



Date 13 DEC 2016 التاريخ

Pay against this cheque to

Dubai First

إدفعوا بموجب هذا الشيك إلى

Dirhams

Sixty Thousand only

درهم

AED

60000 د.هـ

FIRST GULF BANK PJSC

Name :

SALIM ABDULLA

Account No.

1031151806916017

WARNING: THIS CHEQUE CONTAINS INVISIBLE UV / IR INK PRINTED ON WATERMARK PAPER

Please do not write below this line

الرجاء عدم الكتابة تحت هذا الخط

التوقيع

Signature

Cheque No.

1380002

15 DEC 16 10:08.17

First Gulf Bank

Cheque Return Memo

Dated : 20161215

Ref : TT1635052422

Branch Name :

Beneficiary Name : DUBAI FIRST PJSC

Beneficiary Address :

Beneficiary Account : 1011001584377196

The cheque details as indicated below was returned unpaid for the reason stated by the drawn on bank

Drawn on Bank : First Gulf Bank

Drawn on Bank Branch :

Drawn on Account : 103151606916014

Date of Return : 20161215

Cheque Number : 1380002

Cheque Amount : AED 60000.00

Return Reason Description : Insufficient Funds

109760

15 DEC 16 10:08.17
First Gulf Bank

ARIH NETWORK INT'L LLC PAGE 01 09/01/2017
 ACCOUNT HISTORY INQUIRY 15:19:19
 ORG 026 LOGO 011 ACCT 0004573294359282009 REL PLANS 2
 SHORT NAME SALIM ABDULLA CUR BAL 75,504.97 O-T-B *****14,904-
 MEMO: BAL 75,504.97 DB 0.00 CR 0.00
 CASH BL 0.00 CASH CL 48,000 ***** DELINQUENCY *****
 TOT AMT DUE 24,879.48 PMT DUE 12/01/17 AMOUNT NBR
 AMT LAST PMT 1,340.00 LAST PMT 31/08/16 XDAY 5,485.89 5
 AMT LAST PUR 54,000.00 LAST PUR 9/02/16 30 5,449.58 3
 CR LIMIT 60,000.00 CR LIMIT 18/03/15 60 5,182.31 2
 LAST CR LMT 0.00 LAST CR LMT 90 5,002.70 1
 HI BALANCE 75,504.00 HI BALANCE 21/12/16 120 0.00 0
 DISPUTE AMT 0.00 GRT CRD EXP 10/19 150 0.00 0
 YTD INTEREST 0.00 LAST DELQ 12/09/16 180 0.00 0
 PRE-PAID AMT 0.00 LAST STMT 18/12/16 210 0.00 0
 TOT CURR DUE 3,759.00 LAST REAGE TPD 21,120.48
 ***** BEHAVIORAL ***** LAST RECLAS 18/03/15 CTA DT 18/03/15 COLL AMA
 CR CLASS N1 LST CR CLASS N1 OPENED 18/03/15 RCY 4 CD 5 COLL RS 04
 APP SCR MISC SCR CLOSED ***** 24 MONTH PROFILE ***
 C/B NBR RTN CHK 0 CHGOFF 0 (01 - 06) 5 4 3 2 2 1
 MTH BAL 21 W/O DAYS 0 O/L CYCLES L-T-D 8 (07 - 12) 0 0 0 0 0 0
 USAGE 2 MTH PURCH 5 ** INS ENROLL STATE ** (13 - 18) 0 0 0 0 1 1
 BLK 1/2 W/T (19 - 24) 1 1 0 0 0 0
 PF1=ARSD PF2=ARQB PF3=ARQN PF4=ARQA PF5=ARTD PF6=ARIQ

A1197601

Details of Other Credit Cards

Bank Name	Card No.	Credit Limit (AED)	Member Since

Other Liabilities

Bank Name	Loan Type	Monthly Instalment (AED)	Outstanding Balance

Supplementary Card Application

I would like to apply for Dubai First Supplementary Card

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Others _____

Name of Supplementary Card Applicant as in Passport

First Name _____ Middle Name _____ Last Name _____
Name as you would like it on the card (leave one space between names)
Please use capital letters (Not more than 19 characters)

Relationship with the Primary Card Applicant

☐ Spouse ☐ Parent ☐ Brother ☐ Sister ☐ Son ☐ Daughter

Date of Birth (dd/mm/yy)	Occupation	Passport No.
Mobile Number	Email ID	
Mother's Maiden Name* *security feature for your protection		First Name

Please choose your Credit Limit Option:

- ☐ Same Credit Limit for Primary & Supplementary Cards.
- ☐ Please set up a Credit Limit for the Supplementary Card with the amount of (AED) _____ or _____ % of the Primary Card Credit Limit. (Lower of the two will be applicable and will be rounded to the nearest '00).

Balance Transfer

Tenure (months)	3	6	9	12	18	24	36
Monthly Interest Rate	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%

Bank 1 name _____
Credit card number (16 digits) _____
Expiry date _____ Principal amount (AED) _____

Bank 2 name _____
Credit card number (16 digits) _____
Expiry date _____ Principal amount (AED) _____

Portfolio Programme terms and conditions apply.

Signed in my presence

Insta Cash

Tenure (months)	3	6	9	12	18	24	36
Monthly Interest Rate	1.20%	1.20%	1.20%	1.10%	1.10%	1.10%	1.10%

Insta Cash to Bank

Name of the bank to which amount needs to be transferred to

Account number at bank	Principal amount required (AED)

Portfolio Programme terms and conditions apply.

Primary Card Annual Fee

Dubai Moments Platinum card	AED 550 (First year Free)
Dubai Moments Titanium card	AED 400 (First Year Free)
Platinum Rewards Card	AED 550 (First year Free)
Platinum Life Card	AED 550 (First year Free)
Titanium Life Cash Back Card	AED 400
Emirati Card	AED 750 (First year Free)
Sky Miles Exclusive Visa Infinite Card	AED 1500
Sky Miles Visa Platinum Card	AED 750 (First year Free)
Sky Miles Titanium Card	AED 400 (First year Free)
Supplementary Card (Upto 4 Cards)	FREE

If you need any help in filling up this application form or need a Dubai First representative to visit you, just call 800 33 Dubai First PJSC, P.O. Box: 111656, Dubai, UAE. *All Credit cards will be issued at the sole discretion of Dubai First. All benefits/special privileges are offered when payments are charged to the Credit Card and the sole discretion of Dubai First, UAE and may be withdrawn and/or amended at any time. This agreement is governed by the UAE Laws as applicable in the Emirate of Dubai and The borrower hereby irrevocably agrees that the exclusive jurisdiction for any dispute arisen in connection with the subject card will be Dubai Courts, whether such dispute requires from Dubai First to take any proceedings against the borrower in any other court with competent jurisdiction.

Please Sign This Declaration

I hereby apply for a Dubai First Credit Card and declare that the information provided in this application is true and correct and I shall advise you of any changes thereto. I hereby authorize Dubai First to verify any information from whatever sources it may consider appropriate. I acknowledge and agree that Dubai First is entitled at its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of Dubai First records and shall not be returned to me. I acknowledge and agree that the use of the card or availing any of the facilities and benefits offered by Dubai First credit cards using my credit card limit will be deemed an acceptance of the terms and conditions of Dubai First Credit Card agreement (which may be amended from time to time) which accompanies the card(s) and which are applicable to the Primary as well as Supplementary Cards. If any. Signing this application form is an acceptance of paying the prevailing annual fees upon credit card approval, commission, charges announced as per Dubai First service and price guide and applicable monthly interest rate of 3.30%. Late payment fees and Over limit fees of AED 100 (interest rates varies based on customer segment) that can be charged from time to time at Dubai First's sole discretion. I agree to my information being used to contact me regarding any products and services being offered by Dubai First or any of Dubai First's partners from time to time. By providing my e-mail address to Dubai First, I agree to receive statements and any other communication about Dubai First products, services and any other offerings via email, SMS and any other communication channel in accordance with Dubai First Terms and Conditions. Where requested, I authorize Dubai First to issue Supplementary Card(s) for use of my account to the person(s) named; who I undertake to/are over 18 years of age and agree that Dubai First may provide information to him/her about the account. I hereby agree to indemnify the Bank against any loss, damage, liability or costs incurred by Dubai First on account of any breach by me or the Supplementary Cardholder(s) of the above condition or any other Terms and Conditions contained in Dubai First Credit Card Agreement or by any reason of any legal disability or incapacity of the Supplementary Cardholder(s). I take full responsibility on the identity, legal status and occupation of the supplementary card holder and I will be responsible solely in case of breach of any statutory/legal regulations. I also understand that I shall be my primary responsibility to honour all charges incurred on the Supplementary Card(s). The continuation of the membership of the Supplementary Cardholder(s) shall be dependent on the continuation of my membership. I further undertake to provide Dubai First an undated cheque drawn on the above referred current account, for an amount equivalent to the limit assigned on my Dubai First Credit Card(s). In the event of a default or failure by me to effect payments of the outstanding amount under my Card Account (including all Supplementary Cards), I hereby authorize Dubai First to insert the date in the said cheque, and present it for payment. I hereby agree that Dubai First shall keep all information relating to the customer confidential and authorize Dubai First at any time and disclose any information from Al Eshad Credit Bureau (or any successor organization) to any professional advisor of Dubai First who is under a duty of confidentiality to Dubai First (c) any authorized credit reference agency or credit bureau (d) any actual or potential transferee or assignee of our rights under this agreement (e) as required by law, government or regulatory authority or by Court order. I shall not hold Dubai First or any of its directors, officers, employees and agents liable for the use or furnishing of these details and/or information. Cardmembers are automatically enrolled for Credit Shield, Price Protect and Accident Insurance provided on the Dubai First credit card. The Credit Shield, Price Protect and Accident Insurance benefit is free for the 1st month only. Thereafter a nominal charge will apply according to the Schedule of Charges. Opt out anytime, by calling our Contact Center on 04 508 8888.

Primary Card Applicant's Signature

Date (dd/mm/yy)

For Dubai First Use Only

Source Code	Campaign Code	Sub Promo
04817	C05H	
Submission Date:	Review Date:	

* Terms and Conditions apply. Please refer to our website: www.dubaifirst.com and www.skyvmiles.com for detailed terms and conditions.

Inter-office memo

Date : October 19th, 2011
From : Nirmala Shetty
To : Girish Advani, Shabu Paul
Sub : Points offer for Card Activation

Background

We ran a promotion for pushing activation between June 8 to September 30, 2011. The promotion was to offer 500 points to customers for activating their card. The offer worked well and there was a 27% increase in activation on customer base and 27% increase in activation of card base.

We would like to continue with the same promotion.

Performance of Activation promotion – (Offer period : June 8th to September 30th 2011)

A total of 26,709 distinct customers with 42,518 cards activated during this period. The points offer resulted in 27% increase in activation on customer base and 26% increase in activation on card base (as compared to prior offer averages)

	Avg Customers activated	Avg Cards activated
Before Offer	5,252	8,460
During Offer	6,678	10,630

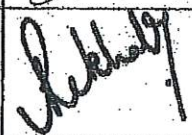
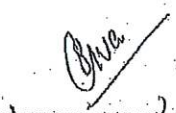
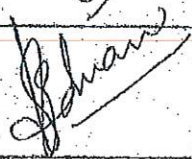
Proposal

1. We would like to extend this offer to all inactive customers
2. The customers will be eligible for reward points only if they activate their card within 15 days from the day the SMS is sent
3. List of eligible customers will be forwarded by BDU to card ops at the end of the program for manual loading of points

Cost

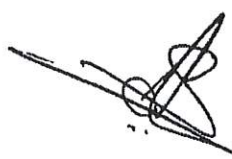
1. 500 points offered only at customer level
2. Cost of 500 points is only AED 3.5/-

Requesting approval for the same with an ongoing validity

Approval Table		Signature	Date
Proposed By:	Nirmala Shetty Retention Manager		19/10
Concurred By:	Rekha Venkatachalam Senior Analyst		19/10
Concurred By:	Shabu Paul Head- Card Operations		09/11/10
Approved By:	Girish Advani Head- Credit Cards		

FYI shared please

Form / Service / Reference on this / Name of / Paper / Large / Standard ABULLA MSHAMMED BADOOR ZUBEDA BANU ABULLA BADOOR with no other / Name of / Standard	
Form / Address F/3021 ALLIED HSG COMPLEX AMRUT NAGAR	Form / Address THANE - 400 601 MAHARASHTRA ESO42959 14/05/2003 BAHRAIN SAUJ22107013 OLD PPT OLD AND RETURNED
Form / Service / Reference on this / Name of / Paper / Large / Standard OBSERVATION / Standard MISCELLANEOUS SERVICE	



Resident Identity Card



بطاقة هوية مقيم



رقم الهوية / ID Number
784-1975-6387217-1

الإسم: **مستقيم عبدالله محمد بنور**

Name: Salim Abdulla Mohammed Badoor

الجنسية: الهند

Nationality: India



Q-108-12345
Case 07817

Sex: M الجنس: ذكر

Date of Birth 27/05/1975 تاريخ الولادة

Signature / التوقيع: _____ Expiry Date / انتهاء صلاحية: _____ Card Number / رقم البطاقة: 070755023

11/11/2017

070765023

115044/01-
02C00061A7C00672

IF you find this card, please return it to the nearest
organization or to the nearest police station.

ILARE0707550239784197563872171
7505272M171111ND<<<<<<<<<6
MOHAMMED<BADOOR<<SALIM<ABDULLA

حكومة دبي
المنطقة الحرة لجبل علي
بطاقة عمل



الرقم : 1213219

الاسم : سليم عبد الله محمد بدور

المهنة : تنفيذي تسويق

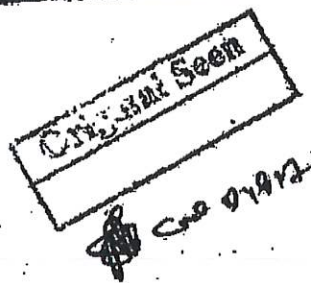
الجنسية : هندي

اسم الشركة : (الرصاصي لصناعة العطور) ش.ذ.م.م

رقم الجواز : L1198299

تاريخ الانتهاء

11/11/2017



GOVERNMENT OF DUBAI
Jebel Ali Free Zone
EMPLOYMENT CARD



ID NO. : 1213219
NAME : SALIM ABDULLA MOHAMMED BADOOR
OCCUPATION : MARKETING EXECUTIVE
NATIONALITY : India
PASSPORT NO : L1198299
COMPANY : Rasasi Perfumes Industry (L.L.C.)
ZONE : Jebel Ali Free Zone.

مصرح له بالدخول و الخروج والعمل في المنطقة الحرة لجبل علي فقط

Allowed to enter / exit and work in JAFZA Only

Card is invalid upon expiry

