

Gender: Male Female Marital Status: Single Married Other _____

Current Residential Address: _____
_____ City: _____

Permanent Residential Address (if different from current address): _____
_____ City: _____

Office/Business Address: _____
_____ E-mail: _____

Tel # (Res): _____ Mobile #: _____ Tel # (Office/Business): _____

Preferred Mailing Address: Current Res. Address Permanent Res. Address Office/Business

Other Services

SMS Alert: Yes No If yes, Mobile # for SMS _____

Takaful Coverage (Optional)? Yes No
(Please refer to Takaful Terms & Conditions)

For Existing MBL Account Holders

Account #: _____ Branch: _____ City: _____

Current Account Saving Account
 Certificate of Islamic Investments (COIIs) Car Ijarah
 Easy Home Other (Please specify) _____

Source of Funds: Salary Business Gift/Inheritance Other (Please specify) _____

Expected Mode of Transaction: Cash Clearing Online Direct Debit Authority

Other (Please specify) _____

Terms & Conditions

Relationship

- 1 The relationship between the Bank and the Customer is based on Mudarabah principles where Customer will act as Rab ul Maal (investor) and Bank will act as Mudarib (working partner).

General

- 2 Meezan Labbaik Saving Aasaan is a non-checking Saving Account; therefore no cheque book or ATM card will be issued to the customers.
- 3 The available tenure for Hajj/Umrah deposit plan is from six (06) months to twenty (20) years.
- 4 Customers will have to deposit monthly contribution in their account as per proposed deposit plan. Once the deposited amount reaches the selected package price, they can apply for Hajj/Umrah by filling a separate Form.
- 5 Customer can deposit any amount in the Labbaik Saving Account which can be more or less than the agreed deposit plan.
- 6 Bank will review Customers' payment schedule on an annual basis and inform them if variances are found. Bank may revise future payment schedule on Customers' request if they still want to perform Hajj/Umrah on the desired date.
- 7 Customers can withdraw deposited amount along with profit only by closing the Account as per procedure. In this case, no redemption charges will apply.
- 8 At the time of maturity, customers may withdraw their full amount (deposited amount along with profit) and can utilize this amount for Hajj/Umrah services offered by Meezan Labbaik Package or by any other Travel Agent as per their discretion.
- 9 All funds deposited in the account to be opened pursuant to this application, and all transactions in relation thereto will be governed by the Terms & Conditions for Accounts & Services, Policies of Meezan Bank Ltd., and all laws, regulations, rules, decrees, by-laws, applicable to Meezan Bank Ltd. including regulations, directions and circulars, issued by the State Bank of Pakistan, and all amendments that may be made from time to time to all or any of the above, provided that such laws do not contradict the Islamic Shariah. In case of any contradiction, the rules of Islamic Shariah as per the directives of the Shariah Advisor/ Shariah Supervisory Board of the Bank will prevail.
- 10 In case of contradiction in these Terms & Conditions and the Terms & Conditions for Accounts & Services, these Terms & Conditions will supersede the Terms & Conditions for Accounts & Services.
- 11 The Bank reserves the right to revise these Terms & Conditions from time to time.
- 12 The Bank reserves the right to close any account at its discretion that is found to be misused by the Customer or used for purposes other than the ones mentioned in the Application Form.
- 13 In case Takaful option is selected by the Customer, the Terms & Conditions of the selected Takaful company will apply. Bank will only facilitate the Customer by deducting the monthly Takaful contribution and depositing the same in the Takaful Company's account on behalf of the Customer. Hence in case of any claim, Customer can directly contact the Takaful Company.
- 14 This product is for Pakistani Nationals only.

Applicant's Declaration

I/we hereby apply for Labbaik Saving Aasaan account for Labbaik Hajj/Umrah package. I/we acknowledge and confirm that:

- 1 the details provided in this Application Form are correct, complete and accurate and I have not withheld any information pertaining to the same.
- 2 I/we agree to provide any documents requested by Meezan Bank Limited and to abide by the Terms & Conditions for Account & Services. **I/We confirm having received a copy of the Current Terms & Conditions for Account & Services and a copy of duly filled Account Opening Form along with a copy of the Deposit Payment Schedule.**
- 3 I/we hereby confirm having read/understood the Terms & Conditions for Accounts & Services as well as the above Terms & Conditions relating to operating the account with the Bank.
- 4 **Direct Debit Authority:** (Please "Tick" the check box below if you want the following facilities).

I/we hereby authorize Meezan Bank Limited to deduct the actual amount of the following facilities from my Account # _____ maintained in _____ branch of MBL.

Takaful Coverage Monthly Deposit Contribution Amount*

*(Only for those Customers, who pay as per agreed Deposit Plan)

I/we agree and accept all the above Terms & Conditions including Applicant's Declaration of Meezan Labbaik Package and authorize Meezan Bank to reject / disqualify my application and name from the package without giving me any notice.

Signature of Principal Applicant

Date

Signature of Joint Applicant (if any)

Date

Documents Required

Copy of CNIC/NICOP/POC CNIC/Form-B for Dependents Any Job/Business Proof

Please let us know, how you found out about Meezan Labbaik Package

MBL Staff Newspaper Brochure
 Television Relationship Officer Billboard
 Website Friends & Colleagues Tour Operator

For Bank Use Only

Case Referred by Branch Call Center Sales
 Other (Please specify): _____

Labbaik Relationship #: _____

Branch Name & Code: _____

Date of Application: _____ Expected Cost: _____

Initial Deposit: _____ Expected Monthly Contribution: _____

PBO/Umrah Representative (Name & Signature): _____ Date: _____

Operations Manager (Name & Signature): _____ Date: _____

Branch Manager (Name & Signature): _____ Date: _____

Remarks (if any): _____
