

شيك
CHEQUE

Dubai Islamic Bank



بنك دبي الإسلامي

Chq. No. 14520906

٥٣٩١٣٤٣٧٢٨٨٥٩٠١

Date: 17 JAN 2025

التاريخ :

Pay against this cheque

to the order of Dubai Islamic Bank

ادفعوا بموجب هذا الشيك

لأمر بنك دبي الاسلامي

AED Fifty Seven Thousand Five Hundred only

درهم

درهم
AED 57500/-

This cheque paper contains a watermark.

To verify hold in the light.

Tamper evident UV

Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE

بنك دبي الإسلامي، شركة مساهمة عامة مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي

(SMA)
997108031350657

997108031350657

997108031350657

RETURN MEMO

مذكرة اعادة الشيك

CHEQUE RETURN MEMO

Dated	18-01-2025	18-01-2025	التاريخ :
Ref. no:			رقم الحركة
Branch Name	sam litigation-dubai	sam litigation-dubai	اسم الفرع :
Beneficiary Name	DIB INTERNAL ACCOUNTS	DIB INTERNAL ACCOUNTS	اسم المستفيد
Beneficiary Address			عنوان المستفيد
Beneficiary A/C no	997108031350657	997108031350657	حساب المستفيد
The cheque, details as indicated below was returned unpaid for the reason stated by the drawn on bank		تم إرجاع الشيك ، التفاصيل كما هو موضح أدناه ، دون دفع لتسبب المذكور في السحب على البنك	
Drawn on Bank			البنك المسحوب عليه الشيك
Drawn on ACC.			حساب المسحوب عليه الشيك
Date of Return	18-01-2025	18-01-2025	تاريخ ارجاع الشيك
Dr. Account No	039524372885901	039524372885901	رقم الحساب المسحوب عليه
Dr. Account Name			اسم الحساب المسحوب عليه
Cheque no.	520906	520906	رقم الشيك
Cheque Amount	57,500.00	57,500.00	مبلغ الشيك
Return Reason code.	A	A	رمز اعادة الشيك
Return Reason description	insufficient funds	عدم كفاية الرصيد	اسباب اعادة الشيك
Remarks	inf	inf	ملاحظات

هذا الإشعار يصدر آليا ولا يحتاج الى اى توقيع

This is computer generated letter and does not require any signature

PRIME CARD APPLICATION

Ref # :10926567

To expedite processing of your application please :

- Use CAPITAL LETTERS
- Tick boxes as appropriate ()
- Countersign all changes or corrections you make
- Provide the following documents :
 - A. Copy of Passport (with Residence Visa page for expatriates)
 - B. Copy of UAE ID
 - C. Copy of Staff ID/ Labour Card
 - D. Last 3 months original personal bank statements (you could be asked for more if required)
 - E. If salaried, last salary certificate in original
 - F. If self-employed, copy of trade licence (and notarized Power of Attorney if your name is not on the trade licence), company bank statements for the past 3 months and an undated signed cheque
 - G. Security Cheque if applicable (which shall not be used by the Bank except on their due dates).
- Please complete all sections of this form and write 'NA' where not applicable to you. **Incomplete application may be delayed or cancelled**
- Primary card applicant must be over 21 years of age. Supplementary Card applicant(s) must be at least 18 years of age
- Each Primary Cardholder is eligible for Supplementary Cards

I would like to apply for: ☐ Classic ☐ Gold ☐ Platinum ☐ Platinum Consumer Card

☐ Signature ☐ Infinite ☒ Rewards Consumer Card Card Limit 57,500.00

Personal Information

 Title : ☐ Mr. ☐ Mrs. ☐ Ms.

GANAPATHI

APATTIRA

BHEEMAIAH

First Name

Middle Name

Last Name

(Name as in passport)

Your name as it should appear on your card (leave one space between names)

GANAPATHI BHEEMAIAH

Nationality	<u>INDIA</u>	Date of Birth	<u>05-May-1991</u>
Gender	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female	Eduaction	<u>MASTERS</u>
Marital Status	<input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others	No of Dependents	<u>0</u>
UAE ID No	<u>784199121581237</u>	UAE ID Expiry Date	<u>26-Apr-2025</u>
Passport No	<u>R9079111</u>	Date of Expiry Date	<u>22-Jan-2028</u>
UAE Residence Visa No	<u>401/2023/7/0009076</u>	Visa Expiry Date	<u>26-Apr-2025</u>
Grand Father Name (Maternal) (A security feature for your protection) _____			

Residence Details in UAE

Villa No/Flat	<u>FLAT NO. 203</u>	Building/Villa Name	<u>POLT NO 7</u>
Home Ownership	<input checked="" type="checkbox"/> Rented <input type="checkbox"/> Own <input type="checkbox"/> Company Provided		<input type="checkbox"/> Parents
Resident Area		Nearest Landmark	<u>LULU HYPERMARKET</u>
Street Name/Location	<u>AREA BUSTAN ST.</u>	No of Years at Current Address	_____
P.O.Box No	_____	Emirate/City, Country:	<u>Ajman</u>
Residence No	<u>0509642536</u>	Mobile No	<u>0509642536</u>
Email	_____		

Amount of Monthly Rent/Mortgage Paid _____

Details of Reference in the UAE

Name	<u>MR. AMIR</u>	Address(Home)	<u>AJMAN</u>
Office Tel.No	<u>0561786776</u>	Mobile No	<u>0561786776</u>

PRIME CARD APPLICATION

Ref # :10926567

بنك دبي الإسلامي
Dubai Islamic Bank

Permanent Address in Home Country

House/Flat No **12** Building/Villa Name/No **VILA**
 Street **KODAGU ST.** City: _____
 Country: _____ Postal Code: _____
 Home Country Tel No **00919739106294**

Occupation / Employment Details

Type of Employment ☐ Salaried ☐ Self Employed ☐ Both ☐ Other
 Company Name **PONIK EVENTS & MARKETING MANAGEMENT SERVICES** Nature of Business **Other Services**
 No of years in current Org/Business **0 Years 7Months** Job Title/Designation **SALES SUPERVISOR**
 Employee No(for police & Army staff) _____ Department _____
 P.O.Box **21541** Emirate / City Country **Ajman**
 Office Telephone No. **065292905** Fax No. _____
 Name of Previous Organization in UAE _____ Length of service in the previous organization **0 Years 0Months**
 Building Name **WAREHOUSE WAREHOUSE**
 Street Name/Location **AJMAN FREE ZONE ST.** Nearest Landmark **LANDMARK FREEZONE G.**

Mailing Address (please make sure mailing address has P.O. Box)

Please tick where you would like to receive your statement ☒ Off Address ☐ Res. Address

How would you like to receive your Card ?

☐ By courier ☒ Will Personally collect from **Ajman** Branch

Kindly note courier will only deliver the card personally to you upon ID verification

Salary / Income Details (AED)

Gross Salary **11,500.00** Commissions _____ Overtime _____
 Other Income _____
 Salary Date of each Month: _____
 Total Income from all source (for self employed) **0.00**
 Is your Salary Transferred To Dubai Islamic Bank Account ☐ Yes ☒ No

Banking Details

About your bank accounts

Bank Name	Account No	Since When
Dubai Islamic Bank		0
ABUDHABI COMMERCIAL	16040920001	2

Details of other Bank credit cards

Bank Name	Card No	Credit Limit (AED)	Member Since

Other Liabilities

Bank Name	Facility Type	Monthly Installment (AED)	Outstanding Balance
Dubai Islamic Bank			

PRIME CARD APPLICATION

Ref # :10926567

بنك دبي الإسلامي
Dubai Islamic Bank

Standing Instruction for Direct Debit

Please debit my Dubai Islamic Bank Account No. on the payment due date

Note: The Bank will recover minimum payment due amount from your account on due date. In case you would like to make full payment, please specify 100% in the space provided below.

Please collect ___% of the outstanding amount on payment due date.

Billing Cycle

☒ 09

Supplementary Card Request

Title : ☐ Mr. ☐ Mrs. ☐ Ms.

First Name Middle Name Last Name

(Name as in passport)

Your name as it should appear on your card (in English); (leave one space between names)

Passport No. Date of Expiry

Relationship with Primary Cardholder

☐ Husband ☐ Wife ☐ Parent ☐ Son/Daughter ☐ Brother ☐ Sister ☐ Other

Date of Birth (dd/mm/yy) Occupation

Grand Father's Name (Maternal) (A security feature for your protection)

Required Credit Limit

☐ Same Credit Limit of Primary Card ☐ AED or % of primary card limit.

Electronic Banking Services

Please Select required services (s) :

☒ Al Islami Online Banking ☒ Al Islami Mobile Banking ☒ Al Islami Phone Banking ☒ Al Islami E-Statement

Email address GANAPATHI19911@GMAIL.COM

Details of Delivery

Purchase Price 57,500.00 Quantity of commodity to be delivered 11.60 MT

Commodity COPPER

Preferred payment facility period (Months) 120

First Date of Delivery(dd/mm/yyyy) 09/01/2024

Card Activation- The card will be automatically activated upon delivery to the customer

Agreement to Open Wakala Investment Account

The principal Card Holder hereby agrees to open a Wakala Investment Account with Dubai Islamic Bank in accordance with terms set for Wakala Investment Account.

The customer hereby irrevocably unconditionally provided a security interest over the Wakala Investment Account and any amount standing to the Credit of Wakala Investment from time to time as a security for its obligations under the covered credit card and the Salam facility. In the event of default or termination of the covered credit card, the customer hereby authorizes the bank to liquidate the Wakala Investment and apply the proceeds, if any, to settle any amount due and payable under cover credit card facility.

Salam Facility

On the date of the application, I shall apply to the Bank for a financing facility under the Salam contract to receive/arrange from the Bank an amount equal to the Cover Credit Card Limit. I hereby undertake to complete all necessary requirements, documentations in respect of the financing facility before the issuance of the Covered Credit Card



PRIME CARD APPLICATION

Ref #: 10926567

بنك دبي الإسلامي
Dubai Islamic Bank

Primary Card Declaration

I/We hereby apply for the issuance of a credit card(s) as (specified above) from Dubai Islamic Bank, Dubai. I/we declare that I/we have read and understood the contents of this application and that the information provided in this application is true and correct and I/we shall notify Dubai Islamic Bank (hereinafter referred to as "the Bank") in writing of any changes thereto. I/We confirm and agree that the Bank (which, for the avoidance of doubt means Dubai Islamic Bank PJSC, its local or foreign branches, subsidiaries, affiliates, representative offices, its or their agents and any third parties selected by any of them or us) has my/our permission and I/we authorize the Bank to obtain and verify any information in connection with this application from anyone the Bank may consider appropriate (such as any local or international authority, credit reference agency or any other person/entity which maintains such information) and/or give any such information to any local or international authority, service provider or other person or entity for the purposes of providing any product or service to me/us in connection with this application (including data processing). I/we accept that the Bank 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 the Bank's records and shall not be returned to me/us. I/we acknowledge and agree that the activation, signing on the back of the card(s) or use of the primary card and/or supplementary/Internet card(s), if any, issued on my/our account, shall be deemed to be an acceptance of terms and conditions of the Banks card agreement and Al Islami electronic banking services terms and conditions available on Bank's internet home page (as amended from time to time). I/we hereby undertake to use Dubai Islamic Bank Credit/Charge Card only for Sharia compliant purposes (purchase of goods, products and services permissible under the principles of Sharia) and in accordance with any and all applicable laws, regulations, usages and customs relating to public policy and morality to the extent they are not in conflict with the principles of Sharia. Upon approval of this application by the Bank, I/we agree to pay the prevailing fees and charges for the card(s). If so requested by the Bank, I/we authorize the Bank to issue supplementary card(s) and/or Internet card(s) for use on my/our account to the people(s) named and I/we undertake that such people are over 18 years of age and I/we hereby undertake the use of such supplementary card(s) and/or Internet card(s) shall be made under my/our supervision and control. I/we hereby indemnify the Bank against any loss or damage, liability or cost incurred by the Bank on account of any breach by me/us or by the supplementary/Internet cardholder(s) of the aforesaid condition or any other terms and conditions in the Banks card agreement or by reason of any legal disability or incapacity of the supplementary/Internet cardholder(s). I/we also acknowledge that the supplementary/Internet card(s) fees shall be built in my/our statement and it shall be my/our responsibility to honor all charges incurred on the supplementary/Internet card(s). I/we agree that the continuation of membership of the supplementary/Internet cardholder(s) shall be depended on the continuation of my/our membership and I/we agree and accept that I/we shall not make any claim against Dubai Islamic Bank in this respect. I/we agree to pay the associated charges of Credit Shield Takaful Program, if I/we are enrolled in the program by the Bank. I/we acknowledge, agree and expressly permit the Bank to, at any time the Bank deems it is necessary and without prior notice to me/us/ and/or any third party, freeze the account and/or block credit balance, for the purpose of payment and settlements any of my/our liabilities, in any of my/our accounts with the Bank, or any other associated account, at any time the Bank deems it is necessary with or without a Court order to this effect, and acknowledge that the Bank is permitted to block any amounts related to payment of any financing facility, even in cases when the Bank implements a block in advance of the amount falling due. I/we hereby hold the Bank harmless and release the Bank from any liability in this regard. For avoidance of doubt, I/we release and discharge the Bank, its shareholders, directors, employees, officers, representatives and waive them from any responsibility for any damage and/or damages suffered, directly or indirectly, as a result of such freeze and/or block, as mentioned above. I/we appoint and authorize the Bank to debit my/our account(s) with the Bank for any amount due and payable to the Bank in relation to the outstanding liabilities of the credit card facilities provided to me/us by the Bank. Without prejudice to the applicable laws, I/we agree with the Bank, its officers and agents to disclose information relating to my/our accounts and/or financial details relating to my/our credit card with the Bank, including but not limited to my/our name, email address, mobile number to any third party vendor/ any program partner relating to any banking services.

I the Customer authorize the Bank and give the right to the Bank to put the date on the undated cheque provided to the Bank by me as and when required, as cheque submitted to the Bank against the credit card granted to me by the Bank without any liability or responsibility on the Bank.

I acknowledge, agree and undertake that my signature on the above undated cheque is correct and it is in line with my signature on the credit card application form (or account opening application form as the case may be) and I authorize the Bank to verify this signature against my signature on Credit Card application I submitted for this purpose.

I understand that all actions taken by the Bank in order to institute the security are only intended solely to make the presentation of the cheque(s) as a legally valid act initiated by the Bank in order to protect its interest and the Bank is authorized to use the cheque(s) provided by me from time to time in any manner whatsoever for securing the payment of the outstanding facility(ies) / finance amount(s), the bank is authorized to insert date and amount on the cheque and on the event of the cheque(s) being returned and/or unpaid after submission for clearing the Bank at its sole discretion shall decide the necessary legal recourse / legal action.

This is an irrevocable authority and I hereby waive any right of contestation whatsoever with respect to the Bank's exercising any or all the powers conferred upon it by the virtue of this document/authorization.

This Declaration shall be governed by the UAE laws as applied by Dubai courts, to the extent these laws do not conflict with the principles of Sharia in which case the principles of Sharia prevail.

I/we hereby agree to the updated terms and conditions, including those relating to Value Added Tax (VAT) that are maintained on the DIB website, as amended from time to time.

I/we irrevocably confirm and agree that this finance and/or Financing Facilities is being availed to me/us because of employment with my/our current employer. During the duration of this finance and/or Financing Facilities, should me/us change jobs and/or move to a different company and/or are no longer employed as a salaried individual, the Bank has the right to ask for additional documents as per Bank's required format and settle the outstanding of the finance amount and/or Sale Price from my/our end of service benefits which the Bank have and/or to be received from my/our previous employer.

I/We (the applicant) irrevocably and unconditionally authorize the bank to assign my/our account to any of its authorized collection agents situated either locally or internationally to follow up and recover the due and outstanding amounts (inclusive of profit, fees and any other associated charges) along with filing of legal proceedings either inside or outside the country.

I/We (the Applicant) irrevocably and unconditionally also authorize the Bank to provide such collection agents with any necessary financial information about my/our account including confidential documents related to my/our (Applicant's) financing facility or any bank account(s) held with the Bank.

I/We (the applicant) do hereby authorize the Bank and/or its authorized collections agents situated locally or internationally to visit my premises for follow up against the overdue and outstanding amount against the credit / financing facilities availed from the Bank.

I acknowledge that I have received the Key Facts Statement for Credit Cards and I am consciously and willingly applying for this credit card.

"I/we hereby agree to the updated terms and conditions, including those relating to Value Added Tax (VAT) that are maintained on the DIB website, as amended from time to time."

I/we irrevocably confirm and agree that this finance and/or Financing Facilities is being availed to me/us because of employment with my/our current employer. During the duration of this finance and/or Financing Facilities, should me/us change jobs and/or move to a different company and/or are no longer employed as a salaried individual, the Bank has the right to ask for additional documents as per Bank's required format and settle the outstanding of the finance amount and/or Sale Price from my/our end of service benefits which the Bank have and/or to be received from my/our previous employer.

PRIME CARD APPLICATION

Ref # :10926567

**Cooling Off:**

A cooling-off period is the limited period where you will be eligible to cancel this product application. If you choose to cancel the application while in the cooling-off period, the Bank will retain 100% of the Due Diligence and Documentation fee

You are eligible for cooling off period of (5) Business days from the date of application approval. This provision allows you to reconsider and withdraw from the transaction without suffering any undue costs, obligations or inconvenience. If you waive your Cooling-Off Option, the transaction will be processed as soon as possible, as per the Bank's normal conduct of business.

Please choose Yes or No: Yes ☐ No ☒

If you choose to waive your Cooling Off Option, you will be entering in to this contract/agreement with immediate commitment, and will be bound by the terms and conditions of the contract/agreement once signed.

I/We authorize the Bank to communicate/contact me/us on communication including marketing of existing products/services or promoting new financial products/ services or other related products (including market research and customer surveys) via the following channels of the Bank:

Channels	Opt In	Opt Out
Email	<input checked="" type="checkbox"/>	<input type="checkbox"/>
SMS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Phone Call	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Dubai Islamic Bank (Public Joint Stock Company) reserves the right to communicate with customers via SMSs/Emails/phone calls and/or other channels for notification related and other regulatory related messages/information

I want to enroll in Credit Shield Takaful program. Yes ☐ No ☒

Primary Card Applicant Signature

Emirate of Signing: Ajman

Date: 12/15/2023

If you are a Dubai Islamic Bank Account holder, your signature should be identical to the signature on Dubai Islamic Bank Account.

How to complaint to us?

- Any branch
- If assigned to your bank account, your dedicated relationship manager
- Phone Banking (+971 4 609 2222)
- Internet and Mobile Banking
- E-mail: Contactus@dib.ae
- Our Website Complaint Form
- By post: Complaints Management Unit, Dubai Islamic Bank, PO Box 1080, Dubai, UAE

We will acknowledge your complaint within 2 business days and strive to respond to your complaint within an estimated average of 5 business days.

Risks and Warnings

Competitive Credit Product	Please do your research to choose the best credit facility before you opt for a credit card. You should also compare the options available in market before choosing Dubai Islamic Bank credit card
Credit Risk	Customers who take credit facilities from a bank must ensure timely payments to settle their outstanding amounts. This is critical to maintain good credit history at AECB (Al Etihad Credit Bureau) so that banks are able to service customer's future banking needs
Risk of High Credit Price	Customers who are undisciplined in using their cards judiciously may end up paying high profit charges over the lifetime of the credit card. Credit card products are expensive for customers who settle only a part of their card outstanding by the Payment Due Date.



PRIME CARD APPLICATION

Ref # :10926567

بنك دبي الإسلامي
Dubai Islamic Bank

Risk of Over-spending	Customers should be cognizant of the repercussions of spending more than their disposable income. A Credit Card product gives customers leverage and freedom to spend more and this can lead to customers spending more than their incomes permit, which can lead customers to a debt trap.
Risk of Card Compromise	Customers should not share their Card details and/or PIN with anyone. Customers should also not share the One Time Password (OTP) that is sent to them by the Bank while performing a financial transaction. In case, a customer's card is compromised or lost/stolen, the customer must contact the Bank immediately to block the card.

Terms & Conditions

- The Governing Law and Jurisdiction of court: This document and other terms and conditions shall be governed by the UAE federal laws as applied by the competent courts of the UAE to the extent these laws do not conflict with the principles of Sharia in which case the principles of Sharia shall prevail
- In case of late payments or non-payments of Monthly Credit Card Payment, The Bank may ask to pay a Late Payment donation pursuant to the undertaking provided in the T&Cs. In addition a Negative Credit Information Agency rating and possible legal action may also be taken.
- You will be responsible for all credit or other facilities granted by the Bank in respect of the Card and for all related charges hereunder, notwithstanding the termination of these Terms and Conditions.

For Bank Use Only

Source Code : _____

Reference No. : _____



Date: 06/12/2023

TO WHOM IT MAY CONCERN

This is to certify that, **Mr. GANAPATHI APATTIRA BHEEMAIAH**, Nationality: **INDIAN** and holder Passport No: **R9079111** is working with us **PONIK EVENTS & MARKETING MANAGEMENT SERVICES F.Z.C.** since **27/04/2023** as an **SALES SUPERVISOR** and he is drawing a monthly salary of **11,500AED/** (In words: **Eleven Thousand Five Hundred Only**).

This certificate is issued upon his request.

PONIK EVENTS & MARKETING MANAGEMENT SERVICES F.Z.C. does not assume any liability, responsibility or claim, for or by the issuance of this Salary Certificate

This documents issued for information purpose only.

PONIK EVENTS & MARKETING MANAGEMENT SERVICES F.Z.C.

Thanking you,

G. Manager



UNITED ARAB EMIRATES
FEDERAL AUTHORITY FOR IDENTITY &
CITIZENSHIP, CUSTOMS & PORT SECURITY

Resident Identity Card



الإمارات العربية المتحدة
الهيئة الاتحادية للهوية
والجنسية والجمارك وأمن المنافذ
بطاقة هوية مقيم

ID Number / رقم الهوية
784-1991-2158123-7



الاسم: جاناباثي اباتيرا بهيميه

Name: Ganapathi Apatira Bheemaiah

Date of Birth:

05/05/1991

تاريخ الميلاد:

الجنسية: الهند

Nationality: India

Issuing Date / الإصدار تاريخ

27/04/2023

Expiry Date / الانتهاء تاريخ

26/04/2025

التوقيع / Signature

الجنس: ذكر

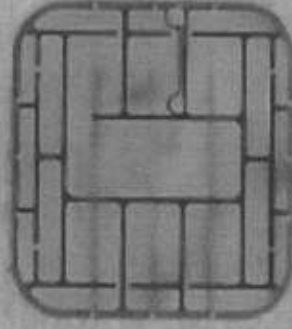
Sex: M

ORIGINAL SEEN
Name: Elad Khan
ID No: 19334



رقم البطاقة / Card Number

128791729



2301575690

ORIGINAL SEEN
Name: Bilal Khatt
ID No: 19334

Occupation: Sales Supervisor

صاحب العمل: بونيك ايڤينتينس اند ماركتينج سيرفيس

Employer: Ponik Events And Marketing Management

مكان الاصدار: عجمان

Issuing Place: Ajman

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

عند العثور على هذه البطاقة الرجاء ارجاعها الى جهة
اصدارها او الى اقرب مركز شرطة

ILARE12879172927841999121581237
9105056M2504269IND<<<<<<<<<6
BHEEMAI AH<<GANAPATHI<APATTIRA<

A black and white portrait of a man with a full beard and mustache. He is wearing a plaid shirt and looking directly at the camera. The background is a plain, light-colored wall.

22/01/2028

P<INDBHEEMAI AH<<GANAPATHI<APATTIRA<<<<<<<<
R9079111<3IND9105056M2801223<<<<<<<<<<<<<2

دولة الامارات العربية المتحدة
UNITED ARAB EMIRATES



استوفيت الرسوم
أقامة
RESIDENCE

رقم الهوية

784199121581237

U.A.E. No

401/2023/7/0009076

File

عجمان
AJMAN

Place of Issue

عدد التراخيص لا يوجد
Accompanied by

R9079111

رقم الجواز
Passport No

جانباني اباثيرا بهيميه

GANAPATHI APATTIRA BHEEMAIAH

Name

مشف مبيعات

SALES SUPERVISOR

المهنة
Profession

PONIK EVENTS AND MARKETING MANAGEM

المسؤول
Sponsor

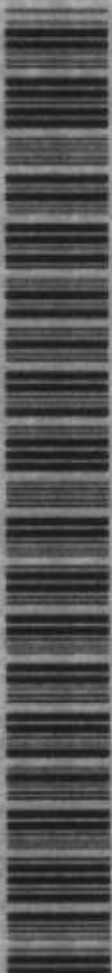
تاريخ الاصدار

Issue Date

2025/04/26


2023/04/27

Expiry Date



التوقيع
Sign

التعليق
Residence Permit becomes invalid if bearer resides out of the U.A.E. for more than six months.

Direct Debit Authority Credit Cards تفويض الخصم المباشر بطاقات ائتمان		الأصم المباشر DIRECT DEBIT UAEDDS/DDAC/Rev20140131		 بنك دبي الإسلامي Dubai Islamic Bank																						
OIC		5	1	1	0	0	0	0	0	5																
Originator Name		DUBAI ISLAMIC BANK - BANK FINANCE																								
Primary Sponsoring Bank		024 DUBAI ISLAMIC BANK.																								
Customer Type		Individual <input checked="" type="checkbox"/> فردي			Non-Individual <input type="checkbox"/> غير فردي			نوع العميل																		
Customer ID Type + Number		EIDAC	7	8	4	1	9	9	1	2	1	5	8	1	2	3	7	رقم بطاقة تعريف العميل + الرقم								
1*	Bank Name	ABUDHABI COMMERCIAL BANK.													1	اسم البنك										
2*	Title of Account	GANAPATHI APATTIRA BHEEMIAH													2	اسم الحساب										
3*	Mobile Number	0	5	0	-	9	6	4	2	5	3	6				3	رقم الهاتف المحمول									
4	Email Address	ganapathi19911@gmail.com													4	عنوان البريد الإلكتروني										
5	Account Type	Current / Saving Account <input checked="" type="checkbox"/> حساب توفير / حساب جاري													5	نوع الحساب										
6	IBAN	A	E	5	3	0	0	3	0	0	1	2	9	1	6	0	4	0	9	2	0	0	0	1	6	رقم الحساب الدولي
7*	Issued for	Credit Cards <input checked="" type="checkbox"/> بطاقة الائتمان													7	صدرت لـ										
8*	Commences On	0 4 / 0 1 / 2 0 2 4													8	تبدأ في										
9*	Expires On	01/01/1900													9	تنتهي في										
101	Variable for card	Variable: <input checked="" type="checkbox"/> صالحة													10	صلاحية البطاقة										
11*	Payment Frequency	<input type="checkbox"/> Daily يومي			<input type="checkbox"/> Weekly أسبوعي			<input checked="" type="checkbox"/> Monthly شهري							11	طريقة الدفع										
12*	Maximum Amount	(Leave blank if amount as claimed can be paid)													12	الحد الأقصى										
13*	Currency Code	AED													13	رمز العملة										
(For official use only - Will be filled in by the card issuer)																										
Credit Card Number		1	0	9	2	6	5	6	7										رقم بطاقة الائتمان							
Name on Card		GANAPATHI BHEEMIAH													الاسم على البطاقة											
DDA Purpose Code		Credit Card <input checked="" type="checkbox"/> بطاقة ائتمان	0	9	0	Issuer to fill in DDA Purpose Code										رمز تفويض الخصم										
Remarks															ملاحظات											
Agreement and Authorization By signing in the box below, I/we instruct and authorise you to pay Direct Debits from my/our account to the Creditor at its account with the Creditor Bank on the basis of the information provided in this Mandate, and in accordance with the terms and conditions of this Mandate set out in the form, the Rules of the UAEDDS and any additional terms and conditions governing my bank accounts or relationship with you. Where this Mandate is being signed by a corporate entity, the undersigned is an authorized signatory for the entity. I/we confirm I/we have read and understood the terms and conditions applying to this Mandate as set out on the in this form GANAPATHI APATTIRA BHEEMIAH Payer Name, Signature & Date* اسم الدافع، التوقيع والتاريخ																										
لقد قرأت/قرأنا وتفهمنا/تفهمنا الشروط والأحكام الواردة في الصفحة التالية [<input checked="" type="checkbox"/> I have] / [<input type="checkbox"/> I have not] left the Maximum amount as blank																										
التوقيع وتاريخ لقد قرأت/قرأنا وتفهمنا/تفهمنا الشروط والأحكام الواردة في الصفحة التالية لقد قرأت/قرأنا وتفهمنا/تفهمنا الشروط والأحكام الواردة في الصفحة التالية																										
التوقيع Bilal Khan 10334 التوقيع																										
Name / الاسم BILAL KHAN 16-12-2023 Signature / التوقيع																										
التوقيع Bilal Khan 10334 التوقيع																										

Direct Debit Authority

Credit Cards

تفويض الخصم المباشر

بطاقات ائتمان

الأصم المباشر
DIRECT DEBIT

UAEDDS/DDAC/Rev20140131

بنك دبي الإسلامي
Dubai Islamic Bank

Terms and Conditions applicable to this mandate.

الشروط والأحكام التي تنطبق على هذا التفويض

1. Signing this Mandate constitutes a legally binding contract between you, the Creditor and the Creditor's Bank, in consideration of the Creditor accepting payments through the UAEDDS, the Creditor Bank implementing the requests for payments and ourselves for making payments to the Creditor through the UAEDDS.	1. يشكّل توقيع هذا التفويض عقداً ملزماً قانونياً بينكم وبين الدائن وبذلك الدائن، بنشأ بقبول الدائن من خلال نظام الإشارات للخصم المباشر، وقيام بنك الدائن بتلقي طلبات الدفع، وقيامنا بسداد الدفوعات إلى الدائن من خلال نظام الإشارات للخصم المباشر.
2. The terms of this Mandate also incorporate (and you are bound by) the Rules of the UAEDDS ("Rules") which are available at www.centralbank.ae and any terms and conditions governing our relationship with you. If you fail to comply with your obligations under this Mandate, the Rules or our terms and conditions, this may result in liability for costs or losses suffered by us or the Creditor Bank. Further, it may prejudice rights to which you may otherwise be entitled.	2. وتشتمل شروط هذا التفويض أيضاً أنظمة وقواعد نظام الإشارات للخصم المباشر ("الأنظمة") (المزمنة لكم أيضاً)، وهي متوفرة في موقع www.centralbank.ae وأي شروط وأحكام تحكم علاقتنا معكم. وفي حال إخلالكم بالتزاماتكم تحت هذا التفويض، أو الأنظمة، أو شروطنا وأحكامنا، فإن ذلك قد يؤدي إلى تحميلكم المسؤولية عن أي خسائر أو تكاليف نتكبدها نحن أو بنكنا بنك الدائن. هذا بالإضافة إلى أن ذلك قد يضر بالحقوق التي أنتم أو نحن أن نكون مستحقين لها إن لم يحدث ذلك.
3. Please note that the Rules refer to you as the "Payer", as as the "Paying Bank", the Creditor as the "Originator" and the Creditor's Bank as the "Sponsoring Bank". In the Rules, the Mandate is called, variously, the "Direct Debit Authority" or "DDA". Therefore, for the purposes of the Rules and this Mandate, those terms should be understood accordingly.	3. يرجى ملاحظة أن الأنظمة تشير إليك بمصطلح "الدافع" وإليها بمصطلح "بنك الدفع" والدائن بمصطلح "مشتري المعاملة" وبنك الدائن بمصطلح "بنك الكفيل". ويشير إلى التفويض في الأنظمة بمصطلح "تفويض بالخصم المباشر". وعليه ينبغي، لأغراض الأنظمة وهذا التفويض، فهم تلك الشروط بناءً عليه.
4. You are obliged to maintain sufficient funds in your account in order to meet the payments specified in this Mandate. Partial settlement of direct debit claims, save in limited circumstances, will not be executed.	4. أنت ملزم بالاحتفاظ بأموال كافية في حسابك من أجل مقابلة الدفوعات المتضمنة عليها في هذا التفويض. وسوف لن يتم تلقي أي تسوية جزئية لمطالبات الخصم المباشر، إلا في ظروف محدودة.
5. You may only amend or cancel this Mandate through the Originator. The Originator's Bank must notify us of such amendments or cancellations. In the absence of such notification, we will continue to act on the basis of the Mandate in place at that time. Requests for particular payments not be made (termed a "Stop Request") under this mandate will have to be only submitted to your Originator. It may take up to 5 working days to Cancel/Amend the Mandate. In the meantime direct debits will continue as normal.	5. لا يجوز لك تعديل أو إلغاء هذا التفويض إلا من خلال المشتري. يجب على بنك المشتري إخطارنا بهذه التعديلات أو الإلغاءات. في غياب مثل هذا الإخطار، سوف نستمر في العمل على أساس التفويض القائم في ذلك الوقت. يجب تقديم المطالبات بعدم سداد دفعة معينة تحت هذا التفويض، (يشير إليه بمصطلح "طلب إيقاف") إلى المشتري الخاص بك. وقد يستغرق إلغاء/تعديل التفويض فترة تصل إلى 5 أيام عمل. وفي هذه الأثناء، تستمر عمليات الخصم المباشر كالمعتاد.
6. Where a payment request is lodged by the Creditor's Bank into the UAEDDS and it is rejected for any reason, the Creditor Bank is entitled to re-present the payment request up to a maximum of four times. We will charge you for every payment request and represented request that are being returned due to insufficient funds in your account.	6. في حال إدراج طلب دفع بواسطة بنك الدائن في نظام الإشارات للخصم المباشر، وتم رفضه لأي سبب من الأسباب، يحق لبنك الدائن إعادة تقديم طلب الدفع أربعة مرات كحد أقصى. وسوف نعرض عليكم رسوماً عن كل طلب دفع، وكل طلب معاد تقديمه يكون قد أعيد بسبب عدم توفر أموال كافية في حسابك.
7. If you believe that the payment out of your account by direct debit should not have been made, then you should inform us in writing within 30 (thirty) days of the statement date of your account showing the payment, then in the absence of us agreeing otherwise, we are not obliged to entertain any request to refund your account with the relevant amount. The basis upon which we are obliged to provide a refund are limited, and relate to the application of the Rules and, for the avoidance of doubt, do not include issues in connection with your contract or arrangements with the Creditor and are set out in the Rules.	7. إذا كنت تعتقد أن الفطعة التي تم سدادها من حسابك عن طريق الخصم المباشر ما كان من المتوقع سدادها، يجب عليك عندئذ أن تخبرنا خطياً بذلك خلال 30 (ثلاثين) يوماً من تاريخ كشف حسابك الذي يظهر الدفع، وفي حال عدم تلقائنا مع ما تعتقد كذلك سوف لن نكون ملزمين بقول أي طلبات إعادة إفساد المبلغ ذي الصلة في حسابك. إن الأساس الذي نلتزم بهم عليها بإعادة المبالغ محدودة، وهي تتعلق بتطبيق الأنظمة وتفاصيلها، لا تتضمن قضايا تريب بمقتضى أو ترتيباتك مع الدائن، وهي متضمنة عليها في الأنظمة.
8. It is your obligation to exercise reasonable care and vigilance in the operation of your account in the context of direct debit payments. We will make payments on the basis of this Mandate (as from time to time amended validity), and are not otherwise obliged to review or inform you about activity on your account, unless mutually agreed and except as required by the Rules.	8. أنت ملزم ببذل قدر معقول من العناية واليقظة في تشغيل حسابك في سياق مدفوعات الخصم المباشر. وسوف نقوم بسداد الدفوعات على أساس هذا التفويض (حسبما يتم تعديله على نحو متصحب من وقت لآخر) ولذا نلزمنا، بإجراء مراجعة أو إخطارك بشأن أي حركة في حسابك، ما لم يتم اتفاق مختلف على ذلك، وفي إطار ما تتطلبه الأنظمة فقط.
9. You are not permitted to close the account to which this Mandate relates without making arrangements with the Creditor to do so, and validly cancelling the Mandate in accordance with these terms.	9. لا يجوز لك إغلاق الحساب الذي ينطبق به هذا التفويض دون عمل ترتيبات مع الدائن لقيام بذلك، وإلغاء التفويض على نحو صحيح وفقاً لهذه الشروط والأحكام.
10. If you request a refund and we turn down your request, then, if you remain dissatisfied, you should either try to resolve the matter with the Creditor or you may request the UAE Central Bank to consider the issue using the UAEDDS Dispute Resolution Procedures. The UAE Central Bank will not accept requests that are based upon your contract or arrangements with the Creditor, and generally has discretion as to whether it is prepared to intervene.	10. إذا كنت طالباً إعادة أموال، ورفضنا طلبك، فإن عليك إذا كنت لا تزال غير مقتنع، إما أن تحاول حل هذا الأمر مع الدائن أو يمكنك الطلب من المصرف المركزي النظر في القضية مستخدماً "إجراء حل المنازعات" في نظام الإشارات للخصم المباشر. وسوف لن يقبل المصرف المركزي طلبات تقوم على عكسك أي على ترتيبات قائمة بينك وبين الدائن، ولذا، عموماً، حرية التقدير بشأن ما إذا كان على استبعاد للتدخل.
11. We may in certain circumstances, for example, in order to comply with relevant sanctions as imposed by CBUAE or anti-money laundering rules, refuse to follow a direct debit instruction or amend or cancel it (even if the request is valid otherwise). We may also ask you for further information before executing a direct debit if we feel it necessary, and this may delay execution of your instruction.	11. يجوز لنا في ظروف معينة، على سبيل المثال، لأجل التقيد بالقيود، حسبما يفرضها المصرف المركزي، أو أنظمة مواجهة غسل الأموال، أن نرفض اتباع أمر خصم مباشر، أو نعدله أو نلغيه (حتى إذا كان الطلب صحيحاً). أما يجوز لنا أن نطلب منك مزيداً من المعلومات قبل تنفيذ الخصم المباشر إذا شعرنا بضرورة ذلك، وقد يؤخر ذلك تنفيذ تعليماتك.
12. If there is more than one direct debit on your account, the Direct Debit Requests from the Originator will be processed on a first-in first-out basis. This will result in one or more Direct Debit Requests being dishonored if there are insufficient funds in your account to meet all payments.	12. إذا كان هناك خصم مباشر أو أكثر من واحد على حسابك، سيتم تجهيز طلبات الخصم المباشر من المشتري على أساس أول في أول. وسوف هذا الطلب دفع مباشر أكثر من واحد إذا كان هناك أموال كافية في حسابك لتغطية جميع المدفوعات.
13. Please note that if you choose a variable amount and decide not to agree a cap with your Creditor in this form, the Creditor will have an unlimited right to choose the amount deducted from your account, and the Paying Bank will have no liability to you or the Creditor for any dispute between you about the variable amount, unless the cap has been breached.	13. يرجى ملاحظة أنه إذا اخترت مبلغ متغير وفوت مع الاتفاق على سداد من الدائن الخاص في هذا الشكل، فإن الدائن سيكون لهم حق سجلي في اختيار المبلغ المخصوم من حسابك، وسيقوم بذلك الدائن دفع أية مسؤولية تجاهك في الحد الذي يقتضيه لأي نزاع بينكم من المبالغ المتغير. (إلا إذا كان الحد الأقصى قد تم إخلاله).
14. The amount that will be claimed by the Originator on the due date may differ from the notified amount. This could be due to the claimed amount determined by the Originator is after taking into consideration the notified amount, additional payments made by the payer using alternate channels and the payment option selected by the payer subsequent to the notification but prior to the due date.	14. قد يختلف المبلغ الذي سيطلب به المشتري في تاريخ الاستحقاق من المبلغ المعلن به. وقد يكون ذلك راجعاً إلى أن المبلغ الذي حدد المشتري هو المبلغ المطلوب. بعد الإزالة في الاعتبار لمبالغ المشتري به، ودفعت إضافية سداداً الدفع مستخدماً قنوات بديلة، وخيار الدفع الذي اختاره الدفع لاحقاً لتحويل، ولكن قبل تاريخ الاستحقاق.
15. If the date(s) intimated by the Originator on which the Direct Debit Requests (DDR) under this Mandate will be raised falls on a holiday(s), then such DDR's will be raised by the Originator within 7 business days immediately following the holiday(s).	15. إذا ساءل التاريخ (التواريخ) المحدد بواسطة المشتري لرفع طلب (طلبات) خصم مباشر في نظام الإشارات للخصم المباشر، بموجب هذا التفويض، معلقة (معلقة)، رسمياً، سيتم عقد رفع طلبات الخصم المباشر بواسطة المشتري خلال 7 أيام عمل بعد العطلة (العطلات) مباشرة.
16. This DDA may be cancelled by the Originator at its sole discretion without a written cancellation request from the Payer.	16. يجوز إلغاء طلب الخصم المباشر بواسطة المشتري، حسب تقديره الخاص وحده، بدون طلب إلغاء خطي من الدافع.
17. Notices 17.a Any notice relating to this Mandate shall be in writing and provided or accepted either in Arabic or in English or both. 17.b Notices will be sent to you by pre-agreed means. 17.c If a notice is received outside business hours, then it is received the next business day.	17. الإخطارات 17.أ يكون أي إخطار يتعلق بهذا التفويض خطياً، ويتم تقديمه أو قبوله إما باللغة العربية أو الإنجليزية أو اللغتين معاً. 17.ب يتم إرسال الإخطارات إليك عن وسائل مقرر عليها مسبقاً. 17.ج إذا تم تلقي إخطار خارج ساعات العمل، فيعتبر أنه قد استلم في يوم العمل التالي.
18. The terms of this Mandate shall be construed in accordance with and governed by the applicable laws of the UAE including the Federal Law No. (18) of 1993 Commercial Transactions Law. Thus in the event of a dispute, you shall submit to the jurisdiction of the UAE Courts.	18. غير شروط وأحكام هذا التفويض وتفسير القوانين المالية بوزارة الإمارات العربية المتحدة بما في ذلك القانون 18/1993م (قانون 18) لسنة 1993 بشأن المعاملات التجارية، ومن ثم، وفي حال نشأ نزاع يجب عليك الخضوع للصلاحيات القضائية لعدالتكم بوزارة الإمارات العربية المتحدة.