

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):

Name on Card:

(Not to exceed 22 characters including spaces)

Nationality:  Passport No.:

Passport Expiry Date:  /  /  Visa Expiry Date:  /  /

EID No.:  -  -  -  EID Expiry Date:  /  /  Gender: ☐ Male ☐ Female

Date of Birth:  /  /  Favorite City:  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:

## YOUR EMPLOYMENT DETAILS

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

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

Ext.No.:  Emirate:  P.O.Box:  Employee No.:

Designation:  Date of Joining:  /  /  Monthly Salary Income (AED):

## LOCAL REFERENCE DETAILS

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

## SALARY ACCOUNT DETAILS

Bank Name and Branch:  Banking Since (Years):

Account No.:  Salary Credit Date:  of Every Month

IBAN No.:

## BALANCE TRANSFER REQUEST

### CREDIT CARD 1

Issuing Bank Name:

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

Applicant Name:  Signature:  Date:  /  /

## CREDIT CARD 2

Issuing Bank Name:

Card Number:

Balance to be Transferred (AED):

Card Expiry Date:  DD /  MM /  YY

## CREDIT CARD 3

Issuing Bank Name:

Card Number:

Balance to be Transferred (AED):

Card Expiry Date:  DD /  MM /  YY

## CREDIT CARD 4

Issuing Bank Name:

Card Number:

Balance to be Transferred (AED):

Card Expiry Date:  DD /  MM /  YY

## CREDIT CARD 5

Issuing Bank Name:

Card Number:

Balance to be Transferred (AED):

Card Expiry Date:  DD /  MM /  YY

## YOUR PAYMENT OPTIONS

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

Minimum Amount Due (Monthly): ☐ 2% ☐ 3% ☐ 4% ☐ 5%

## MODE OF COMMUNICATION

Preferred Language: ☐ English ☐ Arabic

Preferred Communication: ☐ SMS ☐ E-Mail ☐ Whatsapp

## WHERE DID YOU HEAR ABOUT US?

☐ FB/Insta ☐ TikTok ☐ LinkedIn ☐ Snapchat ☐ Influencer ☐ Whatsapp ☐ Email/SMS ☐ Google ☐ Radio ☐ Website ☐ Tele-Sales ☐ Sales-Person ☐ Referral ☐ Outdoor Ads

## DECLARATION OF PRINCIPAL CARD APPLICANT

I hereby apply for a Finance House LLC ("FH") Credit Card to be issued in my name ("Principal 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 and the Central Bank of 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 will be deemed and acceptance of Finance House **Terms & Conditions Governing "Credit Cards"** (which may be amended from time to time, as notified by Finance House) which will accompany the Card (and are also available on Finance House website "www.financehouse.ae". Upon approval, I agree to pay the prevailing annual membership fees (if any).

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 resulting from any misuse of the Card or non-compliance with Finance House's Terms & Conditions Governing "Credit Cards". I also understand that it shall be my principal responsibility to honor all fees and charges incurred, including the annual membership fees and that the continuation of my membership as well as enjoyment of Finance House Card benefits is dependent on fulfilment of the above.

I hereby confirm that the credit card limit offered to me by Finance House is based on my salary/monthly salary/ end of service benefit/ and/or any other income sources ("INCOME") that I have, which I hereby pledge and charge in favor of Finance House as a security for the Card limit offered to me. I hereby commit to servicing my debt(s), which might arise out of or in connection with this 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.

**Debt Consolidation:** FORSA Credit Card is offered to me at a lower rate of interest which is currently at 1.25% per month. In the event when I go overdue on my card payment by sixty (60) days past due, then the applicable interest rate shall be increased to 2% per month. I also understand that I have authorized FH to act on my behalf to consolidate my debts(s) with other banks in the UAE for the issuance of FORSA Credit Card with the condition that I need to close the other bank cards within sixty (60) days from the effective date of the FORSA Credit Card issuance. In the event the other bank credit cards are not fully closed by me within sixty (60) days, then the applicable interest rate on the FORSA Credit Card shall be increased to 2% per month. This is in addition to any penal interest rate that may accrue pursuant to the applicable terms and conditions in this regard.

## 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 the 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 agreed 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