APPLICATION FOR PERSONAL LOAN/PERSONAL CASH LOAN - SALARIED INDIVIDUAL
APPLICATION FOR PERSONAL LOAN/PERSONAL CASH LOAN - SALARIED INDIVIDUAL

PERSONAL DETAILS

Full Name (as in passport/ID)  
Place of Birth
Nationality
Number of Dependents
Gender
Marital Status
Mother’s Maiden Name
Educational Qualification

ADDRESS

Preferred Mailing Address  
Building Name
Flat/Unit Number
Landmark
Area/Street
P.O.Box and Emirate
City
State (for Home Country)
Country
Zip Code
Makani Number

CONTACT DETAILS

Mobile Number 1
Mobile Number 2
Telephone Residence
Telephone Office (Extension)
Fax
Telephone Home Country
Mobile Home Country
E-mail
SMS alert required?

IDENTITY DETAILS

Passport Number
Passport Place of Issue
Visa Number
Emirates ID Number
Passport Expiry
Labor ID Number
Visa Expiry
Emirates ID Expiry

Date

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.

Bank Emirates DUBAI National (P.J.S.C.) is a licensed by the Central Bank of the UAE.
**DEMAND DETAILS**

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Salaried</th>
<th>Others</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment Category</td>
<td>Permanent</td>
<td>Fixed Term</td>
<td>Mدة محددة</td>
<td>Temporary</td>
</tr>
<tr>
<td>Employer Name</td>
<td></td>
<td>Date of Joining</td>
<td>DUB-NBD-PJC-P</td>
<td></td>
</tr>
<tr>
<td>Employee Number</td>
<td></td>
<td>Designation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department</td>
<td></td>
<td>Total Work Experience</td>
<td>IN UAE</td>
<td></td>
</tr>
</tbody>
</table>

**DETAILS OF A RELATIVE OR FRIEND**

<table>
<thead>
<tr>
<th>Reference 1 (in UAE)</th>
<th>Name</th>
<th>Relationship</th>
<th>Contact number</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reference 2 (In UAE or Home country)</td>
<td>Name</td>
<td>Relationship</td>
<td>Contact number</td>
<td>Email</td>
</tr>
<tr>
<td></td>
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</tbody>
</table>

**INCOME DETAILS**

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Other Income</th>
<th>Allowances</th>
<th>Deductions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

**RELATIONSHIP WITH EMIRATES NBD AND THE OTHER BANKS**

<table>
<thead>
<tr>
<th>Bank Name</th>
<th>Account/Loan Type</th>
<th>Account/Loan/Credit Card Number</th>
<th>Years Held</th>
<th>Installment Amount</th>
<th>Credit Card Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

**LOAN DETAILS**

<table>
<thead>
<tr>
<th>Purpose of Loan</th>
<th>Loan Amount</th>
<th>Tenure</th>
<th>Interest Rate Type</th>
<th>Interest Rate</th>
<th>If Fixed, Interest Rate</th>
<th>Reducing Balance</th>
<th>If Variable, Interest Rate</th>
<th>Introductory Rate</th>
<th>(for variable rate)</th>
<th>Review Frequency</th>
<th>Installment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Fixed / Variable</td>
<td></td>
<td></td>
<td></td>
<td>Base Rate + Fixed margin</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEPOSIT DETAILS (APPLICABLE FOR LOAN AGAINST DEPOSIT)**

<table>
<thead>
<tr>
<th>Type of Deposit</th>
<th>Gold Certificate</th>
<th>Others</th>
<th>Account Number(s)</th>
<th>Amount (AED/Weight (Grams))</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Deposit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**OVERDRAFT DETAILS**

<table>
<thead>
<tr>
<th>Purpose of Overdraft</th>
<th>Interest Rate</th>
<th>Repayment</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>On Demand or 12 months (whichever is earlier)</td>
<td></td>
</tr>
</tbody>
</table>

**MODE OF REPAYMENT**

<table>
<thead>
<tr>
<th>Auto debit</th>
<th>Bank Name</th>
<th>Account Number to be Debited</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

**EMIRATES NBD BANK (PJS.C.) is licensed by the Central Bank of the UAE.**
I understand and agree that the Bank will determine, using their internal policies and systems, my ability to afford this credit facility, given the information I have provided on my income, financial obligations, personal details in this application form, bank account statements, etc., and that which the Bank itself obtains from the Al Etihad Credit Bureau (AECB)/ other credit/service providers and/or entities and/or government authorities.

Where applicable by law, Central Bank and Bank guidelines, I/We hereby authorize Emirates NBD Bank (PJS.C) to return the same.

On repayment in full of any and all amounts due on the captioned account, Emirates NBD Bank (PJS.C) may destroy the cheque unless I/We advise Emirates NBD Bank (PJS.C) to stop payment if I/We default in repayment of any and all amounts due to the bank on the captured account.

I/We understand that the Bank reserves the right to decline the application without the obligation of giving any reason.

To avoid any dispute arising due to any ambiguity in the above, I/We hereby agree to the following:

I agree to waive my right to a “cooling off” period of 5 business days, so that my loan can be immediately processed. I agree to retain the option to return this loan within 7 business days, incase the funds were not utilized by me.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

We hereby apply for a personal loan and/or overdraft facility on the basis of the details provided and confirm that the information provided is correct and complete. I/We have received the Terms and Conditions of the personal loan and/or overdraft agreement of Emirates NBD Bank PJSC and confirm that I/We have read and fully understood the Terms and Conditions and expressly agree and accept to abide and be bound by them, whether in Arabic or English Language.

Subject to signing of declaration/undertaking to obtain and disclose information, the Borrower hereby authorizes the Bank to obtain or disclose any credit or financial information concerning the Borrower's and the authorized signatory(ies)’s, for the purpose of this loan application, financial, credit or legal status from any government or semi government authority, credit bureau, or any company or organization whether inside or outside the United Arab Emirates which maintains income, financial obligations, personal details in this application form, bank account statements, etc., and that which the Bank itself obtains from the Al Etihad Credit Bureau (AECB)/ other credit/service providers and/or entities and/or government authorities.

Where applicable by law, Central Bank and Bank guidelines, I/We hereby authorize Emirates NBD Bank (PJS.C) to insert the date and present the above mentioned undated cheque for payment if I/We default in repayment of any and all amounts due to the bank on the captioned account.

On repayment in full of any and all amounts due on the captioned account, Emirates NBD Bank (PJS.C) may destroy the cheque unless I/We advise Emirates NBD Bank (PJS.C) to return the same.

I/We understand that the Bank reserves the right to decline the application without the obligation of giving any reason.

Name:

TOVOID THE MANDATE

X

Borrower Signature

TOVOID THE MANDATE

Name:

FOR BANK USE ONLY

Application ID

Loan Account Number

Loan Tenure

Existing customer with salary transferred to Emirates NBD?

Yes
No

Emirates NBD Account Number

Type of Loan

Personal loan

Personal Cash Loan

Home Improvement Cash Loan

Personal Loan and Overdraft

New

Top-up

Take over

Date of Receipt

Account Officer Code

Source Code

RBE Code

Scheme Group

Bank Branch Code

Scheme

Promotion

DSA

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CO-BORROWER/GUARANTOR DETAILS

<table>
<thead>
<tr>
<th>PERSONAL DETAILS</th>
<th>GUARANTOR DETAILS</th>
<th>Other Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name</td>
<td></td>
</tr>
<tr>
<td>Date of Birth</td>
<td>Date of Birth</td>
<td></td>
</tr>
<tr>
<td>Passport Number</td>
<td>Passport Number</td>
<td></td>
</tr>
<tr>
<td>Expiry Date</td>
<td>Expiry Date</td>
<td></td>
</tr>
<tr>
<td>Visa Number</td>
<td>Visa Number</td>
<td></td>
</tr>
<tr>
<td>Expiry Date</td>
<td>Expiry Date</td>
<td></td>
</tr>
<tr>
<td>Unified Number</td>
<td>Unified Number</td>
<td></td>
</tr>
<tr>
<td>Expiry Date</td>
<td>Expiry Date</td>
<td></td>
</tr>
<tr>
<td>Emirates ID</td>
<td>Emirates ID</td>
<td></td>
</tr>
<tr>
<td>Labour Card</td>
<td>Labour Card</td>
<td></td>
</tr>
</tbody>
</table>

| INCOME DETAILS | |
|---------------||
| Monthly Income| Other Income      |
| Allowances    | Deductions        |
| How are you paid? | Cheque |

| DETAILS OF EXISTING LOANS WITH EMIRATES NBD | |
|-------------------------------------------||
| Loan/Financed Amount | EMI Amount |
| Balance Tenure | |

| RELATIONSHIP WITH OTHER BANKS | |
|-------------------------------||
| Account/Loan Type | Account/Loan/Credit Card Number |

I agree to waive my right to a "cooling off" period of 5 business days, so that my loan can be immediately processed. I agree to retain the option to return this loan within 7 business days, incase the funds were not utilized by me.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

We hereby apply for a personal loan and/or overdraft facility on the basis of the details provided and confirm that we have read and fully understood the Terms and Conditions of the personal loan and/or overdraft agreement of Emirates NBD Bank PJSC and confirm that we have reviewed the terms and conditions and expressly agree and accept to abide and to be bound by them, whether in Arabic or English language.

The guarantor hereby discloses all credit or financial information concerning his/her financial status.

The guarantor hereby discloses all credit or financial information concerning his/her financial status.

We hereby irrevocably and unconditionally guarantee the due and punctual performance of the above obligation and undertake to pay at the first written demand by the Bank.

We understand that the Bank reserves the right to decline the application without the obligation of giving any reason.

X

Co-Borrower/Guarantor Signature
The above account holder (hereinafter referred to as the "Customer"/ "Borrower") hereby entitles and authorizes Emirates NBD Bank PJSC (the "Bank") to obtain, from time to time, my/our credit report from the Al Etihad Credit Bureau and any other source of information for the purposes of assessing my/our creditworthiness and determining my/our eligibility for any products, banking services or credit facilities offered by the Bank, including but not limited to any renewals, amendments, restructurings, extensions or enhancements thereto. The Customer/Borrower also authorizes the Bank to provide such information as may be required under applicable law and regulations to obtain any such credit report. This Undertaking shall remain in force and effect and may not be terminated or amended without the Bank's prior written consent.

This Undertaking shall be governed by the laws of the United Arab Emirates (the "UAE"), and any dispute arising between the Bank and the Customer/Borrower with regards to this Undertaking shall be subject to the exclusive jurisdiction of the courts of the UAE.

Signature of the Customer/Borrower

[Signature]

CIF Number

Name of the customer

Bank: Emirates NBD Bank PJSC (the "Bank") is licensed by the Central Bank of the UAE.
Customer Consent Form for Release of Statement of Account

**CONSENT (Permission upon signing this consent form)**

By signing this form, you consent (permission) to "Emirates NBD Bank (PJSC)" to request for your statement of account through the Central Bank of the United Arab Emirates, from your bank (as can be identified by the account number (IBAN)) and also for your bank to provide this information through the Central Bank of the United Arab Emirates, without taking additional consent.

<table>
<thead>
<tr>
<th>Identity Document Used</th>
<th>وثيقة الهوية المستخدمة</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name as per document</td>
<td>الاسم حسب الوثيقة</td>
</tr>
<tr>
<td>Account Number A E</td>
<td>رقم الحساب</td>
</tr>
<tr>
<td>Statement period</td>
<td>فترة كشف الحساب</td>
</tr>
</tbody>
</table>

**For official use**

<table>
<thead>
<tr>
<th>Product Id</th>
<th>معرف المنتج</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product Description</td>
<td>وصف المنتج</td>
</tr>
<tr>
<td>Reference Number</td>
<td>رقم المرجع</td>
</tr>
<tr>
<td>FTS ID as obtained</td>
<td>معرف خدمة التتبع المالي</td>
</tr>
</tbody>
</table>

By signing the below, I consent to the (one time) release of my account statement exclusively for the purpose stipulated in this Consent Form.

**Why consent is needed and how the information will be used.**

Your consent (permission) for us to obtain and share your account information, including the transaction details for the identified period, is needed for the purposes listed and explained below. The information provided will be shared and retained in accordance with applicable law concerning data security and privacy protections. The information you authorize us to obtain and share will be used determine your eligibility for the product. You understand that some services may not be available to you unless you consent to share/release information as stated in this Authorization.

License:

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.
Article (2) Securities and Documentation

The principal Loan shall be credited to the account of the Borrower upon completion of all the securities contained in Article (2) of this Agreement.

Article (3) Disbursement of the Loan

The principal Loan shall be credited to the account of the Borrower upon completion of all the securities contained in Article (2) of this Agreement.

Article (4) Securities and Documentation

As a guarantee and security to pay the Loan, interests, commissions, fees, and any other amounts become due under this Agreement, the Borrower commits and undertakes as follows:

1. Provide the bank with a letter from the Borrower's employer pursuant to which the employer undertakes to transfer his monthly salary and the end of service benefits to the bank throughout the loan period.

Payment of the Loan and Interests

The Borrower undertakes to pay the principal amount of the Loan granted by the Bank is

Loan Account Number __________________________

This agreement is made on this day ____________/________/____________

Between:
First: Emirates NBD Bank PJSC __________ Branch, with its address at __________________________

represented in this Agreement by __________________________ , referred to hereinafter as the "Bank"

Second: _______________________________________ (Borrower)

Passport No. :__________________________________________________

ID No. :_____________________________________________________

Whereas the Borrower has applied to obtain a Personal Loan from the Bank to pay

And whereas the Bank has agreed to grant the Borrower a Loan in accordance with the terms and conditions stipulated in this Agreement referred to hereinafter as the "Loan";

The two parties have agreed as follows:

The principal amount of the Loan granted by the Bank is AED ______________ and the interest rate is :

☐ Fixed rate which is ___________________ % per annum

☐ Variable rate with review Frequency of ____________________

(e.g. 6 months) that comprises of base rate plus margin :

Base rate linked with __________________________

(e.g. 6 months EIBOR)

Margin ____________________

Payment of the Loan and Interests

The Borrower undertakes to pay the principal amount of the Loan and the interests amounting to AED ____________________ in __________________ monthly installments with the amount of AED ____________________ for each installment. The monthly installment amount may vary for Variable interest rate in case the base rate is revised.

The first installment shall be due on ____________________ and the last installment shall be due on ____________________ as per the attached repayment schedule shall vary in case the Borrower defaults to pay any amount in its due date or opted for Variable rate.

Terms and Conditions:

Article (1) Disbursement of the Loan

The principal Loan shall be credited to the account of the Borrower upon the completion of all the securities contained in Article (2) of this Agreement.

Article (2) Securities and Documentation

As a guarantee and security to pay the Loan, interests, commissions, fees, and any other amounts become due under this Agreement, the Borrower commits and undertakes as follows:

1. Provide the bank with a letter from the Borrower's employer pursuant to which the employer undertakes to transfer his monthly salary and the end of service benefits to the bank throughout the loan period.
Article (3) Interests, Commissions, and Fees

1. All charges, commissions and fees are exclusive of Value Added Tax (VAT). The Borrower hereby agrees to pay an amount in respect of any applicable VAT.

2. The interest shall be calculated on the daily balance of the drawn and unpaid amounts of the Loan from the date of withdrawal based on actual number of days lapsed and a 365 day year, to be added to the Loan balance and paid with the monthly installments.

3. The Bank will charge the commissions, fees, and expenses incurred on the Loan as per the terms and conditions of the Central Bank of the United Arab Emirates (UAE) as may be amended from time to time.

4. The Bank reserves the right to amend the repayment and/or the number of installments and/or the amount of each installment in the event of the interest rate variation or at any time at the sole and absolute discretion of the Bank and without prior consent of the Borrower. The Borrower hereby undertakes to repay the revised installments as advised by the Bank. The Borrower acknowledges that any unpaid interest, charges, fees and/or principal amount as on the last installment due date will be paid together with the final installment payment of the loan.

Article (4) Events of Default

The Loan lapses and all the installments, interests and any other fees and expenses become due and payable immediately without having to give any notification or any court ruling and without prejudice to any other rights of the Bank according to this Agreement or in accordance with the law in the event of occurrence of any of the listed below events:

1. If the Borrower is terminated for any reason.

2. If the monthly salary of the borrower or any part of there of transferred to any other body without the prior written approval of the Bank.

3. If the Borrower violated any of its undertaking or obligations arising from this Agreement.

4. If the Borrower failed to pay three consecutive installment or six nonconsecutive installments of the monthly installments without approval of the Bank.

5. If, at any time, the information or documents submitted by the Borrower to the Bank are incorrect or any of acknowledgment or undertaking provided for in this Agreement is invalid.

6. If the Bank noticed that there are grounds which could lead to the inability of the Borrower and/or any of his guarantors, as permissible under Central Bank’s prevailing regulations, to fulfill the inability of the Borrower and/or any of his guarantors, as permissible under Central Bank’s prevailing regulations, to fulfill their obligations towards the Bank.

7. The death of the Borrower or his leaving the country permanently.

Article (5) General Provisions

1. All accounts of any kind or name currently opened or will be opened in the future in whatever currency in the name of the Borrower with the Bank or any of its branches shall be securing each other and the Bank may set off any amounts due to the Borrower from the Borrower from any funds pertain to the Borrower with the Bank or any of its branches.

2. If any amount falls due in a non business day, the payment shall be made on the following business day. The business day means any day in which banks operating in the UNITED ARAB EMIRATES (UAE) are open for dealing.

3. The Bank’s books and records shall be final and conclusive evidence in all matters relating to the Borrower’s indebtedness unless proved otherwise according to the applicable laws.

4. Without prejudice to the applicable laws, the non-exercise of any of its rights or delay in the exercise shall not detract from this right, nor considered as a waiver for realizations of the terms and conditions set out in this Agreement.

5. The Bank shall have the right to delegate advocates and collection agents (inside the UAE or abroad) to follow up the collection of any amounts due to the Bank from the Borrower. The Borrower and its guarantors agree to provide any information or documents relating to the accounts of the Borrower. The advocates and collection agents shall have the right to take any appropriate action on behalf of the Bank for the purpose of carrying out their mission which includes contacting the Borrower.

6. If the Borrower is terminated for any reason, the Bank’s books and records shall be final and conclusive evidence in all matters relating to the Borrower’s indebtedness unless proved otherwise according to the applicable laws.

7. The death of the Borrower or his leaving the country permanently.

Emirates NBD Bank (P.J.S.C.) is licensed by the Central Bank of the UAE.
6. In the event the Loan is granted to more than one Borrower, the Bank shall have the right, at its absolute discretion, to claim from any of them singly or jointly as it deems appropriate.

7. The Borrower may not assign or transfer to third parties any of his rights or obligations under this Agreement without obtaining the prior written consent of the Bank. The Borrower agrees that the Bank shall have the absolute right to assign or transfer any of its rights under this agreement in addition to mortgages, guarantees, or any other securities to any authority without having to obtain the Borrower consent on such assignment or transfer.

8. This Agreement is made in two original sets both Arabic and English and in the event of any contradiction between the two texts, the text written in Arabic language shall prevail. Each party will retain the original set after its execution.

Article (6) Life Insurance
The Borrower agrees that the Bank will obtain, but not obliged to do so, a life insurance policy and disability insurance in accordance with the terms of life insurance and disability insurance program as amended or canceled as per the Bank absolute discretion from time to time. The proceeds of such policy shall be used only to settle for the Loan and the remaining Loan amount, if any, in addition to the interests and any other residual due shall be paid by the Borrower or his heir, as the case may be. The Borrower undertakes to pay the insurance premium monthly on the Loan installment due date unless the Borrower wishes to pay the insurance expenses fully in advance. The Borrower relieves the Bank from any liability in the event of the inability of the Bank for any reason to insure the Loan or obtain life insurance policy of the Borrower.

Article (7) Applicable law and competent courts
This Agreement is subject to and shall be construed pursuant to the applicable laws of the United Arab Emirates and the applicable law of the Emirate in which the Loan account is opened as the case may be. In the event of any dispute arising in relation to this agreement, the courts of the Emirate in which the Loan account is opened shall have jurisdiction provided that the Bank may, if it deems appropriate, bring proceedings in any other jurisdiction, inside or outside the United Arab Emirates.

Article (8) Notices and Correspondences
All notices and correspondences between the parties to this Agreement shall be made in writing and addressed to the addresses mentioned at the beginning of this agreement and by registered mail or hand delivery with acknowledgment of receipt unless any of the two parties notify the other party in writing about the change of address.

Article (9) Validity of the Agreement
This agreement shall be valid, executed with all its terms and conditions, and binding among the parties and their successors from date of signing and remain valid till the payment of all the Borrowers liabilities towards the Bank.
OVERDRAFT FACILITIES AGREEMENT

This agreement is made on this day ______________________

Between:

First: Emirates NBD Bank PJSC __________________________ Branch,
_________________________ , represented in this Agreement by _________________________, referred to hereinafter as the "Bank"

Second: ____________________________________________, referred to hereinafter as the "Borrower"

Whereas the borrower has applied to obtain banking facilities from the bank, referred to hereinafter as "Facilities"

Whereas the bank has agreed to provide the Borrower with the requested banking facilities in accordance with the terms and conditions provided for in this Agreement;

The two parties have agreed as follows:

The details of the facilities

The maximum limit of the overdraft is AED ______________________

The Interest rate is ______________________ % per annum

Payment of the facilities

The facilities are granted for an unspecified period , moreover, the bank shall have the right to nullify the facilities or reduce the same at any time at its absolute discretion and request the Borrower to fully settle the facilities and the interests on the date determined by the bank provided the Borrower has been given thirty day notice for such cancellation or reduction.

Securities

The facilities have been granted against the following Securities:

1.: _____________________________________________________________
2.: _____________________________________________________________
3.: _____________________________________________________________

Terms and Conditions:

Article (1) User of the facilities

It is not permitted to withdraw any part of the facilities without completing all the securities and documentation set out in earlier paragraphs.

Article (2) Interests, Commissions, and Fees

1. The interest shall be calculated on the daily balance of the used and unpaid amounts of the facilities from the date of withdrawal based on actual number of days lapsed and a 365 day year, to be debited at the account at the end of each month.

2. The Bank shall have the right, from time to time, at its own discretion, and in light of the market prevailing interest rate, to amend the interest rate upon notifying the Borrower about the same in writing. The amended interest rate shall be lapsed of sixty days from the date of the notice without the need to obtain the approval of the Borrower.

3. The Bank will charge the commissions, fees, and expenses incurred on the facilities as per the instruction of the Central Bank of United Arab Emirates as may be amended from time to time

Bank of United Arab Emirates as may be amended from time to time

The Bank will charge the commissions, fees, and expenses mterned on the facilities from the date of withdrawal.

The facilities has been granted against the following Securities:

The two parties have agreed as follows:

The details of the facilities

The maximum limit of the overdraft is AED ______________________

The Interest rate is ______________________ % per annum

Payment of the facilities

The facilities are granted for an unspecified period , moreover, the bank shall have the right to nullify the facilities or reduce the same at any time at its absolute discretion and request the Borrower to fully settle the facilities and the interests on the date determined by the bank provided the Borrower has been given thirty day notice for such cancellation or reduction.

Securities

The facilities have been granted against the following Securities:

1.: _____________________________________________________________
2.: _____________________________________________________________
3.: _____________________________________________________________

Terms and Conditions:

Article (1) User of the facilities

It is not permitted to withdraw any part of the facilities without completing all the securities and documentation set out in earlier paragraphs.

Article (2) Interests, Commissions, and Fees

1. The interest shall be calculated on the daily balance of the used and unpaid amounts of the facilities from the date of withdrawal based on actual number of days lapsed and a 365 day year, to be debited at the account at the end of each month.

2. The Bank shall have the right, from time to time, at its own discretion, and in light of the market prevailing interest rate, to amend the interest rate upon notifying the Borrower about the same in writing. The amended interest rate shall be lapsed of sixty days from the date of the notice without the need to obtain the approval of the Borrower.

3. The Bank will charge the commissions, fees, and expenses incurred on the facilities as per the instruction of the Central Bank of United Arab Emirates as may be amended from time to time

The Bank of United Arab Emirates as may be amended from time to time

The Bank will charge the commissions, fees, and expenses incurred on the facilities from the date of withdrawal.

The facilities has been granted against the following Securities:

The two parties have agreed as follows:

The details of the facilities

The maximum limit of the overdraft is AED ______________________

The Interest rate is ______________________ % per annum

Payment of the facilities

The facilities are granted for an unspecified period , moreover, the bank shall have the right to nullify the facilities or reduce the same at any time at its absolute discretion and request the Borrower to fully settle the facilities and the interests on the date determined by the bank provided the Borrower has been given thirty day notice for such cancellation or reduction.

Securities

The facilities have been granted against the following Securities:

1.: _____________________________________________________________
2.: _____________________________________________________________
3.: _____________________________________________________________

Terms and Conditions:

Article (1) User of the facilities

It is not permitted to withdraw any part of the facilities without completing all the securities and documentation set out in earlier paragraphs.

Article (2) Interests, Commissions, and Fees

1. The interest shall be calculated on the daily balance of the used and unpaid amounts of the facilities from the date of withdrawal based on actual number of days lapsed and a 365 day year, to be debited at the account at the end of each month.

2. The Bank shall have the right, from time to time, at its own discretion, and in light of the market prevailing interest rate, to amend the interest rate upon notifying the Borrower about the same in writing. The amended interest rate shall be lapsed of sixty days from the date of the notice without the need to obtain the approval of the Borrower.

3. The Bank will charge the commissions, fees, and expenses incurred on the facilities as per the instruction of the Central Bank of United Arab Emirates as may be amended from time to time

The Bank of United Arab Emirates as may be amended from time to time

The Bank will charge the commissions, fees, and expenses incurred on the facilities from the date of withdrawal.

The facilities has been granted against the following Securities:

The two parties have agreed as follows:

The details of the facilities

The maximum limit of the overdraft is AED ______________________

The Interest rate is ______________________ % per annum

Payment of the facilities

The facilities are granted for an unspecified period , moreover, the bank shall have the right to nullify the facilities or reduce the same at any time at its absolute discretion and request the Borrower to fully settle the facilities and the interests on the date determined by the bank provided the Borrower has been given thirty day notice for such cancellation or reduction.

Securities

The facilities have been granted against the following Securities:

1.: _____________________________________________________________
2.: _____________________________________________________________
3.: _____________________________________________________________
Article (3) Events of Default

The facilities shall be cancelled and becomes immediately due and payable (in addition to the interests, commissions, and other fees) without having to give any notification or may court ruling and without prejudice to any other action in accordance with the law in the event of occurrence of the listed below cases:

1. If the Borrower is terminated for any reason and/or the monthly salary of Borrower or any part of thereof is transferred to any other institution without the prior written consent of the bank if the facilities have been granted against salary assignment.

2. If the Borrower violated any of its undertakings or obligations arising from this Agreement.

3. If, at any time information or documents submitted by the Borrower to the Bank are incorrect or any acknowledgment or undertaking submitted him or provided from in this Agreement are invalid.

4. If the Bank notices that there are grounds which could lead the inability of Borrower and/or any his guarantors, as permissible under the Central Banks prevailing regulations, to fulfil his obligations towards the bank.

5. The death of the Borrower or his leaving the country permanently

Article (4) General Provisions

1. All accounts of any kinds or name currently opened or will be opened in the future in whatever currency in the name of the Borrower with the bank or any of its branches shall be servicing each and the bank may set any amount due to the bank from Borrower from any funds pertain to the borrower with bank or any of its branches.

2. If any amount falls due in a non business day, the payment shall be made on the following business day. The business day means any day in which bank operating in the United Arab Emirates (UAE) are open for dealing.

3. The Bank's books and records shall final and conclusive in all matters relating to the Borrowers indebtedness unless proved other wise according to the applicable laws.

4. Without prejudice to the applicable laws, the non exercise of the bank of any of its rights or delay in the exercise shall not detract it from this right, nor considered as a waiver for realization of the terms and conditions set out in this Agreement.

5. If the bank does not receive a written objection against the accounts facility statement sent to the Borrower within thirty days from the date of sending the same by regular mail, it shall be considered as an acknowledgment and consent from the Borrower about the validity of the information set out in the statement.

6. The bank shall have the right to delegate advocates and collection agents (inside the UAE or abroad) to follow up the collection of any amount due from the borrower the bank authorizes to bank its accounts by providing them with any information or documents relating to the accounts of the Borrowor. The advocates and collection agents shall have the right to take any appropriate action on behalf of the Bank for the purpose of carrying out their mission which includes contacting the Borrower.

7. In the event the facilities are granted to more than one borrower, the borrowers shall be jointly and severally responsible for the payment of all obligations under facilities. The Bank shall have the right, at its absolute discretion, to claim from any them singly or jointly as it deems appropriate.

8. The Borrower may not assign or transfer to third parties any of his rights or obligations under this Agreement without obtaining the prior written consent of the Bank. The Borrower agrees that the Bank shall have the absolute right to assign or transfer any of its rights and obligations under this Agreement in addition to mortgages, guaranties, or any other securities to any authority without having to obtain the Borrower's consent on such assignment or transfer.

9. This Agreement is made in two original sets both Arabic and English in the event of any contradiction between the two texts, the text written in Arabic language shall prevail.

Each party will retain the original set after its execution.

Article (5) Life Insurance

The Borrower agrees that the Bank will obtain, but not obliged to do, a life insurance policy and disability insurance in accordance with the terms of life insurance and disability insurance program as amended or cancelled as per the Bank absolute discretion from time to time. The proceeds of such policy shall be used only to settle the Loan and the remaining Loan amount, if any, in addition to the interests and any other amounts due shall be paid by the Borrower.

For the facilities shall be cancelled and becomes immediately due and payable (in addition to the interests, commissions, and other fees) without having to give any notification or may court ruling and without prejudice to any other action in accordance with the law in the event of occurrence of the listed below cases:

1. If the Borrower is terminated for any reason and/or the monthly salary of Borrower or any part of thereof is transferred to any other institution without the prior written consent of the bank if the facilities have been granted against salary assignment.

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3. If, at any time information or documents submitted by the Borrower to the Bank are incorrect or any acknowledgment or undertaking submitted him or provided from in this Agreement are invalid.

4. If the Bank notices that there are grounds which could lead the inability of Borrower and/or any his guarantors, as permissible under the Central Banks prevailing regulations, to fulfil his obligations towards the bank.

5. The death of the Borrower or his leaving the country permanently

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4. Without prejudice to the applicable laws, the non exercise of the bank of any of its rights or delay in the exercise shall not detract it from this right, nor considered as a waiver for realization of the terms and conditions set out in this Agreement.

5. If the bank does not receive a written objection against the accounts facility statement sent to the Borrower within thirty days from the date of sending the same by regular mail, it shall be considered as an acknowledgment and consent from the Borrower about the validity of the information set out in the statement.

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Article (6) Applicable law and competent courts
This Agreement is subject to and shall be construed pursuant to the applicable laws of the United Arab Emirates and the applicable law of the Emirate in which the Loan account is opened as the case may be. In the event of any dispute arising in relation to this Agreement, the courts of the emirate in which the Loan account is opened shall have jurisdiction provided that the Bank may, if it deems appropriate, bring proceedings in any other jurisdiction, inside or outside the United Arab Emirates.

Article (7) Notices and Correspondences
All notices and correspondence between the parties to this Agreement shall deem valid and binding when in writing and addressed to the addresses mentioned at the beginning of this Agreement by registered mail or hand delivery with acknowledgment of receipt unless any of the two parties notify the other party in writing of the change of his address.

Article (8) Validity of the Agreement
This Agreement shall be valid, executed with all its terms and conditions, and binding upon the two parties and their successors from date of signing and remain valid till the payment of all the Borrowers liabilities towards the Bank.

I agree to waive my right to a “cooling off” period of 5 business days, so that my overdraft facility can be immediately processed.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

I understand and agree that the Bank will determine, using their internal policies and systems, my ability to afford this credit facility, given the information I have provided on my income, financial obligations, personal details in this application form, bank account statements, etc., and that which the Bank itself obtains from the Al Etihad Credit Bureau (AECB)/other credit/service providers and/or entities and/or government agencies.

Bank Signature (For and on behalf of Emirates NBD Bank (P.J.S.C))

Borrower Signature

Co-Borrower Signature

Guarantor Signature

واحدة مقدما. ويحل المقترض البنك من أي مسؤولية في حال عدم قدرة البنك، في سبيل
كان على تأمين الفرع، أو عدم صدوره على بوليطة تأمين على الحياة لصالح المتضرر.

المادة (1) القانون الواجب التطبيق والمحاكم المختصة

يجب أن يكون هذا العقد وفقًا للقوانين السارية في دولة الإمارات العربية المتحدة والقانون
الضريبي في الإمارات المفتوحة، فيما يشير إلى أي نزاع يتعلق بهذا العقد، فإن للمستفيدين من حساب المقترض، فيما يصرف عليه بنك الإمارات
الدبي الوطني. إذا، وإذا كانت هناك حاجة، فإن بنك الإمارات الدبي الوطني، لا يتحمل
إذا، سواء من بنك الإمارات العربية المتحدة.

المادة (4) الإخطارات والمراسلات

تتطلب الإخطارات والمراسلات بين طرفين هذا العقد صحيحة ومباشرة، في حالة تغيير
ووجه إلى الملاحظات المقدمة في هذا العقد، وحتى حسب النظام العام، بما يناسب
يجب أن يشمل التوقيف لإجراء الطلب، ثانية تلبية معاملات، بناءً على القانون، ما لم يتم
في إطار الطيف الثابت لطلب بنك الإمارات العربية المتحدة.

المادة (8) سيران العقد

يسري هذا العقد وينطبقب كأخير شروطه وأحكامه ومجموعة طفلاً لطيفه، وعلى يكن، اعتباراً من
تاريخ توقيعه ووقيع طارباً على سداد كامل إلتزامات المعني في حالة البنك.

Bank Signature (For and on behalf of Emirates NBD Bank (P.J.S.C))

Borrower Signature

Co-Borrower Signature

Guarantor Signature
Please specify your choice of card:

<table>
<thead>
<tr>
<th>Generic Card</th>
<th>Co-branded Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Titanium**</td>
<td>dnata World**</td>
</tr>
<tr>
<td>Platinum**</td>
<td>dnata Platinum**</td>
</tr>
<tr>
<td>Infinite*</td>
<td>U By Emar Family**</td>
</tr>
<tr>
<td>luLu 247 Platinum**</td>
<td>Diners (DUO) Platinum**</td>
</tr>
<tr>
<td>Signature Credit Card</td>
<td>Business Rewards Signature Credit Card</td>
</tr>
<tr>
<td>Signature*</td>
<td>Signature**</td>
</tr>
<tr>
<td>Infinite*</td>
<td>Infinite*</td>
</tr>
<tr>
<td>Manchester United**</td>
<td>Infinite*</td>
</tr>
<tr>
<td>Webshopper**</td>
<td>Webshopper**</td>
</tr>
<tr>
<td>Visa Flexi</td>
<td>Visa Flexi</td>
</tr>
<tr>
<td>Visa / Master Card</td>
<td>Visa / Master Card</td>
</tr>
</tbody>
</table>

* Visa Card / **Master Card

** If Yes, Emirates NBD Bank (PJSC) Account No.

Office Tel No. | Home Tel No. | Fax No.

Full Name (as in passport-ID) | First Name | Last Name |

Name (as you would like it on the card) | Middle Name |

Mother’s maiden name (a security feature) | Passport/ID |

FinnOne Tracker Number | CIF ID |

Address for Statements:

Office Tel No. | Home Tel No. | Fax No.

Full Name (as in passport-ID) | First Name | Last Name |

Name (as you would like it on the card) | Middle Name |

Mother’s maiden name (a security feature) | Passport/ID |

If Yes, Emirates NBD Bank (PJSC) Account No.

If yes, indicate your preferred mailing address:

Do you want to apply for a personal card with the Emirates NBD Credit Card?

Are you an existing member of the Skywards program?

Yes, existing Skywards membership number EK No (We will automatically enroll you in the program)

Yes, I want to enroll in the Express Miles Program No, I do not want to enroll in the Express Miles Program

Are you an existing member of Marriott Bonvoy/ U by Emaar Programme?

Yes, existing Marriott Bonvoy/U by Emaar member number is No (We will automatically enroll you in the program)

Are you an existing member of the Skywards program?

Yes, existing Skywards membership number EK No (We will automatically enroll you in the program)

Yes, I want to enroll in the Express Miles Program No, I do not want to enroll in the Express Miles Program

Are you an existing member of Marriott Bonvoy/ U by Emaar Programme?

Yes, existing Marriott Bonvoy/U by Emaar member number is No (We will automatically enroll you in the program)
### GO4IT CONVENIENCE

1. **The Nol Auto top up**: This facility allows you to activate your Nol Tag ID to automatically recharge your Go4it Credit Card when the Nol Tag ID balance reduces to AED 50.

2. **Salik Auto top up**: This facility allows you to link your RTA Salik account to be automatically recharged from your Go4it Credit Card when the Salik account balance reduces to AED 20.

#### Complimentary Life Insurance

- **1. Complimentary Life Insurance**: Your Go4it Card provides coverage in case of death due to any cause as follows:
  - 1.21 Ver 7

#### Salik Auto top up

- **1. Salik Auto top up**: I would like to activate Salik Auto top up as below:
  - Plan 1 - AED 50
  - Plan 2 - AED 100
  - Plan 3 - AED 200

#### Nol Auto top up

- **1. Nol Auto top up**: I would like to activate Nol Auto top up as below:
  - Plan 1 - AED 50
  - Plan 2 - AED 100
  - Plan 3 - AED 200

#### Salik Auto top up

- **1. Salik Auto top up**: I would like to activate Salik Auto top up as below:
  - Plan 1 - AED 50
  - Plan 2 - AED 100
  - Plan 3 - AED 200

### Supplementary Card Application

- **IF YOU ARE AN EXISTING CUSTOMER**

#### CIF (For existing customers), Gender, Nationality

<table>
<thead>
<tr>
<th>CIF ID (For existing customer)</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mrs.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Salutation

<table>
<thead>
<tr>
<th>First Name</th>
<th>Last Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Last</td>
</tr>
</tbody>
</table>

#### Passport Number

<table>
<thead>
<tr>
<th>Passport Number</th>
<th>Nationality</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passport Number</td>
<td>Nationality</td>
</tr>
</tbody>
</table>

#### PIN

<table>
<thead>
<tr>
<th>PIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN</td>
</tr>
</tbody>
</table>

#### Relationship with primary applicant

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Child</th>
<th>Parent</th>
<th>Brother</th>
<th>Sister</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>Child</td>
<td>Parent</td>
<td>Brother</td>
<td>Sister</td>
<td>Others</td>
</tr>
</tbody>
</table>

### FOR GO4IT SUPPLEMENTARY CREDIT CARD (Joining fee: AED 49 per Supplementary Card)

#### Salik account

<table>
<thead>
<tr>
<th>PIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN</td>
</tr>
</tbody>
</table>

#### Nol account

<table>
<thead>
<tr>
<th>PIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>PIN</td>
</tr>
</tbody>
</table>

#### Nol Auto top up

- **1. Nol Auto top up**: I would like to activate Nol Auto top up as below:
  - Plan 1 - AED 50
  - Plan 2 - AED 100
  - Plan 3 - AED 200

#### Salik Auto top up

- **1. Salik Auto top up**: I would like to activate Salik Auto top up as below:
  - Plan 1 - AED 50
  - Plan 2 - AED 100
  - Plan 3 - AED 200
Your Go4it Card provides coverage in case of death due to any cause as follows:

- Up to AED 100,000 (for natural death).
- Up to AED 300,000 per cardholder.

Additionally, receive a complimentary Natural death cover of AED 100,000 per primary card subject to a maximum of AED 300,000 per cardholder.

Credit Shield Pro is an enhanced insurance cover that offers comprehensive Insurance protection to all Emirates NBD Credit Cardholders. This Insurance cover provides the following benefits for a monthly premium of 0.99% of Credit Card Outstanding:

- Job loss cover
- Critical illness
- Hospitalization due to Accident
- Natural Death Cover

Your Go4it Card provides coverage in case of death due to any cause as follows:

- Go4it Platinum: Up to AED 100,000
- Go4it Gold: Up to AED 75,000

You will receive the Life Insurance Certificate on payment of fee and activation of the Go4it Card.

Nominee Details

Name (as it appears in Passport or Emirates ID)

Spouse
Child
Parent
Brother
Sister
Other

Date of birth
Day
Month
Year
BALANCE TRANSFER APPLICATION FORM

Please tick the offer you are applying for:

<table>
<thead>
<tr>
<th>Product</th>
<th>Repayment Period (Months)</th>
<th>Flat Monthly Interest Rate</th>
<th>Processing Fee</th>
<th>Flat Monthly Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Transfer</td>
<td>6</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Max eligibility up to 50% of Credit Card Limit.

Personal Details

<p>| | | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Applicants Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Card Type</td>
<td></td>
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</tr>
<tr>
<td>Credit Card Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Bank Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Bank Card Number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Amount in AED</td>
<td></td>
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<tr>
<td>Amount in Words</td>
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<td></td>
<td></td>
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<tr>
<td>Date</td>
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</tbody>
</table>

DECLARATION

I confirm that I have read, understood and agree to the Balance Transfer terms and conditions and to the Credit Card Cardholder Agreement already accepted and agreed to by me. Please refer to www.emiratesnbd.com for detailed terms & conditions.

I understand, in case of early settlement of your Balance Transfer, a foreclosure fee of 1% of Principal Outstanding plus 5% VAT will be applicable. Should you require any further clarification or for pre-closures, please call us on 600 54 0000 or +971 600 54 0000 for International. My signature on this application further authorizes Emirates NBD to debit my Credit Card account for the Balance Transfer amount and all related charges.

I also understand that the Balance Transfer approval is subject to approval of Emirates NBD Primary Credit Card, and Balance Transfer amount will be capped up to 50% of approved Credit Limit. I also understand that Emirates NBD reserves the right to terminate the Balance Transfer service without prior notice.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

I understand and agree that the Bank will determine, using their internal policies and systems, my ability to afford this credit facility, given the information I have provided on my income, financial obligations, personal details in the application form, bank account statements, etc., and that which the Bank itself obtains from the Al Etihad Credit Bureau (AECB)/ other credit/service providers and /or government agencies.

I agree to waive my right to a “cooling off” period of 5 business days, so that my credit card can be immediately processed.

I acknowledge receiving a Key Fact Statement (KFS) of this product.

I understand and agree that the Bank will determine, using their internal policies and systems, my ability to afford this credit facility, given the information I have provided on my income, financial obligations, personal details in the application form, bank account statements, etc., and that which the Bank itself obtains from the Al Etihad Credit Bureau (AECB)/ other credit/service providers and /or government agencies.

I agree to waive my right to a “cooling off” period of 5 business days, so that my credit card can be immediately processed.

I acknowledge receiving a Key Fact Statement (KFS) of this product.
DECLARATION

I agree to provide products and services I request, both may change over time) may share and use my personal information (a)

For Emirates NBD Manchester United Credit Card Applicants:

I hereby agree to indemnify the Bank against any loss, damage, liability or costs incurred by the Bank resulting from using the Primary or the Supplementary Card(s). I hereby agree that the Bank reserves the absolute right to accept or reject this application without assigning any reason whatsoever and that this application and its supporting documents shall become a part of the Bank's records and property and shall not be returned to me.

We agree to abide by the Skywards/Business Rewards programme rules and have read and agree to the programme rules and Terms and Conditions of Skywards/Business Rewards can be viewed on www.skywards.com and www.emirates.ae. I/We agree to receive

For Emirates NBD Skyscours/Business Credit Card Applicants:

I hereby agree to indemnify the Bank against any loss, damage, liability or costs incurred by the Bank resulting from using the Primary or the Supplementary Card(s). I hereby agree that the Bank reserves the absolute right to accept or reject this application without assigning any reason whatsoever and that this application and its supporting documents shall become a part of the Bank's records and property and shall not be returned to me.

For Emirates NBD Go4it Credit Card Applicants:

I understand that the Bank is offering me free Life insurance cover, and acknowledge that the Life Insurance cover is valid as per the applicable Terms and Conditions, including that the cover will be null and void in case of any default on the Credit Card issued to me.

For Emirates NBD Manchester United Credit Card Applicants:

By signing this I expressly consent that the Manchester United ("MU") Group (including all companies with the MU name) and MU Commercial Partners (who may change over time) may share and use my personal information (a)

Sanctions

We understand that (the account(s) / relationships) that live maintain with EmiratesNBD will not be used in any manner whatsoever, whether directly or indirectly, in connection with any projects, contracts or transactions relating to a Sanctioned Country, Sanctioned Person or Sanctioned Entity.

We agree not to utilize the services of a third party client to effect transfers (Local or Foreign Currency) on my / our behalf.

We further agree not to utilize my/our Emirates NBD account(s) to facilitate transactions for a third party.

* A Sanctioned Person or Sanctioned Entity includes any person or entity designated for sanctions reasons by the United Nations Security Council, The UAE Government, the European Union, the United States (including but not limited to the Especially Designated Nationals (SDN) List).

Date:

Final Status Date

Promo Code

RM/RCB Code

Sourcing Channel Code

Bank Receipt Date

FOR BANK USE ONLY

Promo Code

RM/RCB Code

Sourcing Channel Code

Bank Receipt Date

Final Status Date

Remks

Emirates NBD Bank (P.S.C.C.) is licensed by the Central Bank of the UAE.

12.21 Ver 7