



Bank AL Habib Limited

AL Habib
Apna

CURRENT ACCOUNT

Branch: _____

Date: _____

(For Individuals - Pak Rupees Only - Not for Minors)

Title of Account (as per CNIC): _____

Mailing Address: _____

Joint Account?	Yes	No	Applicant 1		Applicant 2	
Name (as per CNIC)						
CNIC (or Passport) Number			Date of Expiry:		Date of Expiry:	
Nationality & Residence			Country of Nationality:	Country of Residence:	Country of Nationality:	Country of Residence:
Date of Birth / Mother's Maiden Name			Date of Birth:	Mother's Maiden Name:	Date of Birth:	Mother's Maiden Name:
Residential Address						
Occupation			<input type="checkbox"/> Salaried <input type="checkbox"/> Housewife <input type="checkbox"/> Other (specify)		<input type="checkbox"/> Salaried <input type="checkbox"/> Housewife <input type="checkbox"/> Other (specify)	
Name & Address of Employer/Business						
Mobile Telephone Number(s)						
Landline Telephone Number(s)			Residence:	Office/Business:	Residence:	Office/Business:
E-mail Address						
U.S. Citizen/Resident/Green Cardholder			<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Beneficial Ownership of Account			I am / We are the sole beneficial owner: <input type="checkbox"/> Yes. Else, a separate form for beneficial owner(s) identity is enclosed: <input type="checkbox"/> Yes.			
Address Verification Documents			Attach latest copies of bills: <input type="checkbox"/> Electricity <input type="checkbox"/> Gas <input type="checkbox"/> Landline Telephone <input type="checkbox"/> Credit Card			
Contact Person or Next of Kin Telephone:			Name (contact for my/our whereabouts): Address:			Relation with Applicant:
Request for Electronic Banking Services _____ (Signature: Applicant 1) _____ (Signature: Applicant 2)	Internet Banking Required:		<input type="checkbox"/> Yes <input type="checkbox"/> No		Email Address:	
	Email Statements (Quarterly):		<input type="checkbox"/> Yes <input type="checkbox"/> No		Email Address:	
	ATM/Debit Card Required:		<input type="checkbox"/> Yes <input type="checkbox"/> No		Name to Appear on Card (Capital Letters):	
	Supplementary Card for Applicant 2:		<input type="checkbox"/> Yes <input type="checkbox"/> No		Name to Appear on Card (Capital Letters):	
	SMS Alerts Required:		<input type="checkbox"/> Yes <input type="checkbox"/> No		Mobile Telephone Number for SMS Alerts:	
Introducer's Details Telephone:			Introducer's Name:		Introducer's Signature:	
			Account Number (with Branch Code):		Signature Verified By (with Signature No.)	

DECLARATION

I/We request you to open an account with Bank AL Habib Limited ("the Bank") as per details provided above, which I/we confirm are true and correct in all respects. I/We agree to provide any document(s) required by the Bank and to abide by the current rules and policies of the Bank for the conduct of such accounts. I/We have received a copy of the Account Opening Form and Rules of Account, which have been read and signed by me/us. I/We agree with these Rules and also agree to be bound by them as amended by you from time to time. I/We agree to inform you of any changes in the information provided in this Form or in related documents. I/We solemnly declare that I/we have not been refused banking facilities by any other bank before approaching you for opening of my/our account, and that this account will be used for my/our bona fide financial transactions. I/We authorize you, until I/we give you notice in writing to the contrary, to honour and pay to the debit of my/our account all cheques, drafts and orders, all bills accepted and all instruments when signed/endorsed by me/us as specified below under "Operational Instructions", whether such account is for the time being in credit or overdrawn or becomes overdrawn by reason of such payment. I/We agree to be liable, and joint accountholders shall be jointly and severally liable, for any finances or debts due to you which you may permit on this or any other account in my/our name.

Operational Instructions	<input type="checkbox"/> Singly <input type="checkbox"/> Either or Survivor <input type="checkbox"/> Jointly	Chequebook Required: <input type="checkbox"/> Yes <input type="checkbox"/> No
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All applicants should sign - Also to be used as Specimen Signature. Unused box should be marked "VOID".		FOR BANK USE ONLY		SBP Code:
Applicant 1: Name	Applicant 2: Name	Branch Name	Branch Code	
Signature:	Signature:	Account Number:		
		IBAN:	- -	
		Signature Admitted By (with Signature No.)		
		Date:		

RULES OF ACCOUNT

1. Any person(s) opening or operating an account with Bank AL Habib Limited (Bank) will be deemed to have read, understood and accepted each of the Rules of Account [set forth herein] and the applicable Schedule of Bank Charges as issued and amended from time to time by the Bank, and posted on the Bank's website and displayed on the notice boards of the Bank's branches.
2. All accounts maintained with the Bank are governed by and subject to the policies of the Bank in force from time to time and all applicable circulars, orders, directives, rules, regulations, decrees and restrictions issued by the State Bank of Pakistan and other competent governmental and regulatory authorities in Pakistan.
3. The accountholder should immediately advise the Bank as soon as he/she leaves the country for residence abroad. On receipt of such information, the account will be re-designated as a non-resident account and all deposits and withdrawals will be subject to the State Bank of Pakistan rules and regulations applicable from time to time with regard to non-resident accounts.
4. In the absence of a contract to the contrary, the credit balance in any joint account will, in the event of death of any one of the accountholders, become payable to the survivor in terms of the mandate of the account without reference to the heirs of the deceased.
5. In case of death of an individual accountholder, or a joint accountholder with joint signing authority, any withdrawal/payment will be effected to the legal heir(s), executor(s), administrator(s) or other such personal representative of the accountholder, only on the production and in terms of a valid succession certificate/letters of probate/administration issued by a competent court of law or its equivalent.
6. In case of any dispute between joint accountholders or upon receiving conflicting instructions from any joint accountholder(s), the Bank shall be entitled to stop all transactions in the account entirely at the risk and responsibility of the accountholders.
7. A distinctive number will be allotted by the Bank to each account which shall be quoted in all correspondence relating to the account and at the time of making deposits or withdrawals. The Bank reserves the right not to act on instructions which do not quote the said number.
8. Any change in the address of the accountholder should immediately be communicated to the Bank in writing. The Bank shall not be liable for any direct or indirect loss or damage caused as a result of failure of the accountholder to send intimation in writing of a change in address. No responsibility whatsoever, shall be accepted by the Bank for delay, non-delivery, of statements of account, letters, advices, etc.
9. The accountholder shall be liable to pay commission and all other applicable costs and charges as required and determined by the Bank from time to time. The Bank reserves the right without prior notice to the accountholder to debit the account for any expenses, fees, commission, markup/interest, Zakat, withholding tax, stamp duty, excise duty or any other costs, charges, expenses, taxes or duties arising out of any transactions or operations in the account or dealings with the Bank or payable to the provincial or federal government as may be levied from time to time.
10. The Bank reserves the right to amend these Rules from time to time. Such amendments shall be notified to the accountholder(s) 30 days in advance of the amendments coming into effect and such amendments to these Rules shall be intimated to the accountholder(s) by means of a written notice or by display in the premises of the Bank's branch maintaining the account. The amended Rules shall be deemed to have been accepted by the accountholder(s) upon such display of the written notice containing the amendments unless the accountholder objects thereto in writing. Any objections must be received by the Bank within one month from the date of notification of the amendments and if the accountholder(s) and the Bank fail to resolve the issue within a reasonable time, either of them shall be at liberty to terminate the banking relationship. However, the Bank shall be at liberty to amend the Rules to comply with regulatory requirements of the State Bank of Pakistan without any prior notice to the accountholder.
11. The Bank is authorized to make such disclosures in respect of the accounts as may be required by any court order or competent authority under the provisions of applicable laws and/or otherwise to safeguard the interests of the Bank.
12. In the event that the accountholder is in breach of his/her obligation in respect of the account and if as a result thereof, the Bank retains advocates/lawyers to enforce any of its rights or take other steps concerning the account, the accountholder shall pay to the Bank all costs, charges, fees and expenses incidental thereto on a full indemnity basis and the Bank shall be entitled to debit the account for such costs, charges, fees and expenses.
13. The Bank shall issue periodical statements of accounts to the concerned accountholder. The accountholder will notify the Bank in writing of any error, irregularities or omissions that may be discovered, among other things, improper debits and instruments that are altered, that have missing signatures and/or bear forged or unauthorized signatures within 45 days of the Bank issuing the statement. In case of failure to notify the Bank and upon expiry of such 45 day period, it will be finally and conclusively accepted between the Bank and the accountholder that the balance in the account and the transactions reflected in the account are true and correct; that the accountholder releases the Bank, its officers, employees, and agents from all claims in connection with the statement; and that the Bank may correct any erroneous posting of entries in the account and inform the accountholder subsequently.
14. Accounts in which no transaction is done are marked "Dormant" after one year of inactivity. Dormancy condition can be removed only if the accountholder visits the branch personally with CNIC (or Passport) and conducts a transaction (deposit or withdrawal) on the account the same day. In case the account is jointly operated both accountholders must attend. Accounts that remain inoperative for a period of ten years shall be classified as "Unclaimed" and surrendered to the State Bank of Pakistan as per provisions of the Banking Companies Ordinance. If the account shows a zero balance for six months, it will be closed. Furthermore, all instructions of the State Bank of Pakistan relating to dormant accounts shall apply.
15. The Bank reserves the right to close, without prior notice, any account which in its opinion is not being satisfactorily conducted/operated upon, or for any other reason whatsoever, which the Bank shall not be obliged to disclose.
16. The accountholder shall indemnify and hold the Bank harmless at all times and from time to time from and against all losses, liabilities, damages, demands, actions, suits, proceedings, accounts, claims, costs, charges, fees and expenses that the Bank may incur, sustain or be put to including without limitation, legal fees and disbursements reasonably incurred by the Bank, arising from the Bank acting or not acting upon any instruction or information given to the Bank in accordance with these Rules. This indemnity will be in addition to any other indemnity or assurance against loss that the accountholder may provide to the Bank.
17. The Bank may at any time(s) in its discretion and without notice assert a lien and/or exercise a right of set off on any balance outstanding to the credit of the account and apply any part thereof to reduce any indebtedness of whatsoever nature that may be owing to the Bank in the name of the accountholder(s).
18. The Bank will not be responsible for any liability, damages, demands, or expenses that the accountholder may incur due to the Bank acting or failing to act upon any instruction or information received from the accountholder. The Bank will not in any event be liable for any incidental, consequential, or indirect damages, or for loss of profit.
19. If any clause of these Rules is found by a court or any other competent governmental/regulatory authority to be void or unenforceable, that clause will be severed without affecting any other provisions of these Rules.
20. All sums for credit to an account should be accompanied by a deposit slip showing the name and number of the account to be credited. Acknowledgment of receipt of cash and instruments will be valid if printed by the Bank's system or signed and stamped by the Bank's officer. The depositor should satisfy himself/herself that the transaction is so verified on the deposit slip. All cheques and other instruments should be crossed before they are paid in for credit to an account.
21. When not in use, chequebooks should be kept under lock and key. Loss of a chequebook or any of the cheques should immediately be notified to the Bank in writing. Failure to notify the Bank will automatically discharge the Bank from all liabilities.
22. No interest or profit is paid on current accounts.
23. The accountholder availing of internet or electronic banking, mobile telephone banking, SMS alerts, email statements, and ATM/Debit cards (herein collectively referred to as "Services") assumes full responsibility for the confidentiality of his/her personal identification number, password, and user identification, and also for the security and safe-keeping of his/her computers, mobile telephones, and ATM/Debit cards. The accountholder acknowledges and accepts that the "Services" carry risks of delays, errors, viruses, breakdowns, interruptions, interceptions, malfunctions, non-availability, late delivery, non-delivery, mis-delivery, unauthorized access, unauthorized use, and loss of confidentiality. The accountholder shall avail of the "Services" entirely at his/her risk and responsibility, and shall not hold the Bank responsible or liable for any loss or damage that may be incurred by the accountholder on account of or relating to the "Services". The accountholder agrees to be bound by the terms and conditions of the "Services", issued by the Bank from time to time. By opting for email statements, the accountholder waives the requirement to send printed statements to the accountholder.
24. The account will be governed by the laws and regulations of the Islamic Republic of Pakistan. As regards other matters, not specifically mentioned in these Rules, these will be subject to prevailing rules of the Bank.

I/We have read and accepted the above (copy received): Date: _____ Signature of Applicant(s): _____

FOR BANK USE ONLY	
Account Opening Officer's Certificate: I have checked this Account Opening Form and the required documents and certify that these are in order. I also certify having verified the identity and credentials of the Applicant(s) and, where applicable, the identity of ultimate beneficiary, after having seen the original identification document(s).	
Signature: _____	Signature No. _____ Date: _____
Manager's Approval:	
Signature: _____	Signature No. _____ Date: _____
TO BE COMPLETED BY CPU	
Received at CPU on: _____	Processed by: _____
Authorized by: _____	Scanned by: _____

Photograph of person
unable to properly sign
or with shaky signature/
Photo Account