

Application for ADIB telephone Banking, SMS, E-statement, and contact details update (hereinafter collectively referred to as the "service") by a small or medium or Enterprise.

Service Requested	
<input type="checkbox"/>	ADIB Telephone Banking Service
<input type="checkbox"/>	ADIB SMS Banking service
<input type="checkbox"/>	ADIB Monthly E- Statement service
<input type="checkbox"/>	Contact details update

Application Type	
<input type="checkbox"/>	New
<input type="checkbox"/>	Reset ADIB Telephone Banking Password
<input type="checkbox"/>	Contact details update

A. Business Information	
Company/Organization Name (as specified in trade license)	
Account Number (for reference only)	
By virtue of this deed, we have authorised:	
Trade license issuance date:	
Trade license Expiry date:	

B. Personal Authorised Service User's Details		
Name (as specified in passport)		
First	Middle	Last
Citizenship		
Passport No		
Passport Expiry Date		
Visa Expiry Date		
Telephone No		
Mobile No.		
E-Mail address		

Being the authorized signatory/ies of the Company/ Organization, I/ We hereby declare and confirm that the information provided above constitute the latest details of my / our Company/ Organization and are correct and complete in all respects as of today's date hereby authorize ADIB to update all Company/ Organization accounts with ADIB on the latest contact details (mobile number, email address) I provided above. IMPORTANT: please provide ADIB with a copy of the Authorized Service User's passport or Emirates national ID. The user(s) (attorney) is empowered to carry out the inquiry mode and/or transaction mode connected to all Company/ Organization account(s) through internet

Signature:

Date:

<b>C. Declaration</b>	
To be signed by the Authorised Person(s) of the company/organization specified in Clause A above, who holds (a) unlimited transaction and delegation authority (b) and the authority to sign binding agreements on behalf of said company/organization.	
<p>(1) I hereby confirm that the information provided in this application form is current, correct and complete, and hereby authorise ADIB to confirm the same from any source it may choose.</p> <p>(2) I hereby acknowledge and understand that use of the Service shall be limited to account balance inquiries and transaction inquiries.</p> <p>(3) I hereby authorise ADIB to accept and execute in its sole discretion instructions made by the abovementioned Authorised Service User through the Service, which relate solely to account balance inquiries and transaction inquiries.</p> <p>(4) I hereby confirm to have read and understood (a) the Terms and Conditions relating to the Service as forth below and agree to be bound by them.</p>	
Signed for and on behalf of _____ Name of Company/Organization	
1- Full Name in Block Letters:	Authorised Signature
Title:	
2- Full Name in Block Letters:	Authorised Signature
Title:	
3- Full Name in Block Letters:	Authorised Signature
Title:	

<b>D. A Resolution passed by the Company/Organization and a notarized Power of Attorney must be provided to ADIB if the Authorised Person(s) do not have the powers specified in Clause D above.</b>
THESE TERMS AND CONDITIONS CONTAIN IMPORTANT INFORMATION. PLEASE READ THIS INFORMATION CAREFULLY.
<b>Terms and conditions</b> for use of the Tele-banking Service ("Telephone Banking") and (hereinafter collectively referred to as the "Service") by a corporate entity or legal person.
I hereby acknowledge and agree that in addition to these terms and conditions, use of the Service shall be subject to (a) the relevant provisions of ADIB's terms and conditions for Banking Services and (b) any amendments made to either of said terms and conditions from time to time.

**1. Definitions and Interpretation**

**1.1 Definition**

In these terms and conditions, unless the context otherwise requires:

"Account" means any and all accounts held by Me with ADIB.

"Authorised Service User" or "ASU" means the person specified in Clause B of the Service application form authorised by Me to provide the Instructions specified in Clause D of the Service application form.

"ADIB" means Abu Dhabi Islamic Bank, its successor(s) and/or assignee(s).

"I", "Me", or "My", means a legal or natural person, organization, company, agency, or other entities that has agreed and accepted these terms and conditions.

"Instruction" means any request or instruction by the ASU to ADIB, which is effected through the Service.

"Personal Identification Number or PIN" means the code number established for the purpose of enrollment into and access to the Service. Page 3 of 4

**1.2 Interpretation**

(headings) the headings to the clauses and sub-clauses herein will not be taken into consideration in the interpretation of these terms and conditions.

(including) including and includes are not words of limitation.

(singular) words importing the singular number will include the plural and vice versa.

**2. I/we agree and accept that if I/we choose ADIB Telephone Banking service, I/we will be able;**

- To ask for account related inquires.
- To do utility bill payments.
- To ask for finance related inquires.
- To do cards activation and blocking.
- Complains and suggestions.
- To change the TPIN.

**3. Scope**

3.1 I hereby acknowledge that ADIB is entitled to specify the scope and features of the Service and may modify expand or reduce the same at any time and without prior notice, and that where such notice is provided that it may be made in such a manner and by such means of communication as ADIB shall deem fit, including without limitation, the use of direct mailing materials, advertisement or branch display.

3.2 The Service is currently available for free, but with the provision of due notice, ADIB shall be entitled to at any time and in its sole discretion, impose service fees and/or other charges relating to the provision of the Service.

**4. PIN**

4.1 I hereby confirm that ADIB is authorised to act on any Instructions, which ADIB in its absolute discretion believes in good faith to emanate from the ASU by use of the PIN, and that ADIB shall not be held liable for acting in good faith in accordance with said Instructions.

4.2 I hereby undertake to ensure that the ASU shall keep the PIN strictly confidential at all times and that I and/or ASU shall immediately notify ADIB upon loss or theft of the PIN or on becoming aware that the PIN is known or is being used by an unauthorised party.

4.3 I hereby agree that ADIB shall remain entitled to act on Instructions believed in good faith to emanate from the ASU, until ADIB's receipt of the notification mentioned in clause 4.2 above.

#### 5. Limitation of Liability

- 5.1 I hereby agree that ADIB shall not be held liable to Me for any failure to carry out any Instructions which is attributable, wholly or in part, to any cause beyond ADIB's control including, without limitation, any technical or equipment malfunction or failure, and under no circumstances shall ADIB be held liable to Me for any damage or loss, including without limitation, any incidental or consequential losses, loss of profit or of business opportunity, arising out or in connection with ADIB's acting upon the Instructions.
- 5.2 I hereby agree that under no circumstances shall ADIB be liable for any indirect, incidental, special or consequential loss, damages or expenses suffered by Me or any other party arising out of or in connection with the ASU's use, misuse of or inability to use the Service.
- 5.3 I hereby agree that ADIB may, in its absolute discretion, refuse to carry out any Instruction if it believes the Instructions given are invalid or did not emanate from the ASU. ADIB shall not be liable to Me for any loss of any kind resulting from ADIB's refusal to carry out an Instruction or any delay by ADIB to perform the instructions because of any electronic, mechanical, system or data processing.

#### 6. Indemnification

I hereby undertake and agree to keep ADIB indemnified at all times against, and to hold ADIB harmless from, all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against ADIB or suffered or incurred by ADIB and which shall have arisen either directly or indirectly out of or in connection with ADIB accepting Instructions and acting or failing to act thereon unless as a result of the willful default of ADIB. For the avoidance of any doubt, such indemnity shall continue indefinitely notwithstanding the termination of the Service.

#### 7. No Guarantee

- 7.1 ADIB shall not guarantee (a) that the Service will be available without interruption or delay and (b) that the ASU will be permitted to provide or receive a response to an Instruction.
- 7.2 The accuracy, completeness and timelines of information set out or provided by the Service shall not be guaranteed by ADIB.

#### 8. ADIB's Discretion

The ASU's power to give Instructions pursuant to these terms and conditions shall all times be subject to the discretion of ADIB and ADIB reserves the right to revoke such power at any time and without prior notice.

#### 9. Termination

- 9.1 I may terminate the Service by giving written notice to ADIB and said termination shall take effect no later than seven (7) business days after ADIB's receipt of said notice.
- 9.2 ADIB may at any time, in its absolute discretion and without prior notice, temporarily suspend or terminate My receipt of the Service.

#### 10. Recordings

I hereby acknowledge that ADIB is entitled to monitor and/or record all Instructions and that said recordings shall be and remain the sole property of ADIB.

#### 11. Law and Jurisdiction

These Terms and Conditions shall be governed by and construed in accordance with the Federal laws of the United Arab Emirates as applied by Abu Dhabi courts to the extent that such law does not conflict with the rules and principles of the Islamic Shari'a as determined by ADIB's Fatwa and Shari'a Supervisory Board and Abu Dhabi courts shall have jurisdiction over any matters or dispute arising out of or related to these Terms and Conditions.