BML ISLAMIC ACCOUNT OPENING FORM Personal Banking Customers

Please fill ALL the sections of this form to avoid any delays in processing the request.		For Bank use only		
Have you also submitted the Information Form for Personal Banking Customers ?		Customer No:	CRM No:	
Yes		Account No:	Currency:	
	ntioned form and submit to the	7 7		
	\			
Please fill form in CAPITAL LETTER	?S			
SECTION A - Y	OUR DETAILS			
Full Name (as in ID Card/as in PP for Foreigners)				
ID Card No. (For Maldivians)	Passport No. (For Foreigners)			
SECTION B - A	CCOUNT DETAILS			
			Please fill this column if you wish to open a 2 nd account	
	Wadi'ah Personal Savings Account		Wadi'ah Personal Savings Account	
Select account type	Wadi'ah Expatriate Account		Wadi'ah Expatriate Account	
Select currency	MVR USD		MVR USD	
Specify deposit amount (Refer to schedule of charges for				
minimum deposit requirement)				
	Cash		Cash	
Select how Deposit is paid	Deduct from my bank account sp	ecified below:	Deduct from my bank account specified below:	
	7 7		7 7	
Do you wish to make this account a Joint Account?	No		No	
Please fill supplementary form for each additional Joint Account holder.	Yes If Yes, (please specify no. of joint appli including the primary joint applicant)		If Yes, please specify no. of joint applicants including the primary joint applicant)	
I/We have not expressly terminated our rela	tionship with the Bank. f Charges and Fee's as amended from time to time.	nd Conditions of BML	Islamic, and to be bound by its amendments from time to time, so long as	
SIGNATI IDE:			Data	

SECTION C - ELECTRONIC BANKING SERVICES						
LINKING EXISTING CARD						
	Account No [1]	Account No [2]				
Danamatta liak/add	No	No				
Do you want to link/add this new account(s) to your	Yes	Yes				
Existing Debit Card?	Mastercard American Express Visa	Mastercard American Express Visa				
	Musiercura Armenicum Express Visa	Arienda Lypress Visa				
Do you want to make this new account your primary	No	No				
bank account for your current Debit Card?	If Yes, (please specify no. of joint applicants	If Yes, (please specify no. of joint applicants				
(Not applicable for	including the primary joint applicant)	including the primary joint applicant)				
General Investment Accounts) If you do not have a Debit Card and						
wish to register, please fill section C. For Joint Accounts please fill a						
separate Debit Card application Funds will be deducted from your	Mastercard American Express Visa	Mastercard American Express Visa				
primary bank account each time Debit Card is used from a POS						
machine.						
	NEW CARD APPLICATIO	N				
BML Islamic Debit Card (Existing BML Islamic card	Your name as you want it to appear on the Card (Maximum 19 characters including spaces)					
members cannot apply for a new card)	Select the Account you wish to be made the primary account for your BML Islamic Debit Card. Funds will be deducted from your primary bank account each time BML Islamic Debit Card is used from a POS machine.					
,	Account to be made primary (Please select one account)					
	Account No [1] Account No [2]					
Your accounts to be linked to BML Islamic Visa	Select the account(s) to add to the new service(s) you have applied.					
Debit Card	Account No [1] (refer section B)	Account No [2] (refer section B)				
	I would like to request for Internet Banking Service (select the preferred request)					
	Yes No					
BML Internet Banking New Application	Your login credentials and passwords will be sent to your mobile and e-mail address.					
(Existing Internet banking users do not have to fill this	Once your application is processed, we will send a temporary User ID to your mobile via SMS and your temporary Password will be sent to your E-mail address. Please change as soon as possible.					
section, as your new account(s) will be	You will require a one-time password for each third-party transaction. An OTP is a time sensitive, one-time password used as a					
automatically added)	second layer of security on BML Internet Banking. Your default OTP channel will be via SMS to your registered Mobile Number.					
	Note: You may set-up an Authenticator to safeguard your account. Once the Authenticator app is set-up, Email OTP channel can be enabled.					
OFOTION D. DEDIT						
SECTION D – DEBIT (CARD, DEBIT CARD PIN & FEES					
Preferred branch to collect the debit card & debit card PIN	Collect fromBranch/Centre					
	BML Internet Banking access codes will be delivered via SMS and E-mail. All Debit Cards and BML Internet Banking applications will be processed					
	within 5 working days.					
	Existing account number	7 7				
Select the account to be charged for fees related to Debit Card	New account to be opened, please	Account No [1] Account No [2]				
	refer section B and select the account.					
	Customers without an existing account and opening a new account, the If account is not specified or funds not available, fees will be deducted fr					

SIGNATURE INSTRUCTIONS
Use Signature provided with this Application Form and update existing account signatures, if any
Use Signature provided for Account Number 7 7

DECLARATION

This declaration is made to Bank of Maldives Plc. I/we hereby agree:

Wadi'ah Account Terms of BML Islamic

- That I/we understand that deposits in the Wadi'ah Account are accepted based on the Shari'ah compliant Wad'iah yad al- Dhamanah contract, based on the Shari'ah principle of placing a deposit with guaranteed safe-keeping with a custodian.
- That I/we understand the deposits will be treated as a Qard (loan) in the hands of the Bank, and the Bank therefore guarantees the availability of its value to me/us whenever I/we may require it. Therefore, I/we hereby authorise the Bank to make use of my/our deposits placed in the Wadi'ah Account in any Shari'ah compliant instruments.
- That I/we accept that the Bank will make use of these funds as per its own discretion, at its own risk, within the policies and guidelines permitted by the Shari'ah Advisory Committee of the Bank.
- That I/we understand that my/our deposit will be pooled in a Shari'ah compliant pool of funds that will be co-mingled with other depositors' funds in Shari'ah compliant accounts, and may also include the Bank's funds that is used only for Shari'ah compliant investments.
- That I/we only authorise the co-mingling of my/our deposits in a pool of funds that is used only for Shari'ah compliant investments as determined by the Shari'ah Advisory Committee of the Bank.
- That I/we agree that since the deposit is guaranteed whenever I/we require it, I/we am/are not entitled to any return from its investment and utilization.
- That I/we understand that I/we will liable for fees / service charges, etc. for all transactions on the account including withdrawal, transfers, deposits, account maintenance and any other services that I/we might require from the Bank.

Savings Account Terms of BML Islamic

- That I/we understand that deposits in the Savings Account are accepted based on the Shari'ah compliant Wakala bi al-istithmar contract
- As per the Wakala Terms and Conditions of BML Islamic.

Debit Card Terms of BML Islamic

- That I/we am/are the sole account holder(s) or have required mandate to operate all the accounts linked to BML Islamic Debit Card;
- That the usage of the BML Islamic Debit Card will be construed by the Bank as acceptance of Terms and Conditions of the Cardholder Agreement of BML Islamic by the Cardholder;

BML Internet Banking Terms of BML Islamic

- That I/we am/are the sole account holder(s) or have required mandate to operate all the accounts listed in this form and supplementary forms which are linked to BML Internet Bankina;
- That if I/we apply for any BML Islamic Debit card, or any other product or service electronically through my/our BML Internet Banking access, the Bank will consider such application as originating from me/us and as legally valid; and if such application is approved by the Bank and the requested card, product or service is offered to and accepted by me/us, the Terms and Conditions governing the use of each respective card, product or service will be valid and binding upon me/us;
- That functions of BML Internet Banking are conducted by a person acting alone, no provision exists for joint operation other than the Authorizer and Initiator functions referred to in the Internet Banking Terms and Conditions of BML Islamic;
- I/We acknowledge that, Bank of Maldives PLC will not be liable for any losses incurred due to misuse of communications sent to your registered Mobile Number and/or Email Address provided to the Bank or due to change of any said details without prior written notice to the Bank.

General Terms

- That I/we have read, understood and expressly agree to be bound by the Bank's General Terms and Conditions of BML Islamic, and to be bound by its amendments from time to time, so long as I/We have not expressly terminated our relationship with the Bank.
- To be bound by the BML Islamic Schedule of Charges and Fee's as amended from time to time.
 A copy of the current tariff is available at www.bankofmaldives.com.mv

Signature	Date

