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19. The Customer may provide a written request on Bank's prescribed form to close his/her Account. Such request shall be entertained if the Account is free from all restrictions as per Bank's policy and related regulations. Once an Account is closed, all the Services associated with the Account will automatically stand terminated.
20. The Bank reserves the right to block operations of Customer's Account(s) in case of any suspicious/ fraudulent transaction(s) and/or in compliance of policies of the Bank, all prevailing laws, instructions from governmental agencies, SBP's regulations, rules, directions, circulars, decrees, by-laws applicable to the Bank, RSBM/Shariah Board guidelines, dispute by joint accountholder(s), and also due to any reason/ cause where the Bank deems fit to block the Account(s) without any necessary intimation to the Customer. The Account operations may be restored by the Bank after the Bank is completely satisfied with such restoration. The Bank shall not be liable for any loss or damage that may arise due to Customer's Account (s) being blocked by the Bank.
21. The Customer undertakes that he/she will only use the Account for Shariah-compliant activities or transactions and shall not conduct any Shariah non-compliant activity or transaction through this Account.
22. The ATM/Debit/Charge Card (the "Card") represents a Shariah-Compliant Business entity and shall not be in any way used for purchase of Shariah non-compliant products or services (both locally and internationally). The declaration of a product or service as Haram by the RSBM/Shariah Board shall not be challengeable by the Customer. The Bank reserves its right to discontinue the Card Service and/ Business relationship with the Customer if non-compliance is encountered.
23. The Card shall only be used by the Customer personally and is not transferable. If the Customer authorizes any other person to use his/her Card, despite this prohibition, then the Customer shall be exclusively responsible for all risks and consequences; this includes usage of Card at ATM, POS terminals, internet and/or any other manner whatsoever.
24. In the event of loss or theft of the card or cheque book, the customer shall immediately notify the Bank for such loss and/or by making contact to Bank's 24/7 Call Centre at (+92-21) 111-331-331 and (+92-21) 111-331-332 (the "Call Center") for the purpose of reporting loss/theft and stop payment of cheque/ deactivation of the Card. The Customer may also deactivate his/her Card through Bank's SMS Banking Service, Internet Banking, and Mobile Banking application. The Customer shall be liable for any unauthorized use of the lost or stolen cheque/ Card in case of delay in notifying the Bank of the loss or theft of the Cheque / Card.
25. The Customer consents that Bank is entitled to communicate with the Customers to market its products and services via the SMS, E-mail(s) and other channels. Customer acknowledges that SMS facility, Mobile Banking, and Internet Banking is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. Customer accepts that timelines of alerts sent by the Bank will depend on factors affecting the telecommunications services. Neither the Bank nor its Service Providers shall be liable for non-delivery or late delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
26. Cross border (outward) transactions are not allowed from Asaan Account, except permitted card based international transactions.
27. The Customer expressly acknowledges that he/she is fully aware and cognizant of the various risks (e.g. technical forgery, phishing, skimming, programming of bogus Email address etc.) inherent and associated with Alternate Distribution Channels and fraudulent activities arising from and out of such transmissions or communications and is fully prepared to accept such risks. The Bank shall not be liable for any risks related thereto and the Customer hereby fully, irrevocably and forever waives, releases, discharges, relinquishes the Bank from any and all claims, obligations and rights whatsoever and howsoever arising, that the Customer may have against the Bank (if any) which arises or may arise as a result of the Bank acting on any notifications received by the Customer under these Terms and Conditions through electronic communication.
28. The Bank shall issue Account statements (the "Account Statement") to the Customer at such intervals required by Customer or as per directives issued by SBP or make them available through Internet Banking and/or Email to the Customer. Customer shall inform the Bank regarding any discrepancy in Account Statement within forty-five (45) days from the issuance date of Account Statement, otherwise, the Account Statement would be considered as correct and accepted by the Customer. The Bank may, at its sole discretion, reverse the transaction and/or charges on the basis of the relevant documentation and investigation of the disputed transaction.
29. In case, Account Statement is sent through Email, the Bank will not be held responsible for any misuse of the information so relayed, incomplete information, use of Email account by unauthorized user, if Email containing Account Statement goes into junk mails or gets bounced back/could not be delivered due to any reasons whatsoever in nature including Email inbox being full, server unavailability, etc.
30. The Account can only be opened by the customer upon depositing the stipulated minimum initial deposit amount.
31. The maximum monthly amount of debit and credit balance limit in the Account shall be as per Bank's prevailing Key Fact Statement available in branches and at Bank's website. Any transaction exceeding the maximum monthly limit shall not be allowed.
32. The Bank may, without any further express authorization from the Customer, debit any account of the Customer maintained with the Bank for all expenses, fees, commissions payable by the customer, including charges mentioned in Schedule of Charges, unless exempted by Law, SBP/other regulatory bodies.
33. A customer can open only one Asaan Account (Joint or Single).
34. For security reasons, international/overseas transactions requiring physical presence of Card (such as POS, ATM, cash withdrawals, etc.) are disabled on Cards. Customer can enable/disable these international transactions through Bank's Call Center. The international transactions which do not require physical presence of Card (such as e-commerce, etc.) are enabled by default for international transactions.
35. The Bank may, at any time, with prior intimation to Customer, revise and/or change any of these Terms and Conditions and/or the features or Services pertaining to the Account(s) including without limitation, the charges leviable in respect of the Services in accordance with Schedule of Charges which the Bank deems appropriate in its discretion. Such revisions and/or changes shall be effective from the date specified by the Bank and will be notified to the Customer(s) in 30 days advance notice either through SMS, mail, Email or by affixing a notice to that effect at a conspicuous place within the premises of the Bank's concerned branch(es) or at Bank's website. The Customer agrees that notification in any of the said modes including display at Bank's website shall be deemed to have been duly communicated and received by the Customer. If the Customer does not agree with the revised terms, the Customer may terminate relationship with the Bank before the effective date of such revisions. The Customer acknowledges that continuation of his/her relationship with the Bank after effective date of revisions shall be deemed his/her unconditional acceptance of the revised terms and conditions, without seeking Customer's consent on such revision; hence the Customer hereby unconditionally gives his consent/agreement to Bank's unilateral right of revision/change/amendment in Terms & Conditions in the manner.
36. All funds deposited in the Account to be opened pursuant to this Account Opening Form and all transactions in relation thereto will be governed by the Terms and Conditions for Accounts and Services, Policies of the Bank, and/or all prevailing laws, SBP's regulations, rules, directions, circulars, decrees, by-laws applicable to the Bank and all amendments that may be made from time to time, 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 RSBM/Shariah Board of the Bank shall prevail.
37. Subject to clause 18 of account closure, if the due profit and/or account balance amount is less than Rs. 100/- or equivalent, then I/we authorize the Bank to donate the amount to Bank's approved charitable organizations on my/our behalf (having Shariah-compliant mechanism in place to distribute charity as per Shariah principles)
38. For Savings Accounts/I-TDRs only: I/we also agree to enter into the joint pool with all Account Holders on the basis of Shirkat-ul-Aqd, and into Mudarabah with the Bank to participate in profit and loss of the pool subject to the Terms and Conditions mentioned above. In case of early exit from Mudarabah based investments i.e., redemption/encashment of Saving Accounts/I-TDRs and payment of applicable profit, both the existing Saving Accounts/I-TDR holders and Customer shall waive any of their remaining rights and return and shall be deemed to have implicitly exchanged mutual relief from commitment (Mubara'ah) for any aspects that cannot be practically catered for.

DECLARATION- (Signature / Thumb Impression of all Applicants)	قرارد نامہ (تمام درخواست گزاروں کے دستخط / انگوٹے کے نشان)	Signature Box	دستخط خانہ
<p>I/We also confirm that I/we have read and understood the Terms and Conditions enclosed with this Account Opening Form and agree to be bound by them and any change/amendment to these shall be communicated by the Bank in advance by due notice to me/us. Furthermore, I/we acknowledge having received a copy of this Account Opening Form including its Terms & Conditions</p>	<p>میں/ہم اس بات کا بھی اقرار کرتے ہیں کہ میں/ہم نے اس اکاؤنٹ اوپننگ فارم کے ساتھ منسلک شرائط و ضوابط کو چارہ کر سمجھ لیا ہے اور ان کی پابندی کی بھی رضامندی اظہار کرتے ہیں اور یہ کہ ان شرائط و ضوابط میں کسی بھی تبدیلی یا ترمیم کی اطلاع بینک کی جانب سے پیشاپیش خطی نوٹس کے ذریعے بھیجے / نہیں فراہم کی جائے گی۔ مزید برآں، میں/ہم اس اکاؤنٹ اوپننگ فارم بشمول اس کی شرائط و ضوابط کی کاپی کی وصولی کا بھی اقرار کرتے ہیں۔</p>		