

## CREDIT CARDS APPLICATION FORM

\*Choose your Emirates NBD Credit Card



☐ Emirates NBD Starwood Preferred Guest® World MasterCard®  
Annual Fee AED 1,500



☐ Emirates NBD Skywards Infinite Credit Card  
Annual Fee AED 1,500

☐ Emirates NBD Skywards Signature Credit Card  
Annual Fee AED 700



☐ U By Emaar Infinite Credit Card  
Annual Fee AED 1,500



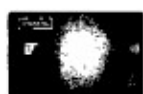
☐ Emirates NBD Infinite Credit Card  
Annual Fee AED 1,500



Emirates NBD Platinum Credit Card  
Annual Fee AED 700  
☐ MasterCard® ☐ Visa



☐ U By Emaar Signature Credit Card  
Annual Fee AED 250



☐ Emirates NBD Titanium Credit Card  
Annual Fee Free For Life



☐ Emirates NBD Manchester United Credit Card  
Annual Fee Free For Life



☐ Emirates NBD Webshopper Credit Card  
(web use only)  
Annual Fee AED 50



☐ Emirates NBD Business Credit Card  
Annual Fee AED 750



☐ Emirates NBD dnata World MasterCard® Credit Card  
Annual Fee AED 999

☐ Emirates NBD dnata Platinum Credit Card  
Annual Fee AED 500

**SIGNED IN MY PRESENCE**  
Name : NAVEEN  
ID : A/E/ Sign : [Signature]

\*Primary Card applicant's signature:



☐ Emirates NBD Business Rewards Signature Credit Card  
Annual Fee AED 1,000



Emirates NBD Go4it Credit Card  
☒ Go4it Platinum  
Annual Fee AED 199  
☐ Go4it Gold  
Annual Fee Free For Life

[Signature]

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

### PERSONAL DETAILS

CIF ID (for existing customers)

Salutation ☒ Mr. ☐ Mrs. ☐ Ms. ☐ Dr.

Full name as in passport/ID SHAHID ABBAS

\*Name as you would like it to appear on the card (leave one space between names) SHAHID ABBAS

Date of birth 31 Day 10 Month 1984 Year

Nationality PAKISTAN

Years of residence in UAE 07 Year(s) 00 Month(s)

Total work experience in UAE 07 Year(s) 00 Month(s)

Passport number E1018732

Expiry date 26 Day 06 Month 2020 Year

UAE residence visa number 20120172742880

Expiry date 07 Day 01 Month 2020 Year

Emirates ID number 784198457928681

Marital status ☐ Single ☒ Married ☐ Others (please specify) \_\_\_\_\_

Gender ☒ Male ☐ Female Number of dependants

Educational qualifications ☐ Elementary school ☐ High school ☒ Graduate ☐ Post-graduate

\*Mother's maiden name (a security feature) SIKINA

\*Fields marked in red are mandatory.

**RESIDENTIAL DETAILS**

In UAE, your residence is ☒ Rented ☐ Owned ☐ Company provided ☐ Living with parents

Address **FLAT 406 UNIVERSITY VIEW**  
**BLOCK A SILICON OASIS**

Nearest landmark **AXXI 6**

Emirate **DUBAI** PO Box (if any)

Duration at current address **00** Month(s) **02** Year(s)

Telephone number (residence)  Mobile **058 9669583**

\*E-mail address **SHAHIDLOXIAGMAIL.COM**

**Permanent address in home country (for expatriates)**

Flat/House number  ☐ Rented ☒ Owned ☐ Living with parents

Address **DISTRICT SARRODHE TEHSIL BHALWAL**  
**MIAMI**

City **PUNJAB** PIN/ZIP

PO Box (if any)  Country **PAKISTAN**

Telephone number in home country (with IDD codes) **00923026704794**

**Name and contact details of a friend or relative in the UAE**

Name **ASIF**

Telephone office  Residence  Mobile **058 8297575**

PO Box **440921** Emirate **DUBAI**

**WORK DETAILS**

Employment status ☒ Salaried ☐ Self-employed ☐ Other

Name of company **MUBARRAK ALDEREI GENERAL TRADING**

Nature of business

Designation/Job title **SALES** Staff number (if applicable)

Work E-mail address **SHAHIDLOXIAGMAIL.COM** Department

Tenure at current employer **00** Month(s) **07** Year(s)

Address **603, 6th FLOOR**  
**THE ICOM TOWER SILICON OASIS**

PO Box **440921** Emirate **DUBAI**

Telephone number **06 5612235** Ext  Fax number

Income received via ☐ Cash ☐ Cheque ☒ Direct transfer to account

If you are salaried

Monthly salary (AED) **15000** Monthly fixed allowance (AED)

Other benefits (please specify type and average amount)

Total monthly variable income (AED)  UAE Pension (AED)

Office key contact - Name  Office key contact - Number

If you are self-employed

Years of business in UAE  Month(s)  Year(s)

Trade license number  Estimated annual income (AED)

**MONTHLY CARD STATEMENT**
☐ Paper Statement (AED 5 per month applies): ☐ Work Address ☐ Residential Address ☒ Email Statement (Free of charge)

**BANKING DETAILS**

\*Are you an Emirates NBD account holder? ☐ Yes ☐ No

\*If yes, account number 

Existing Emirates NBD Credit Card number 
**Please tell us about your other bank loan**

Bank/Branch 

Loan account type 

Loan account number 

Duration with current bank  Month(s)  Year(s)

Monthly payment (if any)  Balance outstanding 
**Please tell us about your other Credit Card**

Issuer/bank  Limit 

Card number  Member since  Month(s)  Year(s)

**STANDING INSTRUCTION**

\*If you have an Emirates NBD account, please provide your account number to give standing instructions to facilitate your monthly payment.

Account number 

To be debited for payment on the due date for ☐ 5% ☐ 10% ☐ 25% ☐ 50% ☐ 100% of your total payment due.

**Salik Auto Top-up**

Automatically recharges your RTA Salik account from your Credit Card when the Salik account balance reduces to AED 30.

Would you like to activate Salik Auto Top-up? ☐ Yes ☐ No

Product opting for 

If yes, Salik account  Pin  [Call 800 SALIK (800 72545) for details]

☐ Plan 1 - AED 50 ☐ Plan 2 - AED 100 ☐ Plan 3 - AED 200

**APPLICABLE FOR EMIRATES NBD U BY EMAAR CREDIT CARDS**
**\*U By Emaar Membership Number**
☐ Yes, my existing U By Emaar membership number is 
☐ No (You will be automatically enrolled in the program)

**APPLICABLE FOR EMIRATES NBD SKYWARDS CREDIT CARDS**
**\*Skywards Membership Number**

Are you an existing member of the Skywards programme?

☐ Yes, my existing Skywards membership number is EK 
☐ No (you will be automatically enrolled in the programme)

**Express Miles Programme (available only for Skywards Infinite Cards)**

- I will earn 50% additional Skywards Miles on all retail spends every month (maximum of 4,000 Miles per month)

- Nominal fee of AED 250/month

- Listed annual fee of AED 1,500 will be waived from 2nd year till I am enrolled in the Express Miles Programme

☐ Yes, enroll me in the Express Miles Programme ☐ No, do not enroll me in the Express Miles Programme

**APPLICABLE FOR EMIRATES NBD SPG® WORLD MASTERCARD®**
**\*Starwood Preferred Guest® Membership Number**

Are you an existing member of Starwood Preferred Guest® programme?

☐ Yes, my SPG member number is SPG  ☐ No (you will be automatically enrolled in the programme)

**Express Points Programme**

- I will earn 50% additional Starpoints on all retail spends every month (maximum of 4,000 Starpoints per month)

- Nominal fee of AED 300/month

- Listed annual fee of AED 1,500 will be waived from 2nd year as long as I am enrolled in the Express Points Programme

☐ Yes, enroll me in the Express Points Programme ☐ No, do not enroll me in the Express Points Programme



## APPLICABLE FOR EMIRATES NBD GO4IT CREDIT CARDS

## GO4IT CONVENIENCE

## 1. Nol Auto Top-up

Automatically recharges your linked RTA Nol Tag ID from your Go4it Credit Card when the Nol balance reduces to AED 30.

Would you like to activate Nol Auto Top-up? ☐ Yes ☐ No If yes, ☐ Plan 1 - AED 50 ☐ Plan 2 - AED 100 ☐ Plan 3 - AED 200

## APPLICABLE FOR EMIRATES NBD BUSINESS CREDIT CARDS

Company Name as you would like to appear on the card (leave one space between names)

## APPLICABLE FOR EMIRATES NBD BUSINESS REWARDS SIGNATURE CREDIT CARD

Are you an existing member of the Business Rewards programme?

☐ Yes, existing Business Rewards membership number

☐ No (you will be automatically enrolled in the programme)

## INSURANCE BENEFITS (Please choose the Insurance applicable for the specific product)

☐ Business Protector Insurance

The Emirates NBD Business Credit Card comes packed with smart insurance benefits for a small premium. The Business Protector provides the following benefits:

Insured Event	Cover
Principal Sum Insured	24 times the average of last three statements current balance* up to maximum of AED 250,000
Accidental Death / Permanent Total Disability	100% of the Principal Sum Insured
Utility Bills for Office / Business in case of Accidental Death or Permanent Total Disability due to Accident	AED 2,500 per month up to 3 months
Office Rent in case of Accidental Death or Permanent Total Disability due to Accident	AED 5,000 per month up to 3 months
Staff Salaries in case of Accidental Death or Permanent Total Disability due to Accident	Maximum AED 3,000 per staff per month up to maximum of 3 staff for 3 months
Repatriation of Remains	AED 5,000

☐ Complimentary Life Insurance (applicable for Go4it Cards Only)

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.

☐ Lifestyle Protector Insurance (applicable for Go4it and Manchester United Credit Cards)

The card comes packed with smart insurance benefits for a small premium. The Lifestyle Protector provides the following Personal Accident benefits:

Events Covered: Permanent Total Disability or Accidental Death	Go4it Platinum/Man Utd Card Cover (subject to maximum of AED 250,000)	Go4it Gold Card Cover (subject to maximum of AED 150,000)
Principal Sum Insured	24 times the average of last 3 statements' current balance	12 times the average of last 3 statements' current balance
Utility Bills	AED 10,500	AED 5,250
House Rent	AED 24,000	AED 6,000
School Fees (maximum of 3 children)	AED 1,800 per child per month (maximum of 3 months)	AED 1,000 per child per month (maximum of 3 months)
Grocery Bills	AED 9,000	AED 3,000
Shipping of Personal Belongings to Home Country in case of Accidental Death	AED 10,000	AED 5,000
Repatriation of Remains	AED 7,500	AED 5,000

☐ Protect Plus Insurance Cover

Protect Plus is an enhanced insurance cover that offers comprehensive protection to all Emirates NBD Credit Cardholders. Protect Plus Insurance cover provides the following benefits:

Protect Plus Coverage	Benefits
Job Loss Cover (Involuntary Loss of Employment)	Protect Plus enables you to pay a monthly sum equal to 10% of your Credit Cards current balance payment for 12 months. Subject to maximum of AED 4,000 per month
Flat Accidental Death Benefit	Protect Plus will payout up to AED 200,000 to a designated beneficiary of the Credit Cardholder in case of Primary Cardholder's death due to an accident
Death	Protect Plus will pay out your Emirates NBD Credit Card current balance payment up to AED 100,000 per primary Credit Card with aggregate maximum limit of AED 300,000 per Credit Cardholder
Permanent Total Disability	Credit Card current balance payment up to AED 100,000 per primary Credit Card with aggregate maximum limit of AED 300,000 per Credit Cardholder
Critical Illness	Credit Card current balance payment up to AED 100,000 per primary Credit Card with aggregate maximum limit of AED 300,000 per Credit Cardholder
Hospital Cash Benefit	In the event of Hospitalisation due to an accident exceeding a continuous period of 48 hours, Credit Cardholder is eligible for Cash Benefit of AED 100 every day for maximum of 30 days in a year

**Not applicable for Go4it and Manchester United Credit Card applicants.**

#### Undertaking:

I have read and understood the benefits of Business Protector Insurance / Lifestyle Protector Insurance / Protect Plus Insurance. I understand that I will be automatically enrolled into a 2 month free trial period, post which a monthly premium is payable as per prevailing charges as mentioned in the Credit Card Service & Price Guide. I can cancel the Insurance at any time by calling the Emirates NBD Customer Service helpline. If I do not cancel the Insurance the prevailing charges will be applied. The insurance policies offered herewith are agreed by various insurance providers directly. Emirates NBD only acts as a distributor of these policies while all claims are paid by the respective insurance companies.

Kindly refer to the Terms & conditions on the website: <http://www.emiratesnbd.com/en/personal-banking/cards/>

#### Nominee Details

I hereby assign the following person as the Nominee for the Business Protector Insurance / Life Insurance / Lifestyle Protector Insurance / Protect Plus Insurance stated above.

Name (as it appears in Passport or Emirates ID)

Relationship ☐ Spouse ☐ Child ☐ Parent ☐ Brother ☐ Sister ☐ Other

Date of birth  Day  Month  Year

#### Individual Tax Residency Self Certification

Please select one of the following: ☒ I am not a U.S. citizen or a U.S. Tax Resident

☐ I am a U.S. citizen or a U.S. tax resident and my U.S. Taxpayer Identification Number (TIN) is:

Town or City of Birth  Country of Birth

**1. Are you a tax resident of a country other than UAE or USA?** If yes, please complete part 1 below. If no, please proceed to part 2 below.

**Part 1: Country of Residence for Tax Purposes and related Taxpayer Identification Number or functional equivalent ("TIN").** Please complete the following table indicating:

- Where you are a tax resident. If you are a tax resident in more than three countries, please use a separate sheet.

- Your TIN for each country indicated. If a TIN is unavailable provide the appropriate reason A, B or C:

Country of tax residence	Tax Identification Number (TIN)	If no TIN available tick reason A, B or C
1. <input type="text"/>	1. <input type="text"/>	<input type="checkbox"/> Reason A: The country / jurisdiction where you are liable to pay tax does not issue TINs to its residents.
2. <input type="text"/>	2. <input type="text"/>	<input type="checkbox"/> Reason B: You are otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN if you have selected this reason)
3. <input type="text"/>	3. <input type="text"/>	<input type="checkbox"/> Reason C: No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction)

Please explain why you are unable to obtain a TIN if you selected Reason B above.

#### Part 2: Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with Emirates NBD setting out how Emirates NBD may use and share the information supplied by me. I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information. I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates. I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete. I undertake to advise EMIRATES NBD within 30 days of any change in circumstances which affects the tax residency status of the individual identified in this form or causes the information contained herein to become incorrect, and to provide EMIRATES NBD with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.



**SIGNED IN MY PRESENCE**  
Name: NAVEEN  
AIEI

\*Primary Card applicant's signature





## DECLARATION

I hereby apply for the issue of Emirates NBD Bank PJSC Credit Card (Visa/MasterCard®) or any other type of Credit Cards and declare that the information provided on this application is true and correct and I shall immediately advise you of any changes thereto.

I hereby confirm that I have read and I agree to abide by the Finance charges and any other charges outlined in the Schedule of Fees and Charges which is available on [www.emiratesnbd.com](http://www.emiratesnbd.com). The charges are subject to change from time to time at the Bank's discretion and are updated on periodic basis. I agree to routinely refer to the Bank's website for such Schedule of Fees and Charges to stay updated of any change in fees. For the sake of clarity, the Monthly Retail & Cash Finance charges on Credit Card generally vary from 1.49% to 3.59% per month, however such charges may increase or decrease depending on market conditions and may not be predicted. Finance Charges will be applicable on the Total Amount Due as noted in the previous month's Statement of Account as well as on all new transactions (from the respective transaction date) till such time as the total outstanding amounts are paid in full including all Finance Charges and fees levied on the Card Account. Finance Charges are always applicable on all Cash Advance transactions and the fees and charges are applicable thereon from the date of the Cash Advance transaction until the date of repayment in full. Finance Charges will be billed to the Card Account if the Total Amount Due is not paid by the Payment Due Date even if the Minimum Amount Due has been paid by the Payment Due Date. In the event that the Cardholder's dues remain unpaid for two or more payments within the last six calendar months the Finance Charges shall be subject to increase by a percentage as determined by the Bank at its sole discretion. Original Finance Charge rates may be reinstated solely at the Bank's discretion when all overdue payments have been made. In the event of any dispute between the terms stated herein and the Credit Card General Terms and Conditions the terms stated in the Credit Card General Terms and Conditions shall supersede and prevail over these terms at the Bank's discretion. I hereby authorise the Bank to make alternative repayment arrangements towards payment of my dues through Direct Debit Instructions ("DDI") by debiting my other bank account(s) in the UAE details of which are provided to the Bank by me in writing. This Undertaking shall remain in force and effect against me, and may not be terminated or amended without the Bank's prior written consent. This Undertaking shall be subject and interpreted in accordance with the Federal Credit Information Law No. 6 of 2010 and any other applicable laws of the United Arab Emirates and any dispute arising between the Bank and myself with regards to this Undertaking shall be referred to the exclusive jurisdiction of the courts of Dubai in the UAE. I hereby acknowledge and agree that signing on the back of the Card and/or the use of the Card will be deemed an acceptance of the Terms and Conditions of Emirates NBD PJSC Credit Cards and Emirates NBD PJSC General Terms and Conditions of Accounts and Banking Services available on the Bank's website (which may be amended from time to time at the Bank's discretion) which accompanies the Card and shall be applicable to the Primary Card as well as Supplementary Card, if any. Upon the Bank's approval, I agree to pay the prevailing annual fees for the Primary and Supplementary Cards whenever requested by the Bank. Where I request the Bank to issue a Supplementary Card(s) for use on my Card Accounts to any person(s) named in such request, I hereby undertake and acknowledge that such person(s) is over 12 years of age. I agree that the Bank may provide such person(s) with information about the Card Account. The continuation of the membership of the Supplementary Cardholder(s) will be dependent on the continuation of my membership. I understand, acknowledge and authorise the Bank to present any debt instrument issued by me at any time to recover any liabilities or outstanding amounts under my Primary and/or Supplementary Card(s) in accordance with the applicable laws or regulations. In case my application is declined or the Card(s) have been cancelled and all outstanding due amounts have been settled, the debt instrument will be automatically considered null and void. I hereby agree that the Bank may at its sole discretion at any time and without notice, combine, or consolidate all or any of my Account(s) with the Bank in Dirham or any other currency and set-off or transfer any funds available to settle the Primary as well as the Supplementary Card outstanding and obligations to the Bank. 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, breaching the Card Terms and Conditions or by reason of any legal disability or incapacity of the Supplementary Cardholder. 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. I hereby deliver to Emirates NBD Bank PJSC (the Bank) an undated debt instrument (cheque) duly signed by me as security for my Credit Card/facility/loans obtained from the Bank and hereby authorise the Bank to insert the date and amount on the cheque and present it for payment in any event of default as defined in Credit Card/facility/loan terms and conditions/agreement occurred. This debt instrument (cheque) may be used in lieu of repayment of any and all amounts due to the Bank on the captioned account.

### Undertaking and Approval to Obtain and Disclose Information:

1. I hereby entitle and authorise Emirates NBD PJSC (the "Bank") to obtain and disclose any financial, legal or credit information relating to me, including any information pertaining to the address, telephones or utility bills relating to me and my authorised signatory(ies) or any other information which is included in the credit information report, to verify, obtain or disclose such information as you deem fit in your absolute discretion. I agree that you may obtain, request, transfer and disclose any information relating to me (including information obtained from any third parties such as any local or international credit bureau), to and between the branches, subsidiaries, affiliates, representative Offices, agents of the Bank and any third parties selected by any of them or you, wherever situated, for private use (including for use in connection with the provision of any Products or Services to me and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on any Exchange Securities market(s) and any other relevant authorities and agencies pertaining thereto). You and any of Emirates NBD's branches, subsidiaries, affiliates, representative offices, agents or any third parties selected by any of them or you, shall be entitled to obtain, transfer and disclose any credit, legal or financial information relating to me.
2. Without prejudice to the foregoing, I hereby authorise the Bank, without the need to get any written or oral permits, to obtain or disclose any of the information indicated in this Undertaking from any governmental or semi-governmental authorities, body, organisation, company, credit bureau or telecommunications company and any service provider such as electricity, water and telecommunication companies, or any other person or entity as it is needed, whether inside the UAE or abroad, which maintain or are supposed to maintain any of the information contained in this Undertaking relating to me. The Bank, pursuant to this Undertaking, may communicate with such bodies to obtain or disclose any of information mentioned in this Undertaking.
3. The Bank shall be entitled to use any or all of the information contained in this Undertaking for the purpose of granting/or commencing to grant me any loans, facilities or any other banking services offered by the Bank or to use this information for the purpose of assessing my credit position and collect any amounts or loans payable to the Bank. This Undertaking shall remain in force and effect against me, and may not be terminated or amended without the Bank's prior written consent.
4. This Undertaking shall be subject and interpreted in accordance with the Federal Credit Information Law No. 6 of 2010 and any other applicable laws of the United Arab Emirates, and any dispute arising between the Bank and I with regards to this Undertaking shall be referred to the exclusive jurisdiction of the courts of the UAE.

### Sanctions Declaration:

I/We understand that (the account(s) / relationship(s) that I/we maintain with EmiratesNBD Bank 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\*. I/We agree not to utilise the services of a third party client to effect transfers (Local or Foreign Currency) on my / our behalf.

I/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 Specially Designated Nationals ('SDN') List).

### For Emirates NBD Skywards/Business/SPG® 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, breaching the Card Terms and Conditions or by reason of any legal disability or incapacity of the Supplementary Cardholder. 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. I/We agree to abide by the Skywards/Business Rewards/Starwood Preferred Guest® programme rules and have read and agree to the Skywards/Business Rewards/Starwood Preferred Guest® Terms and Conditions. The programme rules


and Terms and Conditions of Skywards/business Rewards/Starwood Preferred Guest® can be viewed on each of their respective website. I/We agree to receive communication from Emirates for the Skywards/Business Rewards programme and communication from Starwood Preferred Guest® on the SPG® programme. The Customer shall not self-swipe the card or use the card in any manner other than as provided according to the Terms and Conditions. The Customer hereby undertakes not to use the card to illicit money/cash from any merchant nor use it for any illegal purpose. On the Bank being aware that the card is being used for other purposes other than for purpose provided in the Terms and Conditions, the Bank shall reduce/withdraw the credit limit and all amount outstanding shall immediately be due. The Bank further reserves the right to inform such illegal/self-swiping incidents to POS provider & Scheme (Visa/Mastercard).

**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. I understand that I will be automatically enrolled for a two month free trial period in the Lifestyle Protector Insurance service and I can cancel this service at any time by calling the Emirates NBD Call Centre. If I do not cancel the Lifestyle Protector Insurance service as stated herein, the prevailing charges will be applied as set in the Lifestyle Protector Terms & Conditions and/or the Credit Card Service and Price Guide. The RTA Terms and Conditions related to usage of Nol can be viewed on [www.rta.ae](http://www.rta.ae). I agree to abide by the RTA Terms and Conditions.

**For Emirates NBD Manchester United Credit Card Applicants:**

By signing this I expressly consent that the Manchester United ("MU") Group (being all companies with the MU name) and MU Commercial Partners (as both may change over time) may share and use my personal information (a) to provide products and services I request, (b) for consumer profiling & market research and (c), to contact me by post, phone or electronically (including email, text & digital TV) about MU related products, services, offers and events. (Please read the MU Privacy Policy which includes an updated list of MU Group companies and MU Commercial Partners at [www.manutd.com](http://www.manutd.com) or for a copy write to the MU DP Officer at MU Ltd, Freeport, NWW4517A, Old Trafford, Manchester M16 1BX).



**SIGNED IN MY PRESENCE:**

Name : NAVEEN  
In: A/E Sign: [Signature]

\*Primary Card applicant's signature

Date 10042019

## 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 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

Identity Document Used																				
Name as per document																				
Account Number	A	E																		
Statement period																				

## For official use

Product ID		Product Description	
Reference Number		FTS ID as obtained	

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

Signature

### 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 to 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.

## FOR BANK USE ONLY

Promotion code					Sourcing channel code								
RM/RBE code	A	I	E	I	Bank receipt date	D	D	M	M	Y	Y	Y	Y





Memo Date: 2024-03-06

EMIRATES NBD

بنك الإمارات دبي الوطني

تاريخ تحرير المذكرة

Cheque Return Memo  
Deposit branch Name: BANKING OPERATION CENTRE  
Beneficiary Name: VISA CARD PAYMENT  
Beneficiary Account: 4572690000944361  
Drawn on Bank: Emirates Islamic Bank (PJSC)  
Drawn on Bank Branch: Silicon oasis Branch  
Drawn on Account: 8330925001  
Date of Return: 06-03-2024  
Cheque Number: 000002  
Cheque Amount: 36000.00  
Beneficiary Branch code: 1355  
Return Reason Description:

مذكرة ارتجاع شيك  
اسم فرع بنك الايداع:  
اسم المستفيد:  
حساب المستفيد:  
البنك المسحوب عليه:  
فرع البنك المسحوب عليه:  
الحساب المسحوب عليه:  
تاريخ الارتجاع:  
رقم الشيك:  
قيمة الشيك:  
رمز فرع المستفيد:  
أسباب ارتجاع الشيك:  
حذف أسباب ارتجاع الشيك:

INSUFFICIENT FUNDS (INF)

عدم كفاية الرصيد

7abxApG2fDXtRq3a9GEGQ

بنك الإمارات الإسلامي  
EMIRATES ISLAMIC  
Advantage Banking

05/03/2024

Pay Against  
This Cheque to  
or Bearer  
Emirates NBD

THIRTY SIX THOUSAND ONLY

36000

SHAHID ABBAS SIRAJ DIN  
A/C No. 3708330925001  
AE07 0340 0037 0833 0925 001

000000 20 34 20 2 38 00 8 3 30 9 2 500 1

Do not Remove This Label

130015000

Security Barcode

4572690000944361

210576

Notes:-  
only for ENBD  
against Credit Card

2023  
59063

7abxApG2fDXtRq3a9GEGQ



شيك  
CHEQUE

الإمارات الإسلامي  
EMIRATES ISLAMIC

Advantage Banking

Date 05/03/2024 التاريخ

Pay Against  
This Cheque to  
or Bearer  
Emirates NBD

ادفعوا بموجب هذا الشيك إلى  
أو لحامله

Dirhams THIRTY SIX THOUSAND ONLY درهم

AED 36000

SHAHID ABBAS SIRAJ DIN  
A/C No. 3708330925001  
AE07 0340 0037 0833 0925 001

Signature

التوقيع

000000 20 34 20 2 38 00 8 3 30 9 2 500 1

QR Code printed on the cheque is a security feature.  
 The word Cheque is printed in Thermo Chromic Ink.  
 Tamper evident UV - To verify hold to the light.  
 Absence of these features could indicate a fraudulent document.

Do not Remove This Label



13004583

Backoffice Security Barcode

Note:-  
 only for ENBD  
 against Credit Card

*[Signature]*  
 0589669583

Notes	Amount	Notes	Amount	Coins	Amount
1000 X		50 X			
500 X		20 X			
200 X		10 X			
100 X		5 X			
H 522690000944361					
Total					

Emirates NBD Bank (PJSC)  
 Financial Remediation - 0016

2115576

2023-59003

TRUE COPY OF ORIGINAL

Name: ..... NAVEEN .....

Staff ID: ..... AIE1 .....

Sign: ..... *[Signature]* ..... Date: 10/4/19


Name : NAVEEN  
ID: A/EI Sign: [Signature]

Signature / التوقيع  
Expiry Date / تاريخ الانتهاء 07/01/2020  
Card Number / رقم البطاقة 087114443

Serial Number / الرقم التسلسلي 08D000C5B01F1375

ILARE087114443-87-84198457928681  
8410319M2001078PAK<<<<<<<<7  
SIRAJ<DIN<<SHAHTID<ABBAS<<<<<<<

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

United Arab Emirates  
 دولة الإمارات العربية المتحدة  
 Resident Identity Card  
 بطاقة هوية مقيم  
 ID Number / الرقم الهوي  
 784-1984-5792868-1  
 Name: Shahid Abbas Sira Din  
 Name: شهاب الدين عباس السراج  
 Nationality: Pakistan  
 الجنسية: باكستاني  
  
  


Date: 10/4/19

27





Document issued to Emirates NBD

Customer Signature:

Date:

19

إقامة  
RESIDENCE

إقامة جديد

الرقم الموحد  
U.I.D. No  
62921927

الملف  
File  
201/2017/2742880

رقم الجواز  
Passport No  
EX1018732

الاسم  
Name  
شاهد عباس سراج الدين  
SHAHID ABBAS SIRAJ DIN

المهنة  
Profession  
مدير مبيعات  
SALES MANAGER

المستفيد  
Beneficiary  
مبارك الدرعى للتجارة العامة

MUBARAK ALDEREI GENERAL TRADING

تاريخ الإصدار  
Issue Date  
2018/01/08

SIGNATURE IN MY PRESENCE:  
Name: AVEEN  
ID: Sign: [Signature]

مكان التوقيع  
Place of Issue  
عدد الملاحظات  
Accompanied by

دبي  
DUBAI



تاريخ الانتهاء  
Expiry Date  
2020/01/07



Residence Permit

دولة الامارات العربية المتحدة  
UNITED ARAB EMIRATES

استوفيت الرسوم



كشف حساب بطاقة الائتمان  
Credit Card Statement



SHAHID ABBAS  
SIRAJ DIN  
603 6TH FL THE ICON TWR SILICO  
PO BOX 999  
406 BL A UNI VIEW  
DUADI SILICON OASIS  
DUBAI  
UAE

Bank TRN ٣٠٠٠١٠٠٣٠٧٦  
Bank TRN 100035307600003 Page 1  
للاستفسار، يرجى الاتصال على 600 54 0000  
For any queries, please call 600 54 0000

رقم البطاقة  
Card Number 4572695000366630  
نوع البطاقة  
Card Type Go4it Platinum

حد الائتمان (درهم) Credit Limit (AED)	حد الائتمان المتاح (درهم) Available Credit Limit (AED)	تاريخ كشف الحساب Statement Date	تاريخ استحقاق الدفعة Payment Due Date	الحد الأدنى للدفع (درهم) Minimum Payment Due (AED)
30000	0.00	10/04/2024	IMMEDIATE	31,091.81

تاريخ المعاملة Transaction Date	تاريخ الشيد Posting Date	التفاصيل Description	المبلغ (درهم) Amount (AED)
10/04/2024	10/04/2024	Primary Card Number SHAHID ABBAS 4572 6950 0036 6630	
10/04/2024	10/04/2024	OVERLIMIT FEE CHARGE	279.00
10/04/2024	10/04/2024	VAT ON OVER LIMIT FEE	13.95
		BILLED FINANCE CHARGES	1,595.55

المستحقات من كشف السابق (درهم) Previous Statement Due (AED)	معاملة الشراء/الاستدانة (درهم) Purchase/Cash Advance (AED)	الفائدة/الشحنات الأخرى (درهم) Interest/Other Charges (AED)	الدفعات/الائتمانات (درهم) Payments/Credits (AED)	إجمالي الدفعة المستحقة (درهم) Total Payment Due (AED)	الرصيد الحالي (درهم) Current Balance (AED)
46,619.38	0.00	1,888.50	0.00	48,507.88	48,507.88

ملخص بلس بوينتس  
Plus Points Summary

رصيد بلس بوينتس بالان Plus Points Opening Balance	بلس بوينتس المكتسبة Plus Points Earned	بلس بوينتس المعدلة Plus Points Adjusted	بلس بوينتس المستبددة Plus Points Redeemed	رصيد بلس بوينتس بالان Plus Points Closing Balance
591	0	0	0	591

PLEASE NOTE THAT YOUR ACCOUNT IS OVERDUE.YOUR CARD IS BLOCKED FOR USAGE.KINDLY PAY THE OVERDUE AMOUNT AT THE EARLIEST

YOUR CURRENT OUTSTANDING IS GREATER THAN YOUR CREDIT LIMIT.PLEASE MAKE A PAYMENT IMMEDIATELY TO AVOID CARD CAN

يرجى إرسال الشيك مع هذا الجزء إلى:  
Mail cheque together with this portion to:

Emirates NBD  
PO Box 31813  
Dubai, UAE

بنك الإمارات دبي الوطني  
صندوق بريد ٣١٨١٣  
دبي، إ.م.ع.

بيانات الشيك Cheque Details	اسم حامل البطاقة Cardholder Name
رقم الشيك Cheque Number:	SHAHID ABBAS
البنك والفرع Bank & Branch:	رقم البطاقة Card Number
المبلغ بالدرهم Amount in AED:	4572695000366630

Duplicate Statement