

APP REF:  CSO/EFO:  CIF:  Promotion Ref.:

## PERSONAL DETAILS (Please complete all sections of your application using BLOCK LETTERS)

☐ Mr. ☐ Mrs. ☐ Miss. Applicant's Name (as in passport):

Nationality:  Passport No.:  Passport Expiry Date:  DD /  MM /  YY

EID No.:  -  -  -  EID Expiry Date:  DD /  MM /  YY Gender: ☐ Male ☐ Female Date of Birth:  DD /  MM /  YY

Mother's Maiden Name:  Marital Status: ☐ Single ☐ Married ☐ Others:

No. of Dependents:  Profession:  E-mail my Correspondence to:

## RESIDENTIAL ADDRESS IN THE UAE

Villa/Flat No.:  Building Name/No.:  Area Name:

Nearest Landmark:  Mobile:  -  Emirate:

Personal E-mail Address:  P.O.Box:

## SPOUSE DETAILS:

Name:  Name of Organization/Business:  Tel. No.:

Mobile:  -  Full Address of the Organization/Business:

## YOUR EMPLOYMENT DETAILS

Name of Organization/Business:  Department:  Office No.:  -  Ext.No.:

Building Name/No.:  Area Name:  Nearest Landmark:  Emirate:

P.O.Box:  Employee No.:  Designation:  Date of Joining:  DD /  MM /  YY Monthly Salary Income (AED):

## LOCAL REFERENCE DETAILS

Name:  Office Tel. No.:  -  Mobile:  -

## SALARY ACCOUNT DETAILS

Bank Name and Branch:  Account No.:

IBAN No.:  Banking Since (Years):  Salary Credit Date:  of Every Month

## APPLICANT'S UNDERTAKING AND AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

I, the undersigned hereby entitles and authorizes unconditionally and irrevocably Finance House to conduct all the necessary market checks and inquiries, request or obtain, verify, use, assess and disclose, any financial (including but not limited to bank statements), credit and identity history, legal or confidential information relating to the Applicant, to any of the banks or Finance House's information relating to the Applicant, to any of the banks or Finance House's branches, subsidiaries, affiliates and agents as well as to credit bureau entities (including "Al Etihad Credit Bureau") and any competent authorities or departments (whether judicial, governmental or semi-governmental) and any service provider and the Applicant hereby waives any confidentiality rights applicable under data protection, banking secrecy or similar laws in respect of any and all information related to the Applicant.

I hereby unconditionally undertake to immediately inform Finance House of my intention to submit or upon submitting a request to the applicable UAE court to benefit from the Federal Decree-Law No. (19) of 2019 on Insolvency, as amended ("Insolvency Law"), failing which I understand and unconditionally agree that Finance House shall not be bound by any obligation that may result from the settlement plan of my financial obligations and that Finance House debts shall be considered as preferential debts and shall have priority in collection regardless of my financial position and the procedures that I have undertaken.

I understand and unconditionally agree that the Loan shall be subject to the terms and conditions of the Personal Loan Agreement and the Loan shall become fully due on the date on which Finance House is notified that the proceedings for setting my financial obligations under the provisions of the Insolvency Law have commenced.

I further unconditionally agree and confirm that any cheques issued in favor of Finance House are not subject to any of the provisions of the Insolvency Law (in particular Article 67) and that any form of security granted in favor of Finance House under the Loan are final and may not be replaced by the court and are not subject to Article (14) of the Insolvency Law unless Finance House deems otherwise.

I also understand and agree that Finance House's decision to lend is subject to satisfactory completion of all formalities and required documentation, including a guarantee or guarantees and/or other type of security, if such is required.

I hereby apply for a Sanad Credit Card and for that purpose I affix my signature hereunder.

☐ I understand that I may cancel this Application within five (5) Business days from the date of submission, therefore and unless I notify Finance House to cancel my Application, or waive my right to cancel by ticking the box, the requested underlying product will not be made available before the lapse of five (5) Business days from the date of submission.

☐ I consent to receive promotional materials/offers from Finance House, through all channels of contact, including but not limited to my email address, mobile number, or through phone calls.

Applicant Name:

Signature:

Date:  DD /  MM /  YY

## CREDIT CARD DETAILS

Name on Card:  (Not to exceed 22 characters including spaces)

## BALANCE TRANSFER REQUEST

### CREDIT CARD

Issuing Bank Name:

Card Number:  Balance to be Transferred (AED):  Card Expiry Date: DD / MM / YY

## YOUR CARD PAYMENT

☐ Direct Debit Authority - DDA  
(Please fill the DDA Form)

Minimum Amount Due (Monthly): ☐ 5% ☐ 100%

## MODE OF COMMUNICATION

For Card Delivery: ☐ Office ☐ Residence Preferred Language: ☐ English ☐ Arabic  
Preferred Communication: ☐ SMS ☐ E-Mail ☐ Whatsapp

## SUPPLEMENTARY CARD APPLICATION FORM

☐ Mr. ☐ Mrs. ☐ Miss. Applicant's Name (as in passport):

Nationality:  Name on Card:  (Not to exceed 22 characters including spaces) Passport No.:

Date of Birth: DD / MM / YY Passport Expiry Date: DD / MM / YY EID No.:  -  -  -

EID Expiry Date: DD / MM / YY Gender: ☐ Male ☐ Female Mobile:  -  -  -

Relationship to Principal Cardholder:  Limit Assignment: ☐ Share My Full Credit Limit ☐ Assign a Credit Limit (%)

## REFERRED BY

Name:  Mobile:  -  -  -

Office Tel. No.:  Finance House Customer ID No.(office use only):

## DECLARATION OF PRINCIPAL CARD APPLICANT

I hereby apply for a Finance House LLC Sanad Credit Card to be issued in my name ("Principal Card") and the name of the person(s) (if any) to whom I am applying for issuance of a supplementary card(s) ("Supplementary Card(s)") (the Principal Card and the Supplementary Card(s) shall collectively be referred to as the "Cards" and the individually as the "Card") and declare that the information provided in this application and all documents enclosed, are true, accurate and complete, and I shall advise Finance House of any changes thereto. And I understand and agree that Finance House may, at any time and at its discretion, ask for any additional documents, if deemed necessary. I hereby authorize Finance House to verify such information from whatever sources it may consider appropriate and also authorize Finance House to conduct all the necessary checks and inquiries from the relevant authorities/institutions including Al Etihad Credit Bureau & Central Bank of the UAE as and when required. I acknowledge and agree that Finance House is entitled, at its absolute discretion, to accept or reject this application and/or any supporting documentation without assigning any reason whatsoever and I also understand and agree that this application and the supporting documentation provided from my end will become part of the Finance House's records and will not be returned to me. I acknowledge and agree that the use of the Card(s) will be deemed and acceptance of Finance House's "Terms & Conditions Governing Credit Cards" (which may be amended from time to time) which will accompany the Card(s) (and are also available on Finance House website "www.FH.ae" and which are applicable to the Principal as well as Supplementary Card(s) (if any). Upon approval, I agree to pay the prevailing annual membership fees (if any). Where requested, (whether in this application or at a later stage via the telephone or a separate application, after providing Finance House with all the required information regarding the Supplementary Cardholder(s)), I authorize Finance House to issue Supplementary Card(s) for use on my account to the person(s) named, who I undertake is/are over 18 years of age and have a valid residency in the UAE (for expatriates only), and agree that Finance House may provide information to him/them about my account in relation to the Supplementary Card(s).

I hereby agree to indemnify Finance House against any loss, damage, liability or costs incurred by Finance House on account of any breach by me or the Supplementary Cardholder(s) (if any) resulting from any misuse of the Card(s) or non-compliance with Finance House "Terms & Conditions Governing Credit Cards". I also understand that it shall be my principal responsibility to honor all fees and charges incurred on the Principal as well as Supplementary Card(s) (if any) including the annual membership fees and that the continuation of my membership and the membership of the Supplementary Cardholder(s) as well as enjoyment of Finance House Credit Card benefits is dependent on fulfillment of the above.

I hereby confirm that the credit card limit offered to me by Finance House is based on my salary and/or any other income sources ("INCOME") which I hereby pledge and charge in favor of Finance House as a security for the credit card limit offered to me. I hereby commit to servicing my debt(s), which might arise out of or in connection with this credit card, or any other relationship with Finance House (be it of a contractual or non-contractual nature), through my income. In case of default, Finance House shall enforce its right against my income with respect to recovering/servicing/clearing my debt(s), as it deems fit. Furthermore, in the event that Finance House approves this application and issues the relevant Card(s) I applied for herein, I hereby agree to the applicable Finance House interest rates listed here below applicable on the Card(s) and all transactions related thereto:

Finance House SANAD Low Rate Platinum Credit Card	1.25% per month
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Penal interest in case of delay shall be charged at 0.06% per month over and above the regular interest rate applicable on the relevant card type.

In the event of approval of this application and issuance of my Card, I hereby agree and acknowledge that Finance House will, through an insurer of its choice, obtain on my behalf a Credit Shield Insurance Policy covering Death, Disability, Critical Illness, Involuntary Job Loss and charge monthly fees on the total outstanding balance on the Card(s).

## PAYMENT OF CARD DUES

- You should provide Direct Debit Authority (DDA) to FH for SANAD Credit Card payment through duly filled and signed Direct Debit Authority (DDA) form.
- In case of Direct Debit Authority gets rejected by your bank due to signature mismatch, you will be notified to secure revised signature for DDA Activation. Until DDA is activated, FH will block your card temporarily.
- Sanad Credit Card offers its Cardholders a lower rate of interest as amended by Finance House from time to time (currently @ 1.25% per month). In the event when the Sanad Credit Cardholder goes overdue on card payment by 60 days past due, then the applicable interest rate shall be increased to 2% per month.

## APPLICANT'S UNDERTAKING AND AUTHORIZATION TO OBTAIN AND DISCLOSE INFORMATION

The undersigned hereby entitles and authorizes unconditionally and irrevocably Finance House to conduct all the necessary market checks and inquiries, request or obtain, verify, use, assess and disclose, any financial (including but not limited to bank statements), credit and identity history, legal or confidential information relating to the Applicant, to any of the banks or Finance House's branches, subsidiaries, affiliates and agents as well as to credit bureau entities (including "Al Etihad Credit Bureau") and any competent authorities or departments (whether judicial, governmental or semi-governmental) and any service provider and the Applicant hereby waives any confidentiality rights applicable under data protection, banking secrecy or similar laws in respect of any and all information related to the Applicant.

I, hereby, further agree and acknowledge that Finance House shall have the right to change any of the rates or fees & charges applicable on the Card(s) (including the interest rates) and all transactions and documentation related thereto upon notifying me of such change on my preferred mailing address or through the mode of communication indicated above and agree and understand that the new rates will apply after the elapse of the time period stipulated for such purpose by the Central Bank of the UAE.

- ☐ I understand that I may cancel this Application within five (5) Business days from the date of submission, therefore and unless I notify Finance House to cancel my Application, or waive my right to cancel by ticking the box, the requested underlying product will not be made available before the lapse of five (5) Business days from the date of submission.
- ☐ I consent to receive promotional materials/offers from Finance House, through all channels of contact, including but not limited to my email address, mobile number, or through phone calls.

Applicant Name:

Signature:

Date: DD / MM / YY