

Account No. اکاؤنٹ نمبر

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 Date تاریخ

d	d	m	m	y	y
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IBAN بین الاقوامی اکاؤنٹ نمبر

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Branch & City برانچ اور شہر _____ Branch Code: برانچ کوڈ

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 SBP Code ایس۔ بی۔ پی کوڈ

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We, the undersigned, apply to open an account with Taqwa Islamic Banking The Bank of Punjab as per detail specified hereunder. We agree to provide all documents that are required and / or may be required by the Bank at any point of time in future, for its own requirements or any other mandatory requirement to open and operate the account that is being requested. We further undertake to abide by the rules of The Bank of Punjab, as amended from time to time governing the conduct and operation of the account.

ہم، ذریعہ مخفی اس اکاؤنٹ اوپننگ فارم میں فراہم کردہ تفصیلات کی روشنی میں تقویٰ اسلامی بینکنگ دی بینکنگ آف پنجاب میں اکاؤنٹ کھولنا چاہتے ہیں۔ ہم نے جس اکاؤنٹ کے اجراء کے لئے درخواست دی ہے۔ اس اکاؤنٹ کے اجراء اور جاری رکھنے کے لئے تمام دستاویزات اور اپنا مستقبل میں بینکنگ کی طرف سے مطلوب ضروری دستاویزات فراہم کریں گے۔ ہم اس اکاؤنٹ کو جاری رکھنے کے لئے بینکنگ کی شرائط و ضوابط اور وقتاً فوقتاً ہونے والی ترامیم کی پاسداری کا ذمہ لیتے ہیں۔

TYPE OF ACCOUNT ICD کرنٹ اسلامک IPL آئی بی ایل اسلامک OTHERS دیگر (pls. specify) (داخل کریں) _____

TITLE OF ACCOUNT: اکاؤنٹ کا نام _____

(in Block Letters)

<p>Personal Information: ذاتی معلومات</p> <p>Name (as per C/SNIC): نام _____</p> <p>Father/Husband Name: والد/خاوند کا نام _____</p> <p>Mother's Maiden Name: والدہ کا نام _____</p> <p>Marital Status: ازدواجی حیثیت Gender: جنس <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> other</p> <p>Nationality: قومیت Place of Birth: جائے پیدائش _____</p> <p>Date of Birth: تاریخ پیدائش _____</p> <p>C/SNIC No.: کمپیوٹرائزڈ آسان کارڈ نمبر _____</p> <p>Expiry Date: تاریخ منسوخ _____</p> <p>Passport No.: پاسپورٹ نمبر Expiry date: تاریخ منسوخ _____</p> <p>Address: پتہ _____</p> <p>Residential Status: رہائشی حیثیت <input type="checkbox"/> Resident سکونت پذیر <input type="checkbox"/> Non-Resident غیر سکونت پذیر</p> <p>Contact: رابطہ نمبر Telephone: فون نمبر _____</p> <p>Mobile: موبائل نمبر _____</p> <p>E-Mail: ای میل _____</p> <p>OCCUPATION: پیشہ _____</p> <p>SOURCE OF INCOME: ذریعہ آمدن _____</p>	<p align="center">APPLICANT 1</p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> other</p> <p>_____</p> <p>_____</p> <p><table border="1" style="width: 100%; height: 15px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table></p> <p><table border="1" style="width: 60%; height: 15px;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table></p> <p>_____, <table border="1" style="width: 60%; height: 15px;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table></p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> Resident سکونت پذیر <input type="checkbox"/> Non-Resident غیر سکونت پذیر</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>																						d	d	m	m	y	y	d	d	m	m	y	y	<p align="center">APPLICANT 2</p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> M <input type="checkbox"/> F <input type="checkbox"/> other</p> <p>_____</p> <p>_____</p> <p><table border="1" style="width: 100%; height: 15px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table></p> <p><table border="1" style="width: 60%; height: 15px;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table></p> <p>_____, <table border="1" style="width: 60%; height: 15px;"><tr><td>d</td><td>d</td><td>m</td><td>m</td><td>y</td><td>y</td></tr></table></p> <p>_____</p> <p>_____</p> <p><input type="checkbox"/> Resident سکونت پذیر <input type="checkbox"/> Non-Resident غیر سکونت پذیر</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>																						d	d	m	m	y	y	d	d	m	m	y	y
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PURPOSE OF A/C: اکاؤنٹ کا مقصد _____ Exp. Monthly Trans. Turnover متوقع ماہانہ لین دین کا حجم _____ Dr _____, Cr _____ Rs.(M)

SERVICES REQUIRED **E-banking:** ای بینکنگ Yes ہاں No نہیں **Mobile Banking:** موبائل بینکنگ Yes ہاں No نہیں **Cheque Book:** چیک بک Yes ہاں No نہیں

ZAKAT DEDUCTION زکوٰۃ کی کٹوتی Yes ہاں No نہیں (Non-muslim / Declaration "CZ 50" Submitted) **SMS alerts:** ایس ایم ایس الارٹ Yes ہاں No نہیں

<p>Undertakings; We hereby undertake that:</p> <ol style="list-style-type: none"> Source of income declared above is legitimate and clean. We are not US Persons as neither born in US nor have US citizenship, green card or have US address/ telephone number or 'in-care of' or hold mail address etc. <p align="center">ہم حلفیہ بیان دیتے ہیں کہ</p> <p>1 درج بالا بیان کردہ ہمارا ذریعہ آمدن جائز اور بے داغ ہے۔</p> <p>2 ہم امریکی نہیں ہیں، نہ امریکہ میں پیدا ہوئے ہیں اور نہ ہی ہمارے پاس امریکہ کی شہریت اگرین کارڈ ہے۔</p> <p>نہ ہی ہمارا کوئی امریکہ کا ایڈریس ای میل فون نمبر امریت یا پتہ ڈاک ہے۔</p>	<p>Signature _____</p> <p>دستخط</p>
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OPERATIONAL INSTRUCTIONS: آپریشنل ہدایات

Either or Survivor کھاتہ داران میں سے کوئی بھی باقی ماندہ Both/All دونوں اتمام Other (Please Specify): دیگر (داخل کریں) _____

1 Signature دستخط _____ Name: نام _____	2 Signature دستخط _____ Name: نام _____
3 Signature دستخط _____ Name: نام _____	4 Signature دستخط _____ Name: نام _____

(FOR OFFICIAL USE ONLY) Initial deposit in cash _____

Account Admitted By:		Computer Transaction
Name:		Number / Date
Signature & Empl. #		Data Entered By: Name / Initials
Date		Data Authenticated by: Name / Initials

We have made all necessary enquiries, perused the relevant documents/ obtained copies thereof where needed and on the basis of the information given, documents provided and corroborated with independent sources, we hereby certify that _____ are eligible to be our account holders and are the beneficial owners/ real party in interest.

BOM Signature

BM Signature

* In case of more than two Applicants, please provide information on the Appendix annexed to this form, which is integral part thereof.

TERMS AND CONDITION OF TAQWA ASAAN ACCOUNT

Following are the Terms and Conditions governing TAQWA ASAAN Account, which the depositor has opened with The Bank of Punjab (the "Bank").

1. The Account shall be opened on submission of filled-in Account Opening Form and submitting required documents/information. Customers will be intimated about opening of their account through callback/SMS or any other reliable mechanism.
2. A distinctive number shall be allotted to every account that should be quoted in all correspondence/transactions relating to the account. The Bank reserves the right to change this Number or any part of it in order to meet its book keeping/administration requirement. However, intimation of any such change shall be communicated to the customer through advertisement/electronically/any other reliable mode.
3. The Accounts may be opened singly in one name or jointly in two or more names up to a maximum of four. However, not more than one Account (single/joint) can be opened against one C/SNIC except for in the name of minors and guardian.
4. The statement of account will be dispatched to the account holder at periodical intervals, as per frequency stipulated by SBP, and charges as per rules set by SBP. Duplicate copies of statement of accounts shall be provided by the Bank by debiting the customer's account as per the schedule of charges.
5. Deposit may be accepted from minors provided the account is opened and operated through a guardian till the minor attains the age of majority. Thereafter operation in the account will be stopped and credit balance in the account will be paid to the erstwhile minor by closing the account.
6. All monies / instruments to be deposited in an account should be accompanied by pay-in-slip showing the title and number of the account. The entry of transaction shall be authenticated by putting Bank's stamp under the joint signatures of two officers of the Bank on the pay-in slip and counterfoil thereof.
7. Total Credit balance in the account should not exceed Rs. 500,000/- at any point of time.
8. Withdrawal from the account will be made through ATM/Debit card or Cheque. The account holder will be responsible for safe custody of ATM/debit card/cheque book at all times. And will immediately notify the Bank in case these are lost or stolen. The customer will be responsible to keep himself/herself fully informed and updated with regard to ATM terms & conditions and any changes that may be made from time to time.
9. No account is allowed to be overdrawn. a) Withdrawals will not be allowed against postdated and stale (06 months after issuance date) Cheques. b) Rules regarding dormancy of account are intact as per normal Banking account as prescribed by SBP from time to time.
10. No minimum balance, no maintenance fee. If balance remains 'Nil' for a continuous 1 year period account may be closed. In case of Death/ Bankruptcy, the Bank will stop operations in the account immediately as and when aware from any reliable sources.
11. Change in the address of the account holder should immediately be communicated to the Bank in writing by such account holder.
12. If account is not conducted to the satisfaction of the Bank, it may be closed without any notice, the balance will be remitted to the erstwhile customer and sent at his/her address as per bank record along with the reason for closure. Customer wishing to close an account must present the card and unused cheques & withdraw the balance, if any.
13. Current and saving account can be opened with initial deposit of Rs. 100/- under this category.
14. Current Account is opened on the basis of Qarz Hasna, whereas the relationship between Bank and customer under saving account shall be based on the principle of unrestricted Mudaraba, Bank shall be Mudarib and customer shall be Rab-ul-Mal & all rules of Mudariba shall be applicable. Profit shall be distributed according to the pre agreed ratio of PSR and loss shall be borne by the contributors of the pool (IAH).
15. In case, where the Bank's equity is comingled with the customer's fund in a pool, the net income/ loss of the pool would be allocated between the Bank's equity and customer's funds in proportion to the respective share in pool.
16. Profit and loss on the mudaraba based deposits would be computed and distributed on the basis of average daily balance in customer's account during the profit computation period.
17. The Bank may at its sole discretion as per SBP rules, in order to maintain certain level of return on investment of depositors, provided for PER, after approval of Shariah Advisor an amount from the net income of the pool.
18. The Bank may at its sole discretion as per SBP rules, in order to mitigate risk of future losses to investment depositors, provided for IRR, after approval of Shariah Advisor an amount from depositors profit i.e distributable profit net of Mudarib share.
19. In the event that the entire deposit in a Saving Account is withdrawn at a time during the month when the Mudaraba profits for that profit calculation period cannot be ascertained, the profit amount in such case shall be calculated using the profit rate applicable for the immediately preceding profit calculation period and paid to the customer as soon as possible following which the account will stand closed.
20. Withholding tax, or any other levy, shall be deducted/ recovered as per laws in force time to time.

All deposits and payments are governed by and subject to the laws in effect from time to time in Pakistan. The Bank reserves the right to amend/alter or add any or all of these Rules through a 30 days' notice via advertisement in a print media or by other means of communication, prior to such changes take effect.

I / we confirm having read, understood and received a copy of the account opening form / rules and undertake to abide by them and any alteration /modification made therein by the bank from time to time.

Name(s)

A/C # _____

Signature(s)

