3 It is the personal responsibility of Customer(s) not to share his/her personal details, account related information, passwords, PINs, OTPs etc. with anyone through any means (including but not limited to oral or through phone, email or else); and in case of the Customer(s) failure to do so, the Bank shall not be liable to any loss(es) caused to the Customer(s) for any account transaction whatsoever.

4.4 At the time of applying for Debit Card and registering Mobile App/Internet Banking, the Customer(s) shall be deemed to have read and understood and given his/her consent regarding terms & conditions of use of the said modes of transactions & the risks associated therewith as mentioned herein and as available at Bank's official website.

4.5 The Bank is also entitled to market its products and services to its existing Customers via the SMS, e-mails and other channels.

4.6 The Customer acknowledges that SMS facility is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. The Customer accepts that timelines of Alerts sent by the Bank will depend on factors affecting the telecommunications industry. Neither the Bank nor its Service Providers shall be liable for non-delivery or delayed delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.

4.7 The Account holder's instructions, received through IVR (Interactive Voice Response) by manually entering Debit Card number and T-PIN or oral instruction received at Call Center, after providing positive verifications about his/her account shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions. The Account holder shall not reveal Personal Identification Number (PIN) and Telephone Personal Identification Number (T-PIN) to anyone including Call Center or any other staff of the Bank.

4.8 Safe custody and confidentiality of the tools to access the Customer(s) Account(s) such as ATM/Debit/Charge, PIN, T-Pin, Cheque(s), e-banking username/password, other personal information, etc. is exclusively Customer's responsibility. The Customer shall not disclose any such confidential information with any person whosoever, even if posing as the Bank's employee(s), SBP official(s) and/or official(s) of any other government department/law enforcement agencies, through any mode of communication. The Customer(s) shall be solely responsible for any kind of loss/damage/fraud that arises in case of disclosure of any such personal/sensitive information from Customer's end either through call, SMS, mail, Email, whaling, phishing, vishing, pharming, spoofing, shoulder surfing, any virus/malware in Customer's device(s), and/or through any such medium whatsoever.

4.9 As per SBP directives, effective from November 8th, 2022, an industry-wide limit of USD 30,000 (or equivalent) per individual is applicable on Card based Cross-Border Transactions. The Customer is therefore advised to monitor his/her international spending to keep it within this Annual Limit. Further, card based transactions may only be conducted for personal use. In addition to this, Advance Tax on International transactions will be applied.

4.10 When a Customer makes a purchase or withdrawal in a foreign currency, the payment network (VISA/Mastercard) converts it into home currency (PKR) using daily market-based exchange rates. These rates, often derived from wholesale currency values, are typically applied on the date the transaction is processed, not the purchase date. The converted amount, along with any fees, is then posted to Customer's Account in home currency.

4.11. All Alternate Distribution Channels services, in case of Joint Accounts, shall be provided to Primary Account Holder only.

#### 5. Priority Banking

5.1 BankIslami Priority Banking services are offered by the Bank at its sole discretion to the Customers (including current and saving account holders) who meet the required eligibility and maintain the required criteria. Criteria for BankIslami Priority Banking services are prescribed in the Bank's schedule of charges (SOC) which can be revised from time to time, as per the Bank's discretion. The privileges offered under the Services are "qualified" and thus, not discriminative. The privileges do not create any "right" to, or "entitlement" upon Priority Banking Customers or any other Customer. If the eligibility is diminished subsequently or required criteria is not maintained by Customer, the Customer will be charged for availing Banking services as per Bank's SOC. To discontinue Priority Banking Services, Customer may request in writing to concerned Branch.

#### 6. Biometric Capturing Procedures

6.1 In addition to NADRA biometric verification, it is mandatory for all BankIslami Customer(s) to enroll for Biometric Thumb Impression registration at the time of Account Opening, in case they want to use Cardless Transactions at ATM and One Touch Banking.

6.2 Customer(s) shall enroll for Biometric under BankIslami's staff presence, in front of CCTV camera.

6.3 As a standard process, Left and Right thumb of the Customer(s) are required to be enrolled.

6.4 In case of any problem with thumb, the Customer(s) may opt for registering other fingers.

6.5 Customer(s) is required to sign on the hardcopy of "Customer Biometric Registration Report" showing his/her registered Biometric impressions stored in the Biometric database.



- 6.6 The Customers' registered biometric impressions are securely locked within the Bank's database immediately upon registration, prior to the generation and presentation of the "Customer Biometric Registration Report" for the Customer's signature.
- 6.7 Registered biometric thumb impressions of Customers shall remain immutable and cannot be altered, modified, or amended under any circumstances without a written request duly submitted and authorized by the Customer, even in cases where the account is closed.
- 6.8 Bank shall not be held liable for misuse and/or refusal of his/her biometric impressions.
- 6.9 Customer may opt for disabling his/her Biometrics for ATM transactions by keeping the "PIN" as authentication mechanism.
- 6.10 The Customer/account holder hereby submits and confirms that he/she is aware of risks involved in biometric procedure for operating his/her account and he/she hereby authorizes the Bank to accept all other instructions as per the specimen thumb impression and that the Bank shall not be liable for any loss caused due to use of biometric procedure.
- 6.11 Customers can raise queries, provide suggestions, register complaints, address disputes, or report potential fraud through various communication channels established by the Bank. These include branch visits, phone banking, email, feedback/suggestion/complaint cards, or submitting written requests/letters, as detailed in the Bank's Complaint Leaflet.
- 6.12 In compliance with regulatory guidelines, the Bank has established dedicated departments to prevent, detect, and address conventional and digital frauds, ensuring proactive measures to safeguard Customer interests. These departments include Fraud Investigation Unit, Digital Fraud Control Unit etc.

## 7. Cardless Transaction and One Touch Banking

Customer CNIC is the main key to execute Card less transaction through any BankIslami ATM/One Touch Banking transaction from branches counter(s)

- 7.1 Customers with an "ACTIVE" BankIslami Debit Card are eligible to use cardless transaction services at BankIslami ATMs. To access these transactions, Customer(s) must complete biometric verification, followed by entering their Debit Card PIN to ensure an added layer of security.
- 7.2 Customer(s) with registered biometric records in the Bank's system are eligible to access over-the-counter transaction services at branch counters. No PIN entry is required for these transactions, provided that biometric verification is successfully completed.
- 7.3 The Bank shall send SMS notifications to the Customer's registered mobile number for all transactions executed through the One Touch System, irrespective of whether the Customer has activated the SMS alerts service.

## 8. Amendments

- 8.1 The Bank may from time to time and at any time revise and/or change any of these Terms and Conditions and/or the features or Services pertaining to the Account(s) including without limitation, the charges leviable in respect of the Services in accordance with Schedule of Charges. Such revisions and/or changes shall be effective from the date specified by the Bank and may either be notified to the Customer(s) who are maintaining such Accounts through mail/email or by affixing a notice to that effect at a conspicuous place within the premises of the Bank's concerned branch(es). The amendments shall also be made available on the website of the Bank at [www.bankislami.com.pk](http://www.bankislami.com.pk). The amendments in Terms and Conditions will be notified to the Customers 30 days prior to the respective amendment(s).

### اکاؤنٹ اوپننگ فارم کی شرائط و ضوابط کے بنیادی نکات

- 1- سیونگنر اکاؤنٹ (لوکل یا فارن کرنسی) میں کسٹمر اور بینک کا تعلق مضاربہ کا ہے، جس میں بینک مضارب (کام کرنے والا) اور کسٹمر رب المال (سرمایہ دار) ہے۔ بینک اور کسٹمر کے درمیان نفع کا طے شدہ تناسب اور کسٹمر کے مخصوص اوزان (Weightages) کسٹمر کی درخواست پر اسے فراہم کئے جاسکتے ہیں۔ نیز یہ بینک کی ویب سائٹ پر بھی میسر ہیں۔
- 2- سیونگنر اکاؤنٹ میں حاصل شدہ نفع میں سے طے شدہ تناسب کے مطابق بینک اور کسٹمر کو اپنا حصہ ملے گا۔ سیونگنر اکاؤنٹ (معیادی وغیرہ معیادی) میں اگر بینک کو کوئی الگ ہدایت ندی گئی ہو تو ماہانہ بنیادوں پر نفع تقسیم کیا جائے گا۔ مہینے کے اختتام پر تمام اکاؤنٹس کے نفع یا نقصان کا حساب کر لیا جائے گا۔
- 3- سیونگنر اکاؤنٹ کی رقم کے نقصان کی صورت میں تمام نقصان کسٹمر کا ہوگا، اور بینک کا نقصان یہ ہوگا کہ اسے نفع میں سے کوئی حصہ نہیں ملے گا۔ اگر یہ نقصان بینک کی غفلت اور لا پرواہی سے ہوا تو کسٹمر اس نقصان میں بینک کے ساتھ شریک نہیں ہوگا۔
- 4- کرنٹ اکاؤنٹ (لوکل یا فارن کرنسی) میں جمع کرائی گئی رقم قرض کی بنیاد پر ہوں گی، اُن رقم پر کوئی نفع نہیں دیا جائے گا، اور مطالبہ پر یہ رقم ادا کر دی جائیں گی۔
- 5- بینک کسٹمر کے رسک پر چیک، ڈرافٹ یا دیگر ایسے دستاویزات وصول کر سکتا ہے جو کسٹمر کے لئے واجب الادا ہوں۔ نامکمل تحریر آئٹمز، اگرچہ بینک اکاؤنٹ میں کریڈٹ کر بھی دیئے جائیں تو بھی ان کی بنیاد پر رقم نکلوانے کی اجازت نہیں دی جاسکتی اور اگر کبھی ان کی بنیاد پر رقم نکلوانے کی اجازت دی گئی تو بینک کو رقم وصول نہ ہونے کی صورت میں بینک کو یہ حق ہوگا کہ وہ اکاؤنٹ سے اتنی رقم منہا کر لے۔
- 6- بینک کسٹمر کو ہر چھ ماہ بعد یا کسی بھی ایسی مدت کے بعد جو اسٹیٹ بینک کی ہدایت کردہ ہو، اسٹیٹمنٹ آف اکاؤنٹ بھیجتا رہے گا۔ کسٹمر بینک کو اسٹیٹمنٹ آف اکاؤنٹ کی تاریخ کے پینتالیس (۳۵) دن کے اندر اندر کسی بھی قسم کی غلطی وغیرہ کے بارے میں اطلاع دے گا۔
- 7- رقم کا اخراج صرف ان چیکس سے ہوگا جو بینک کی طرف سے تحریری درخواست پر مہیا کئے گئے ہیں۔ چیکس پر کسٹمر کے وہ دستخط ہوں گے جو نمونہ کے طور پر کسٹمر سے وصول کئے گئے ہیں اور اس میں اگر کوئی تبدیلیاں ہوں تو وہ کسٹمر کی طرف سے تصدیق شدہ ہونا ضروری ہیں۔
- 8- کسٹمر بینک کو اکاؤنٹ اوپننگ فارم میں اپنی فراہم کردہ معلومات میں پیش آنے والی کسی بھی قسم کی تبدیلی کے بارے میں مطلع کرے گا۔
- 9- کسٹمر کو کوئی بھی اکاؤنٹ جو یا تو سیونگنر ہو یا کرنٹ ہو جو کسی بھی پروڈکٹ میں کھلا ہوا ہو بشمول فارن کرنسی اکاؤنٹ کے اور وہ ایک سال تک غیر مستعمل رہا ہو تو وہ ڈورمنٹ اکاؤنٹ ہو جائے گا۔ بینک کی طرف سے اس اکاؤنٹ میں کسی رقم کا ڈیبٹ (Debit) یا کریڈٹ (Credit) اکاؤنٹ کو دوبارہ مؤثر نہیں کرے گا۔ اس اکاؤنٹ سے رقم کا اخراج متعلقہ برانچ منیجر اور منیجر آرہینڈز کی منظوری پر موقوف ہوگا یا بینک کی رائج پالیسیز کے مطابق ہوگا۔ کسٹمر بینک کے فراہم کردہ طریقہ کار فارم کے مطابق ایک درخواست تحریر کر کے اپنے اکاؤنٹ کو دوبارہ مؤثر بنا سکتا ہے۔ اگر کوئی اکاؤنٹ دس سال تک غیر مستعمل رہا تو اس اکاؤنٹ میں موجود رقم متعلقہ اصول و قواعد میں کوئی تبدیلی نہ ہوئے ہوئے اسٹیٹ بینک آف پاکستان کو دے دیئے جائیں گے۔
- 10- بینک کو یہ حق حاصل ہے کہ وہ کسی ایسے اکاؤنٹ کو پندرہ (15) دن کا نوٹس دے کر کسٹمر کو جتاتے بغیر بند کر دے جو بینک کے لحاظ سے اطمینان بخش حالت میں نہ چل رہا ہو۔ نیز کسٹمر کو بھی یہ حق حاصل ہے کہ وہ بینک میں درخواست جمع کر کے اپنا اکاؤنٹ بند کروا سکتا ہے۔





## DECLARATIONS

"I/We hereby consent to the Bank and its authorized staff to disclose any information whatsoever concerning me/us, my/our business, my/our accounts held with the Bank, or my/our contractual relationship with the Bank to any regulatory, governmental or quasi-governmental authority, law enforcement agencies or tax authorities having jurisdiction over the Bank, or to any third party service provider, or to any related/associated party or any professional advisor to the Bank, without any notice to me/us, which notice I /We hereby waive".

I/We hereby allow BankIslami Pakistan Limited to share my/our KYC\* information with other Bank(s) where I/We already have an account. I/We also allow other Bank(s) where I/We have an account, to share my KYC\* information held in their records.

\*KYC (Know Your Customer) information, means information relating to identity, residential and business address, business/profession/employment, source of wealth, source of income etc. and any other such non-financial information according to regulatory requirements or industry best practices for the purpose of \*KYC\*.

\*For Savings Account only.

By signing these Terms and Conditions and attached Accounts Opening Form, I/We am/are entering into the joint pool of all Accounts Holders, and along with them into Mudarabah with the Bank to participate in profit and loss of the pool subject to the Terms and Conditions mentioned above.

I/We declare and confirm that I/We have received, read carefully and understood the Bank's Terms and Conditions Governing the Accounts(s) explicitly, which have been duly signed by me/us in explicit acceptance thereof. I/We agree to observe and be bound by the said "Terms and Condition" and any amendments, changes, supplements or modifications there to that may be made by the Bank from time to time. Furthermore, I/We acknowledge explicitly having received a copy of Account Opening Form including these Terms & Conditions, with salient features in Urdu.

## اقرارنامہ

میں/ہم اس کے ذریعے بینک کو رضامندی دیتا ہوں/دیتی ہوں/دیتے ہیں کہ وہ میرے/ہمارے کاروبار، بینک کے ساتھ میرے/ہمارے اکاؤنٹس، یا بینک کے ساتھ میرے/ہمارے تعلقات سے متعلق کسی بھی معلومات کو کسی بھی ریگولیٹری، ہرکاری یا نیم سرکاری اتھارٹی، قانون نافذ کرنے والے اداروں یا ٹیکس حکام کو ظاہر کرے جو بینک پر اختیار رکھتے ہیں، یا کسی تیسرے فریق کی خدمت فراہم کرنے والے کو، یا بینک کا کوئی پیشہ ور مشیر، بغیر کسی نوٹس کے، جو مجھے/ہمیں نوٹس دیتا ہے۔

میں/ہم اس کے ذریعے BankIslami Pakistan Limited کو اجازت دیتا ہوں/دیتی ہوں/دیتے ہیں کہ میری/ہماری KYC\* کی معلومات دوسرے بینکوں کے ساتھ شیئر کریں جہاں میرا/ہمارا پہلے سے اکاؤنٹ ہے۔ میں/ہم دوسرے بینکوں کو بھی اجازت دیتا ہوں/دیتی ہوں/دیتے ہیں جہاں میرا/ہمارا اکاؤنٹ ہے کہ وہ اپنے ریکارڈ میں موجود میری KYC\* معلومات شیئر کر سکتے ہیں۔ \*KYC (اپنے صارف کو جانیں) معلومات کا مطلب ہے شناخت، رہائشی اور کاروباری پتہ، کاروبار/پیشہ/ملازمت، دولت حاصل کرنے کا ذریعہ، ذرائع آمدن وغیرہ سے متعلق معلومات اور اس طرح کی کوئی اور "KYC" کے مقصد کے لیے ریگولیٹری ضروریات یا صنعت کے بہترین طریقوں کے مطابق غیر مالیاتی معلومات۔

## \*صرف سیونگز اکاؤنٹس کیلئے

ان شرائط و ضوابط اور اکاؤنٹ کھولنے کے منسلک فارم پر دستخط کر کے، میں/ہم تمام اکاؤنٹس ہولڈرز کے مشترکہ پول میں شمولیت اختیار کرتے ہیں اور ان کے ساتھ بینک کے مضاربہ میں مندرجہ بالا شرائط و ضوابط کے تحت پول کے منافع اور نقصان میں حصہ لینے کے لئے شامل ہوتے ہیں۔ میں/ہم اس امر کا اقرار اور تصدیق کرتا ہوں/کرتی ہوں/کرتے ہیں کہ میں/ہم نے بینک کے منظم اکاؤنٹس کے شرائط و ضوابط کو وصول، پڑھ اور سمجھ لیا ہے جو کہ میں/ہم نے اس سے متعلق رضامندی کے لئے دستخط کیا ہے۔ میں/ہم ان شرائط و ضوابط میں کسی بھی تبدیلی، ترامیم کے نتیجوں کو تسلیم کرنے کے پابند ہیں جو کہ بینک کی جانب سے وقتاً فوقتاً کیا جاسکتا ہے۔ مزید برآں، میں/ہم تسلیم کرتا ہوں/کرتی ہوں/کرتے ہیں کہ ان شرائط و ضوابط سمیت، اردو میں نمایاں خصوصیات کے ساتھ اکاؤنٹ کھولنے کے فارم کی کاپی ہمیں مل گئی ہے۔

واضح رہے کہ صارف کا اس اکاؤنٹ اوپننگ فارم پر دستخط کرنا اس کو اچھی طرح سمجھنے کے مترادف ہے، تاہم اس فارم میں درج شرائط کا اردو ترجمہ بھی میسر ہے، جسے گاہک کی درخواست پر اس کے حوالے کیا جاسکتا ہے۔ مزید یہ کہ ترجمے میں اس بات کی حتمی الامکان کوشش کی گئی ہے کہ وہ انگریزی اکاؤنٹ اوپننگ فارم کے مطابق ہوتا ہو۔ تاہم ترجمے کا انگریزی اکاؤنٹ اوپننگ فارم سے تعارض کی صورت میں انگریزی اکاؤنٹ اوپننگ فارم ہی قانون نافذ اور غالب تصور ہوگا۔

## SIGNATURE دستخط

1: \_\_\_\_\_ 2: \_\_\_\_\_ 3: \_\_\_\_\_ 4: \_\_\_\_\_