



PAYMENT/FUNDS TRANSFER APPLICATION

Branch Name: Date: dd / mm / yy

Ordering Customer Details

I/We hereby request Finance House LLC ("FH") to debit our below detailed Flexi* and execute the following instruction(s).

Flexi Name/Title:

Flexi Number:

*The term 'Flexi' used herein under this Payment/Funds Transfer Application and its terms & conditions shall have the same meaning ascribed to it under the 'Flexi Opening-Terms and Conditions' available on FH's website: www.FH.ae.

Payment/Transfer Details

Transfer Type (Please tick applicable box): Funds Transfer Manager's Cheque Issuance Cash Payment

Payment/Transfer Currency: Amount (In figures):

Amount (In words):

Purpose: Purpose Code (For transfer in AED, please select applicable code from the table overleaf)

Charges SHARED BENEFICIARY OUR
 (Please tick applicable box): (Debit my/our Flexi for FH charges; beneficiary will bear correspondent bank(s) charges from transfer amount) (Charge beneficiary for FH and correspondent bank charges from transfer amount) (Debit my/our Flexi for FH and correspondent bank charges)

Beneficiary Details (For Funds Transfer and Manager's Cheque Issuance Only)

Beneficiary Name:

Beneficiary Address:

City: Country:

Beneficiary Bank: Branch:

Account Number/IBAN:

Routing Code: SWIFT Code:

City: Country:

Correspondent Bank:

Account Number/IBAN:

Routing Code: SWIFT Code:

City: Country:

Cash Payment/Manager's Cheque Delivery Instructions

Please pay cash / handover Manager's Cheque to the following (Please note Manager's Cheque will not be mailed/couriered):

ID Type (Please tick applicable box): EID Passport ID No.:

Name of Receiver (As per EID/Passport):

Customer's Declaration and Signature(s)

I / We hereby confirm to FH that I/we have read and understood the terms and conditions (printed overleaf) governing this Payment / Funds Transfer Application ("Terms & Conditions") and agree to abide by the same as well as agree and acknowledge that FH will execute the above instructions as per the information hereinabove provided and in accordance with the Terms & Conditions.

Customer's Authorized Signatory(ies) Name(s) and Signature(s) along with company seal

For FH Use Only

Name, Signature and Staff ID of FH official who verified the signature(s) TT / FT No.: Conversion Rate:
 Teller/Officer: Head Teller/Authoriser:



| Code | Description |
|------|---|
| ACM | Agency Commissions |
| AES | Advance payment against EOS |
| AFA | Receipts or payments from personal residents bank account or deposits abroad |
| AFL | Receipts or payments from personal n-resident bank account in the UAE |
| ALW | Allowance |
| ATS | Air transport |
| BON | Bonus |
| CBP | Cross Border Payments |
| CCP | Corporate Card Payments |
| CEA | Equity for the establishment of new company from residents abroad equity of merger or acquisition of companies abroad from residents and participation to capital increase of related company abroad |
| CEL | Equity for the establishment of new company in the UAE from n-residents equity of merger or acquisition of companies in the UAE from n-residents participation to capital increase of related companies |
| CHC | Charitable Contributions |
| CIN | Commercial Investments |
| COM | Commission |
| COP | Compensation |
| CRP | Credit Card Payment |
| DCP | Debit Card Payments |
| DIF | Debt instruments intragroup loans securities deposits foreign |
| DIL | Debt instruments intragroup loans securities deposits in the UAE |
| DIV | Dividend Payouts From FI |
| DLA | Purchases and sales of foreign debt securities more than a year in t related companies |
| DLF | Debt instruments intragroup loans, deposits foreign (above 10% share) |
| DLL | Purchases and sales of securities issued by residents more than a year in t related companies |
| DOE | Dividends on equity not intra group |
| DSA | Purchases and sales of foreign debt securities less than a year in t related companies |
| DSF | Debt instruments intragroup foreign securities |
| DSL | Purchases and sales of securities issued by residents less than a year in t related companies |
| EDU | Educational Support |
| EMI | Equated Monthly Installments |
| EOS | End of Service / Final Settle |
| FAM | Family Support |
| FDA | Financial derivatives foreign |

| Code | Description |
|------|---|
| FDL | Financial derivatives in the UAE |
| FIA | Investment fund shares foreign |
| FIL | Investment fund shares in the UAE |
| FIS | Financial services |
| FSA | Equity other than investment fund shares in related companies abroad |
| FSL | Equity other than investment fund shares in related companies in the UAE |
| GDE | Goods Sold - Exports in FOB value |
| GDI | Goods Bought - Imports in CIF value |
| GDS | Goods Bought or Sold |
| GMS | Processing repair and maintenance services on goods |
| GOS | Government goods and services embassies etc |
| GRI | Government related income taxes tariffs capital transfers etc |
| IFS | Information services |
| IGD | Intra group dividends |
| IGT | Inter Group Transfer |
| IID | Intra group interest on debt |
| INS | Insurance services |
| IOD | Income on deposits |
| IOL | Income on loans |
| IPC | Charges for the use of intellectual property royalties |
| IPO | IPO Subscriptions |
| IRP | Interest Rate Swap Payments |
| IRW | Interest Rate Unwind Payments |
| ISH | Income on investment funds shares |
| ISL | Interest on securities more than a year |
| ISS | Interest on securities less than a year |
| ITS | Computer services |
| LAS | Leave Salary |
| LDL | Debt instruments intragroup loans, deposits in the UAE (above 10% share) |
| LDS | Debt instruments intragroup securities in the UAE |
| LEA | Leasing abroad |
| LEL | Leasing in the UAE |
| LIP | Loan Interest Payments |
| LLA | Loans - Drawings or Repayments on loans extended to n-residents - long term |
| LLL | Loans - Drawings or Repayments on foreign loans extended to residents - long term |
| LNC | Loan Charges |
| LND | Loan Disbursements From FI |
| MCR | Monetary Claim Reimbursements |
| MIS | Miscellaneous |
| MWI | Mobile Wallet Card Cash-in |
| MWO | Mobile Wallet Card Cash-out |
| MWP | Mobile Wallet Card Payments |

| Code | Description |
|------|--|
| OAT | Own Account Trnsfer |
| OTS | Other modes of transport |
| OVT | Overtime |
| PEN | Pension |
| PIN | Personal Investments |
| PIP | Profits on Islamic products |
| PMS | Professional and management consulting services |
| POR | Refunds/Reversals on IPO subscriptions |
| POS | POS Merchant Settlement |
| PPA | Purchase of real estate abroad from residents |
| PPL | Purchase of real estate in the UAE from n-residents |
| PRP | Profit Rate Swap Payments |
| PRR | Profits or rents on real estate |
| PRS | Personal cultural audio visual and recreational services |
| PRW | Profit Rate Unwind Payments |
| RDA | Reverse debt instruments abroad |
| RDL | Reverse debt instruments in the UAE |
| RDS | Research and development services |
| REA | Reverse equity share abroad |
| REL | Reverse equity share in the UAE |
| REM | Remittance |
| RFS | Repos on foreign securities |
| RLS | Repos on securities issued by residents |
| RNT | Rent Payments |
| SAA | Salary Advance |
| SAL | Salary |
| SCO | Construction |
| SLA | Loans - Drawings or Repayments on loans extended to n-residents - short term |
| SLL | Loans - Drawings or Repayments on foreign loans extended to residents - short term |
| STO | Standing Order |
| STR | Travel |
| STS | Sea transport |
| SVI | Stored Value Card Cash-in |
| SVO | Stored Value Card Cash-out |
| SVP | Stored Value Card Payments |
| TAX | Tax Payment |
| TCP | Trade credits and advances payable |
| TCR | Trade credits and advances receivable |
| TCS | Telecommunication services |
| TKT | Tickets |
| TOF | Transfer of funds between persons Normal and Juridical |
| TTS | Technical trade-related and other business services |
| UFP | Unclaimed Funds Placement |
| UTL | Utility Bill Payments |
| XAT | Tax Refund |

Terms & Conditions

- I/We shall ensure that adequate cleared funds are made available in the Flexi specified in this Payment/Funds Transfer Application ("Application") and do understand and agree that FH will execute any or all of the instruction(s) detailed in this Application in the normal course of business.
- I/We confirm that all information provided in the Application is accurate, complete and correct in all respects.
- I/We also irrevocably agree that FH will not be responsible in any way, shape or form for any delay or non-execution of any or all of the instruction(s) detailed in this Application due to (i) incomplete or incorrect instructions, (ii) insufficient cleared funds in the Flexi and/or non-availability of the authorized contact person(s), as may have been previously advised to FH, for call back verification, (iii) if the funds are blocked due to jurisdictional legal/regulatory obligations of FH/correspondent bank/beneficiary bank (iv) transmission delays, whether electronic or otherwise and/or (v) The Receiver.
- I/We further instruct FH to debit my/our Flexi with the applicable charges relevant to any of the instructions detailed in this Application.
- I/We shall indemnify and keep FH indemnified and hold FH harmless from and against all actions, claims, demands, liabilities, damages, costs, losses and/or expenses resulting out of or relating to any act, irregularity, delay, omission, telegraphic mistake or error made in submitting or delivering any or all of the instructions detailed in this Application.
- I/We hereby acknowledge that in the event that the funds transfer(s) detailed in this Application ("Transfer(s)") are unpaid or not received by the relevant payee/beneficiary/for any reason whatsoever and are refunded to FH, I/we acknowledge and agree that I/we can only reclaim the value of such Transfer(s) at the buying rate applicable on the day when the refund takes place less all applicable fees and charges.
- I/We hereby acknowledge that the refund of any Transfer will only be made after FH receives confirmation of the effective cancellation of the Transfer and any instructions related thereto from its agent/correspondent.
- I/We agree and acknowledge that all Transfers are sent entirely at customer's responsibility and risk.
- I/We agree and acknowledge that FH, its employees, agents and correspondents reserve the right to seek from me/us any additional information with respect to the parties involved and purpose of transfer (remittance)/payment instruction, therefore, such instruction/request may not be completed or proceeded with until the required information is provided.
- I/We agree and undertake to submit all the required supporting documents which may be required by FH or CBUAE or any other competent authority.
- I/We agree and accept that in no event shall FH be liable for any loss of profits or contracts or special, indirect or consequential loss or damages suffered by me/us in any way arising from the acts/omissions of FH in respect of the Application.
- I/We are hereby advised that, as per the guidelines of the Central Bank of the UAE, credit to any bank account in the UAE will be based upon the beneficiary's IBAN and all other information provided by the customer (such as beneficiary name) will not be used.
- I/We agree and acknowledge that FH reserves the right to revise all transfer (remittance)/payment fees and charges from time to time.
- I/We agree and acknowledge that FH reserves the right to decline the processing of the Application without specifying any reason whatsoever.