

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:

EID No.: EID Expiry Date: Date of Birth:

Gender: Male Female Marital Status: Single Married Others:

Mother's Maiden Name: Profession:

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

Do you Identify as a person of Determination: Yes No Favorite City:

RESIDENTIAL ADDRESS IN THE UAE

Address Line 1: Address Line 2:

Address Line 3: Nearest Landmark: Mobile:

Emirates: Personal E-mail Address: P.O.BOX:

EMPLOYMENT DETAILS

Employer: Department: Office No.:

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

Ext. No.: Emirates: P.O.BOX: Employee No.:

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

PERSONAL EXPENDITURE DECLARATION: AFFORDABILITY ASSESSMENT

Monthly Income: Monthly Expenses: Monthly Net Surplus:

Monthly Expenses: My essential expenses including rent, utilities, food, insurance, lifestyle expenses and debt obligations

I hereby confirm my monthly income, expenses, other liabilities and ability to afford the credit facility with Finance House. Please note that after deducting my essential expenses including rent, utilities, food insurance and lifestyle expenses and debt obligations, I have a net surplus to afford the facility from Finance House (Net Surplus = Income – Expense)

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

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

CREDIT CARD DETAILS

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

Signature: Date:

This application is digitally consented by customer. Physical signature will require subject to approval

BALANCE TRANSFER REQUEST

CREDIT CARD

Issuing Bank Name:

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

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: Passport No.:
(Not to exceed 22 characters including spaces)

Date of Birth: Passport Expiry Date: EID No.:

EID Expiry Date: 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 licensed by Central Bank, Rabeh 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 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.

Signature: Date:

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DECLARATION OF PRINCIPAL CARD APPLICANT

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 Rabeh Credit Card (Interest Rate)	2.49% (Monthly)	29.88% (Annually)
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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 Finance House for Rabeh 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, Finance House will block your card temporarily.
- Rabeh Credit Card offers a competitive monthly interest rate of 2.49%. In the event when the Rabeh Credit Cardholder goes overdue on card payment by 60 days past due, then the applicable interest rate shall be increased to 3.24% per month.

APPLICANT'S UNDERTAKING AND AUTHORIZATION

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, 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 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 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 acknowledge that Finance House may, from time to time, conduct promotional campaigns, raffles, or similar initiatives in connection with the Card(s). By accepting and using the Card(s), I consent to automatic enrollment and participation in any such eligible campaign or raffle that permits auto-enrollment. My enrollment and participation will be governed by the specific eligibility criteria and Finance House's applicable terms and conditions for each such campaign or raffle (as may be updated or amended by Finance House from time to time), which can be viewed at www.financehouse.ae.

By my enrollment and participation, I understand and agree that, if I win any prize under the Raffle Programme, my name (and, where applicable, other relevant details) may be published on Finance House's website, Finance House Apps, official social media platforms, and any other media outlets as determined by Finance House, for promotional and announcement purposes. If I do not wish to participate in any of these campaigns, raffles, or initiatives (including auto-enrollment), I may opt out at any time by sending an email to contactcenter@fh.ae or following any other opt-out instructions provided in the specific campaign rules or terms and conditions. Unless I have validly opted out, my continued acceptance and use of the Card(s) shall be deemed explicit consent to automatic enrollment, participation, and the terms outlined above.

I hereby apply for a Rabeh Credit Card and for that purpose I affix my signature here under.

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 call.

Signature: _____

Date: _____

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APPLICANT'S UNDERTAKING AND AUTHORIZATION

Yes, I am a "Related Party" to Finance House. If checked, please provide:

Name of Finance House Staff member: _____

My relationship to the Finance House Staff member: _____

No, I am not a "Related Party" to Finance House.

I hereby declare and confirm that I am **not** a related party to Finance House ("Finance House") as defined under applicable laws and regulations. This includes not being (nor an immediate family member or close associate of) any director, officer, or employee of Finance House, or of its parent, sister, affiliate, or group company (collectively, "**Finance House Staff**").

I further undertake to promptly notify Finance House in writing if my related party status changes at any time during my participation in the raffle program or while holding the Card(s).

I understand and agree that Finance House may, in its sole discretion, exclude from any promotional offers, rewards, campaigns, raffles, or benefits (including this raffle program) any customer identified as a related party—whether at the time of entry or subsequently. Such exclusion shall not affect the validity or terms of my credit card agreement or any other relationship with Finance House.

By signing this declaration (or otherwise accepting participation in the raffle program), I confirm that the above declaration is true, complete, and accurate as of the date hereof. I consent to Finance House verifying this information through any reasonable means as it deems necessary.

Applicant Name: _____

Signature: _____

Date: _____

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