

ADCB Islamic Banking Business First - Membership Form Business Current Accounts in AED Currency Only

Branch Code:

Branch Name:	Date: <input type="text" value="DD"/> <input type="text" value="MM"/> - <input type="text" value="YY"/> <input type="text" value="YY"/>
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NEW SIGN UP

BUSINESS FIRST PACKAGES (BUNDLED OFFER) (the "Monthly Membership Fee")

Essential Package – AED 250 / month
 Executive Package – AED 800 / month
 Executive Plus Package – AED 1,650 / month

New Customer: Yes No

Customer ID (if existing Customer):
 Account Number (if existing Customer)*:
 Customer Name:
 Email Address:
 Mobile Number:

UPGRADE

WITHIN BUSINESS FIRST PACKAGES (NOTE: NO FEE WILL BE LEVIED ON ANY UPGRADE OF PACKAGES)

FROM	TO
<input type="checkbox"/> Essential Package	<input type="checkbox"/> Executive Package
<input type="checkbox"/> Executive Package	<input type="checkbox"/> Executive Plus Package

CHANGE OF PACKAGE

WITHIN BUSINESS FIRST PACKAGES (NOTE: A PACKAGE CHANGE FEE WILL BE LEVIED IF WITHIN 12 MONTHS OF SIGN-UP)

FROM	TO
<input type="checkbox"/> Executive Package	<input type="checkbox"/> Essential Package
<input type="checkbox"/> Executive Plus Package	<input type="checkbox"/> Executive Package

OPT OUT

FROM BUSINESS FIRST PACKAGES TO PAY AS YOU GO OPTION (NOTE: AN OPT-OUT FEE WILL BE LEVIED IF WITHIN 12 MONTHS OF SIGN-UP)

FROM	TO
<input type="checkbox"/> Essential Package	<input type="checkbox"/> Standard Account AED
<input type="checkbox"/> Executive Package	<input type="checkbox"/> Premium Account AED
<input type="checkbox"/> Executive Plus Package	

ACKNOWLEDGEMENT/DECLARATION

I/We agree hereby irrevocably and unconditionally declare that all information provided herein is true and accurate and authorize ADCB to verify all or any of such information, from whatever sources it considers appropriate, and that I/We are aware of, and expressly agree to be bound by the Terms & Conditions for Wholesale Banking Group as available on the ADCB – Islamic Banking website www.adcbislamic.com, including the Terms and Conditions of the relevant ADCB – Islamic Banking offering provided under the Islamic Business First Package. I/We also agree to this Pricing Acceptance Form and the conditions mentioned on the next page. I/We confirm that my/our signature(s) on this page is to be construed as a confirmation and acceptance of the full content and the conditions of these both forms.

NOTE: One Islamic Business First Package will be offered per CID. Customer agrees to a contract period of minimum 12 months. Failure to pay the Monthly Membership Fee may result in the termination of the respective Islamic Business First Package, discontinuation of the associated benefits and/or preferential rates on the featured ADCB – Islamic Banking offering without providing the Customer with any prior written notice. If you Opt Out from Islamic Business First Package, you shall return the device and stationery received under respective ADCB – Islamic Banking offering, in the same condition as provided to you by the bank. Should you wish to continue with any other ADCB – Islamic Banking offering after opting out of the Islamic Business First Package, standard ADCB – Islamic Banking Charges shall be applicable for the respective ADCB – Islamic Banking offering.

<p>AUTHORIZED SIGNATORY</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p>Name _____ Designation _____ Date [DD/MM/YY] _____</p>	<p>AUTHORIZED SIGNATORY</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div> <p>Name _____ Designation _____ Date [DD/MM/YY] _____</p>
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*FOR BANK USE ONLY

This Form has been signed in my presence by the Customer and the signature above has been verified as per our records.

STAFF NAME: _____ STAFF NUMBER: _____

STAFF SIGNATURE: _____ DATE (DD/MM/YYYY): _____

<p>BUSINESS FIRST PACKAGES (BUNDLED OFFER)</p> <p><input type="checkbox"/> Essential Package (SC I224) – AED <input type="checkbox"/> Executive Package (SC I225) – AED <input type="checkbox"/> Executive Plus Package (SC I226) – AED</p>	<p>ACCOUNT OPTION (PAY AS YOU GO)</p> <p><input type="checkbox"/> Standard Account AED (SC I222) <input type="checkbox"/> Premium Account AED (SC I223)</p>
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* If NTB Account, please mention Product Code and Serial Number .

ADCB Islamic Banking Business First Pricing Acceptance Form

New Customer:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Customer ID (if existing Customer):			
Account Number (if existing Customer):			
Customer Name:			
BUSINESS FIRST MEMBERSHIP TYPE[^]	<input type="checkbox"/> ESSENTIAL	<input type="checkbox"/> EXECUTIVE	<input type="checkbox"/> EXECUTIVE PLUS
MONTHLY MEMBERSHIP FEE~	AED 250	AED 800	AED 1,650
Cash Deposit / Cheque Withdrawal Fee (Branch)	AED 15 per transaction	AED 15 per transaction	AED 15 per transaction
Utility Bill Payment Fee (Branch Teller)~	AED 10 (Online payments are free)	AED 10 (Online payments are free)	AED 10 (Online payments are free)
Subsequent Cheque Book Issuance Fee (through all channels)	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each	Up to 5 cheque books free per year. Additional cheque book: AED 100 each
ProCash (soft tokens, mobile app) – One Time Setup Fee & Monthly Maintenance Fee	Free	Free	Free
Own Cheque Printing with Company Logo (OCK)	None (Standard Pricing Applicable)	2,000 leaves free per year per CID (select one Account only per CID). Including waiver of stationery delivery charges	2,000 leaves free per year per CID (select one Account only per CID). Including waiver of stationery delivery charges
Free Cash Pick-up Count (Transguard) – Cash@Request (Setup Fee & Visit/Counting Fees)	Not Applicable (Standard Pricing Applicable)	Not Applicable (Standard Pricing Applicable)	Free cash pick up 4 days per week & free cash and/or coins delivery once a week (one location in the UAE per CID)
Wages Protection System (WPS) Charges (File/Record Processing Fees)	Free	Free	Free
Corporate Salary Transfer (CST) Charges (Non-WPS Salary Payments) (ADCB Processing Fee)	Free	Free	Free
Electronic Funds Transfer Domestic (EFD) Charges Online (ADCB Processing Fee)	Free	Free	Free
Electronic Funds Transfer International (EFI) Charges Online (ADCB Processing Fee)	AED 25 per transaction	AED 10 per transaction	Free
Free Cheque Pick-up Count (Aramex) – Courier@Velocity (Setup & Monthly Fee)	Preferential Rates	Free cheque pick-up 3 days per week (one location in the UAE per CID)	Free cheque pick-up 3 days per week (one location in the UAE per CID)
Corporate Cheque Scanning Solution (CCSS) – Scanner, Setup Cost, Implementation Fee, Monthly Fee	Preferential Rates	Free (one scanner per CID)	Free (one scanner per CID)
Post Dated Cheques (PDC) – Warehousing	AED 5 per cheque	Unlimited free	Unlimited free
Post Dated Cheques (PDC) – Withdrawal	AED 50 per cheque	Unlimited free	Unlimited free
Post Dated Cheques (PDC) – Extension Of Due Date	AED 25 per cheque	Unlimited free	Unlimited free
Preferential Foreign Currency (FX) Spot Rates (AED – USD rates)	Standard Rates	Special rates	Preferential rates
Preferential Foreign Currency (FX) Spot Rates (AED – Non-USD rates)	Standard Rates	Special rates	Preferential rates
Opt-out/Package Change/Account Closure Fee (Within 1 year of opening)	AED 750	AED 2,500	AED 2,500

Notes: [1] ADCB Islamic Banking's Terms and Conditions apply to ADCB Islamic Banking Products & Services.

[2] Correspondent bank charges will be charged wherever applicable on actual basis.

[3] For fees not mentioned above, please refer to the Commercial Banking Schedule of Fees for details or visit www.adcbislamic.com.

~Monthly Membership Fee is chargeable on 26th of every month. Failure to pay this fee may result in the discontinuation of the package and all associated ADCB Offering and preferential pricing.

~~Where supported by ADCB Islamic Banking.

*The above Charges are for 'SHARED' option only at ADCB counter or on ADCB Islamic Banking ProCash Internet Banking platform. The receiving or intermediary banks may deduct additional charges, if applicable. If you have opted for 'OUR' option, an additional Correspondent Bank charge of AED 100 for foreign currency Fund Transfers will apply at ADCB counter or on ADCB ProCash Internet Banking platform. If the commissions, fees, or other charges are passed on to ADCB by the correspondent or the beneficiary bank, then ADCB may debit such Charges from your Account with ADCB post the Funds Transfer.

BUNDLED OFFER ON PRIVILEGE CLUB ACCOUNTS	ESSENTIAL	EXECUTIVE	EXECUTIVE PLUS
Special offer for new Privilege Club Customers (Consumer Banking)	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:	Open an Account with a TRB* of AED 200,000 and avail the following key benefits:
	33,334 Welcome TouchPoints**	66,667 Welcome TouchPoints**	100,000 Welcome TouchPoints**
	Preferential rates and fees on ADCB Privilege Club products and services.	Preferential rates and fees on ADCB Privilege Club products and services.	Preferential rates and fees on ADCB Privilege Club products and services.
	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***	Pre-approval on Credit Cards, Auto Finance & Salary advance facility, subject to the Customer meeting segment criteria***
	Free Life Insurance of AED 50,000	Free Life Insurance of AED 50,000	Free Life Insurance of AED 50,000
	Dedicated Privilege Club Relationship Officer	Dedicated Privilege Club Relationship Manager	Dedicated Privilege Club Relationship Manager

*TRB - Total Relationship Balance is the combined total average balance of Current Account, Savings Account, Call Account, Fixed Deposits and Investments, onshore and offshore.

**New Privilege Club customers will receive the welcome gift subject to a minimum spend of AED 100 on the Debit Card and a selection of 3 solutions from ADCB Islamic Banking. To view the full selection of banking solutions, please visit adcb.com/about/termsandconditions.aspx

***Finance approval is at the sole discretion of ADCB Islamic Banking, subject to ADCB Islamic Bankings's Terms and Conditions available on adcb.com/about/termsandconditions.aspx and submission of documentation acceptable to ADCB Islamic Banking. ADCB Islamic Banking Terms and Conditions are subject to change without prior notice and are available upon request. All offers are made available on a best-effort basis, subject to availability and at the sole discretion of ADCB Islamic Banking.