

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Branch Code <small>شاخہ کوڈ</small>	Account No <small>اکاؤنٹ نمبر</small>	Relationship ID <small>رہائش شپ آئی ڈی</small>	Date <small>تاریخ</small>
Branch Name: <input type="text"/>			<input type="text"/>

Currency and Type of Account <small> کرنسی اور قسم کا اکاؤنٹ</small>	Pak. Rupee A/c <small> روپیہ</small> <input type="checkbox"/> Current A/c <small> کرنٹ اکاؤنٹ</small> <input type="checkbox"/> PLS Saving A/c <small> پی ایل ایس سیونگ اکاؤنٹ</small> <input type="checkbox"/> SD A/c <small> سڈ اے سیوٹ</small> <input type="checkbox"/> BMBA A/c <small> بی ایم بی اے اے سیوٹ</small> <input type="checkbox"/> Other Specify _____ <small> دیگر (وضاحت)</small>	Foreign Currency A/c <small> غیر ملکی کرنسی</small> <input type="checkbox"/> Current A/c <small> کرنٹ اکاؤنٹ</small> <input type="checkbox"/> Saving A/c <small> سیونگ اکاؤنٹ</small> <input type="checkbox"/> Term A/c <small> ٹرم اکاؤنٹ</small> <input type="checkbox"/> BMBA A/c <small> بی ایم بی اے اے سیوٹ</small> <input type="checkbox"/> Other Specify _____ <small> دیگر (وضاحت)</small>	Currency <small> کرنسی</small> <input type="checkbox"/> US Dollar <small> امریکی ڈالر</small> <input type="checkbox"/> JPY <small> جاپانی یو پی</small> <input type="checkbox"/> GBP <small> برطانوی پاؤنڈ</small> <input type="checkbox"/> Euro <small> یورو</small> <input type="checkbox"/> Other Specify _____ <small> دیگر (وضاحت)</small>
--	--	--	--

Nature of Account <small> نوعیت کا اکاؤنٹ</small>	Individual A/c <small> ذاتی اکاؤنٹ</small> <input type="checkbox"/> Single <small> انفرادی</small> <input type="checkbox"/> Joint <small> مشترکہ</small>	Business A/c <small> بزنس اکاؤنٹ</small> <input type="checkbox"/> Partnership (Registered/Unregistered) <small> شراکت (رجسٹرڈ/غیر رجسٹرڈ)</small> <input type="checkbox"/> Joint Stock Company (Public/Private) <small> جوینٹ اسٹاک کمپنی (پبلک/پرائیویٹ)</small> <input type="checkbox"/> Govt. Institution (Federal/Provincial) <small> سرکاری ادارہ (دولتی/صوبائی)</small> <input type="checkbox"/> Sole Proprietorship <small> سول پروپرائیٹرشپ</small> <input type="checkbox"/> Foreign Mission/Diplomats <small> غیر ملکی مشور/سفارت کار</small> <input type="checkbox"/> Association/Club/Trust <small> ایسوسی ایشن/کلب/ٹرسٹ</small> <input type="checkbox"/> Other Specify _____ <small> دیگر (وضاحت دیجیے)</small>
---	--	--

For Individual Account (Single/Joint) ذاتی اکاؤنٹ کیلئے (انفرادی/مشترکہ)

Particulars of Account <small> اکاؤنٹ کی تفصیل</small>	Title of Account <small> اکاؤنٹ کا نام</small> _____ S/o <small> والدیت</small> _____
	*Key/Secret Word <small> خفیہ لفظ</small> <input type="text"/> (At Least 6 Characters Long) <small> کم سے کم (6) حرفوں میں</small>
	*Mailing Address <small> خط و کتابت کا پتہ</small> _____
	Tehsil/District <small> تحصیل/ضلع</small> _____ City/Village/Raqba <small> شہر گاؤں رقبہ</small> _____ Post Code <small> پوسٹ کوڈ</small> _____ Telephone <small> ٹیلی فون</small> _____
	Permanent Address <small> مستقل پتہ</small> _____
	Tehsil/District <small> تحصیل/ضلع</small> _____ City/Village/Raqba <small> شہر/گاؤں/رقبہ</small> _____ Post Code <small> پوسٹ کوڈ</small> <input type="text"/> Telephone <small> ٹیلی فون</small> <input type="text"/>
*E-mail: <small> ای میل</small> _____ ***Mobile <small> موبائل</small> _____ Fax <small> فیکس</small> _____	
Hold Mail: <input type="checkbox"/> Yes <small> ہاں</small> <input type="checkbox"/> No <small> نہیں</small>	

Personal Information <small> ذاتی کوائف</small>	Applicant 1 <small> درخواست گزار 1</small>		Applicant 2 <small> درخواست گزار 2</small>	
	*Name: Mr./Mrs./Ms. <small> نام/سر/مہربان/میسز</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	*S/O, D/O, W/O: <small> شوہر/والدہ/کامام</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	*Gender: <small> جنس</small>	<input type="checkbox"/> Male <small> مرد</small> <input type="checkbox"/> Female <small> عورت</small>	<input type="checkbox"/> Male <small> مرد</small> <input type="checkbox"/> Female <small> عورت</small>	<input type="checkbox"/> Male <small> مرد</small> <input type="checkbox"/> Female <small> عورت</small>
	*Marital Status: <small> ازدواجی حیثیت</small>	<input type="checkbox"/> Married <small> شادی شدہ</small> <input type="checkbox"/> Single <small> غیر شادی شدہ</small>	<input type="checkbox"/> Married <small> شادی شدہ</small> <input type="checkbox"/> Single <small> غیر شادی شدہ</small>	<input type="checkbox"/> Married <small> شادی شدہ</small> <input type="checkbox"/> Single <small> غیر شادی شدہ</small>
	Date of Birth: <small> تاریخ پیدائش</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Preferred Language: <small> ترجیحی زبان</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	*Nationality: <small> قومیت</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	*Country of Residence: <small> رہائشی ملک</small>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Identification No. <small> شناختی نمبر</small>	<input type="checkbox"/> CNIC <small> کیو این سی این سیوٹ</small> <input type="checkbox"/> Passport <small> پاسپورٹ</small> <input type="checkbox"/> Alien Registration Card <small> ایلیئن رجسٹریشن کارڈ</small> No. <small> نمبر</small> <input type="text"/>	<input type="checkbox"/> CNIC <small> کیو این سی این سیوٹ</small> <input type="checkbox"/> Passport <small> پاسپورٹ</small> <input type="checkbox"/> Alien Registration Card <small> ایلیئن رجسٹریشن کارڈ</small> No. <small> نمبر</small> <input type="text"/>	<input type="text"/>

BANK OF AZAD JAMMU & KASHMIR

Personal Information ذاتی معلومات	N.T.N Number (if available) (اگر دستیاب ہو تو) Applicant 1 درخواست گزار نمبر 1	Applicant 2 درخواست گزار نمبر 2
	<input type="text"/> <input type="checkbox"/> Government Service سرکاری ملازمت <input type="checkbox"/> Private Service پرائیویٹ ملازمت <input type="checkbox"/> Self-Employed سلیف ایمپلائیز <input type="checkbox"/> House Wife خاتون خانہ <input type="checkbox"/> Student طالب علم <input type="checkbox"/> Unemployed بے روزگار <input type="checkbox"/> Agriculture زراعت <input type="checkbox"/> Other (please specify) دیگر (وضاحت کیجئے)	<input type="text"/> <input type="checkbox"/> Government Service سرکاری ملازمت <input type="checkbox"/> Private Service پرائیویٹ ملازمت <input type="checkbox"/> Self-Employed سلیف ایمپلائیز <input type="checkbox"/> House Wife خاتون خانہ <input type="checkbox"/> Student طالب علم <input type="checkbox"/> Unemployed بے روزگار <input type="checkbox"/> Agriculture زراعت <input type="checkbox"/> Other (please specify) دیگر (وضاحت کیجئے)
	Employer's Name _____ ایکمپلائر آزر کا نام	Employer's Name _____ ایکمپلائر آزر کا نام

Next of Kin قریبی رشتہ دار	Name and address of person/next of kin to be contacted for ascertaining my/our whereabouts. میرے اہل خانہ کے ساتھ رابطہ کرنے کی صورت میں درج ذیل سے رابطہ کریں۔		
	Name: _____ نام	Relationship: _____ تعلق	CNIC No. _____ کیپیڈ رازڈ شناختی کارڈ نمبر
	Address: _____ پتہ	Telephone No. _____ ٹیلیفون	

For Business Account بزنس اکاؤنٹ کیلئے

Particulars of Account اکاؤنٹ کی تفصیل	*Title of Account _____ (The title must contain the company/business) (کمپنی بزنس کا نام یا کاروبار میں ضرور شامل ہونا چاہیے)			
	*Company/Business Name: _____			
	*Nature of Business:	<input type="checkbox"/> Import/Export کاروبار کی نوعیت	<input type="checkbox"/> Agriculture زراعت	<input type="checkbox"/> Manufacturing مینیوفیکچرنگ
		<input type="checkbox"/> Scheduled Bank شیڈولڈ بینک	<input type="checkbox"/> Other Services (Please Specify) دیگر سروسز	<input type="checkbox"/> Exchange Company ایچجی کمپنی
				<input type="checkbox"/> NBI این بی آئی
	Date of Commencement of Business: _____ کاروبار شروع کرنے کی تاریخ			
	*Office/Mailing Address: _____ خط و کتابت اور پتہ کا پتہ			
	Tehsil/District _____ تھسیل و ضلع	City/Village/Raqba _____ شہر گاؤں اور قصبہ	Post Code _____ پوسٹ کوڈ	Telephone _____ ٹیلیفون
	*Head Office/Registered Address: _____ ہیڈ آفس رجسٹرڈ پتہ			
	Tehsil/District _____ تھسیل و ضلع	City/Village/Raqba _____ شہر گاؤں اور قصبہ	Post Code _____ پوسٹ کوڈ	Telephone _____ ٹیلیفون
*Office E-mail: _____ دفتر کا ای میل		*Office Fax _____ دفتر کا فیکس		
NTN: _____ نیشنل ٹیکس نمبر	*CNIC No. _____ (For sole proprietorship only)	Hold Mail: <input type="checkbox"/> Yes <input type="checkbox"/> No بولڈنٹیل		
Contact Persons رابطہ کیلئے افراد				
S. No. سیریل نمبر	Name نام	Designation عہدہ	Telephone No. ٹیلیفون نمبر	
1				
2				
3				
4				

For Business Account اضافی معلومات

Your Existing Relationships with BAJK نہایت کے ساتھ آپ کا موجودہ رشتہ پیش کش	Please provide details of all accounts. Loans and cards which will be linked with your relationship. براہ مہربانی اپنے زیر استعمال تمام اکاؤنٹس، قرضے اور کارڈز کی تفصیل فراہم کریں۔			
	S. No. سیریل نمبر	Branch Name برانچ کا نام	Branch Code برانچ کوڈ	Account/Loan/Card No. اکاؤنٹ/لوئن/کارڈ نمبر
				Account/Loan/Card Title اکاؤنٹ/لوئن/کارڈ کا نام
	1			
	2			
3				

BANK OF AZAD JAMMU & KASHMIR

Your Relationship with Other Banks
دیگر بینکوں کے ساتھ آپ کی پیشہ شپ

Bank Name: _____ بینک کا نام

Deposit (دعاذت) Credit Cards (کریڈٹ کارڈز) Loans (لوئز) Other (Please Specify) (دشاحت کیجئے) _____

Bank Name: _____ بینک کا نام

Deposit (دعاذت) Credit Cards (کریڈٹ کارڈز) Loans (لوئز) Other (Please Specify) (دشاحت کیجئے) _____

BAJK Wallet
پائے جے کے واٹلٹ

Type of ATM/Debit Card required (Ticket only one) Silver (سولور) Gold (گولڈ) Name on Card _____

(For individual and sole proprietorship only)
(ATM/ڈیبٹ کارڈ کی درخواست (کسی ایک پر نشان لگائیں)
(انفرادی اور سول پروپرائٹرشپ اکاؤنٹ کیلئے)

Supplementary Card Required: No (نہیں) Yes (Please fill the prescribed form) (ہاں (رازے سرپائی متعلقہ فارم پوری کریں))

Zakat Deduction
زکوٰۃ کی کوٹا

Yes (Only on PLSA/C) (ہاں (صرف پلاس اے سی کے تحت)) No (Subject to submission of affidavit/declaration) (نہیں (موضوعہ تصدیق نامہ/دعاذت کے لئے))

Other BAJK Products
دیگر پائے جے کے پروڈکٹس

Please tick the BAJK Products of interest to you:

Credit cards (کریڈٹ کارڈز) Personal Loan (پرسنل لون) Car Financing (کار فنانسنگ) Mortgage (مرٹگج)

Other (Please Specify) _____ (دشاحت کے ساتھ لکھیں) (دیگر)

Operating Instruction
پلیٹن دین کی ہدایات

Signing Authority: Singly (واحد مجاز) Either or Survivor (کوئی ایک یا باقی ماندہ) Jointly (مشترکہ) Mandate (Please fill the prescribed form) (لازمی (رازے سرپائی متعلقہ فارم پوری کریں))

Other (Please Specify) _____ (دشاحت کے ساتھ لکھیں) (دیگر)

Special Instruction
خصوصی ہدایات

Introducer
تعارف کنندہ

*Name: _____ CNIC No. _____ Telephone No. _____
(نام) (کیبیز اور شناختی کارڈ نمبر) (تیلی فون نمبر)

Address: _____ *Bank/Branch: _____
(پتہ) (بینک/شاخہ)

*Account No. _____ Introducer Signature: _____
(اکاؤنٹ نمبر) (تعارف کنندہ کے دستخط)

How Long has the introducer known the applicant? (تعارف کنندہ کو آپ کی مدت سے درخواست گزار کو جانتا ہوا ہے؟) Year(s) _____ Month(s) _____ Verified By: _____
(سال) (ماہ) (تصدیق کنندہ)

BANK OF AZAD JAMMU & KASHMIR

For Bank Use Only

Special Category of Account (if any)

- BAJK Staff
 Minor
 Illiterate
 Parda Nasheen
 Blind
 Registered Alien

Know Your Customer (KYC) - Individual Account

Type of Customer:
 Walk in Marketed Referred by _____

Public Figure: Yes No

Source of Funds:
 Salary Family Business Stock/Investment
 Home Remittance Agriculture/Rented Property
 Other (Please Specify) _____

Usual Mode of Transaction:
 Cash Clearing Collection
 Remittance Other (please specify) _____

Purpose of Account:
 Personal Saving Business Other (please specify) _____

Ultimate Beneficiary of Account (if different from the customer): _____

Relationship with Customer: _____

Initial Deposit: _____ **Expected Average Balance:** _____

Know Your Customer (KYC) - Business Account

Type of Customer:
 Walk in Marketed Referred by _____

Parent Company/Group Name: _____

Other Companies of the Group: _____

Main Geographic Area of Activity: _____

Source of Funds:
 Export Proceeds Property/Real Estate Local Trading
 Equity/FX Trading Charity and funds donations
 Other (please specify) _____

Usual Mode of Transaction:
 Cash Clearing Remittance
 Collection Other (please specify) _____

Ultimate Beneficiary of Account (if different from the customer): _____

Relationship with Customer: _____

Initial Deposit: _____ **Expected Average Balance:** _____

I/We recommended to open the account subjected to fulfilling all account opening requirements. The bonafides have been confirmed

Name of Sales Staff/Relationship Mgr.: (1) _____ (2) _____

Employee No. (1) _____ (2) _____

Signature of Sales Staff/Relationship Mgr.: (1) _____ (2) _____

*Authorized by (Name): _____ *Employee No./P.A No. _____ Signature _____

*Branch Supervisor/Data Entry Checker (Name) _____ *Employee No./P.A No. _____ Signature _____

Nature of Account	Documents/Papers to be obtained
Individuals	Attested photocopy of national identity card or passport of the individual. In case the CNIC does not contain a photograph, the bank should also obtain, in addition to the CNIC, any other document such as driver's license etc that contains a photograph. In case of a salaried person, attested copy of his service card, or any other acceptable evidence of service, including, but not limited to a certificate from the employer. In case of illiterate person, a passport size photograph of the new account holder besides taking his right and left thumb impression on the specimen signature card. In case of registered aliens, please acquire copy of Alien Registration Card issued by NADRA. Proof of minority for Minor Account.
Sole Proprietorship	The documentary requirements in respect of individual accounts will apply. Attested copies of the following documents are optional: Apply to open an account on the official letter head of the sole proprietorship (if available) National tax Number (NTN) / Sales Tax Registrations Certificate (if available) Evidence of membership of and trade organizations / chamber of commerce/professional bodies etc. (Wherever applicable) List of Officials authorized to Operate the account on their specimen signatures (where applicable)
Partnership	Attested photocopies of identity cards of all partners. Attested copy of "Partnership Deed" duly signed by all partners of the firm. Attested copy of Registration Certificate with Registrar of Firms. In case the partnership is unregistered, this fact should be clearly mentioned on the Account Opening Form. Authority letter, in original, in favor of the person authorized to operate on the account of the firm.
Joint Stock Companies	Certified copies of: Resolution of Board of Directors for opening of account specifying the person (s) authorized to operate the company account. Memorandum and Article of Association Certificate of incorporation. Certificate of Commencement of Business. Attested photocopies of identity cards of all the directors (in case of public limited company).
Club, Societies and Associations	Certified copies of: Certificate of Registration. By-laws/Rules & Regulations. Resolution of the Governing body / Executive Committee for opening of account authorizing the person (s) to operate the account and attested copy of the identity card of the authorized person (s) An undertaking signed by all authorized persons on behalf of the institution mentioning what when any change takes place in the persons authorized to operate on the account, the banker will be informed immediately.
Foreign Missions/Diplomats	Refer to Foreign Exchange manual for details in Resident / Non- Resident account.
Agents Accounts	Certified copy of "Power of Attorney" Attested photocopy of identity card of the agent.
Trust Accounts	Attested copy of Certificate of Registration Attested copies of NIC of all trustees. Certified copies of instrument of Trust.
Executors and Administrators	Attested photocopy of identity cards of the Executor / Administrator Certified copy of Letter of Administration or Probate.

BANK OF AZAD JAMMU & KASHMIR

43. The Bank would be within its right to make investment of credit balance deposits in any manner its sole discretion and to make use of funds to be best of its judgment in the banking business under the PLS-system.
44. The account holders/depositors undertake to reimburse the Bank with any claims in respect of losses/charges on the basis of half yearly/yearly closings of the Bank's books of account. The Bank would be within its rights to debit their accounts for the amount (s) of such claim/charges in settlement of business accounts of the Bank.
45. The Bank may from time to time and at any time revise, amend, delete or supplement any of these terms and conditions, whether in whole or part including without limitations the charges leviable in respect to its services. Such charges shall be effective from the date specified by the Bank for such modification. These amendments/alterations shall be notified to the account holder/depositor and /or displayed at the Bank's premises from time to time and shall be binding on the account holder/depositor. The Bank reserves the right at any time and without notice to impose charges for the use of its services at any point in time.
46. The Bank reserves the right without prior notice to the account holder/depositor to debit the account for any expenses, fees, commission, markup/interest, Zakat, withholding tax, stamp duty, tax, duty, or any other cost, charges or expenses arising out of any transactions or operation of the account or term deposit with the Bank as may be payable to the provincial or federal government as may be levied from time to time.
47. The Bank is subject to all applicable circulars, orders, directives, rules, regulations, laws, decrees, and restrictions issued by competent governmental & other regulatory authorities and the liability of the bank for payment is governed by applicable laws and regulations in force at the relevant time, Repayment of any deposits, account balances, or interest/profit thereon is subject to any acts of the Government or any competent governmental and other regulatory authority.
48. In case of illiterate customers, they shall always be present in the Bank for withdrawals and put thumb impression in presence of AM/AOM/BM/OM or CD/SB Supervisor and for request/collection of cheque books pertaining to their account.
49. On the request of Hold Mail service, the Bank will hold all mail, addressed to the account holder/depositor for a maximum period of 3 months from receipt and such mail will be deemed to have been received by the account holder. The account holder will collect any mail so held personally or, through an authorized person, unless he advises the Bank to the contrary in writing. The Bank is authorized to charge a fee as per the Bank's schedule of charges as revised from time to time, for this service and to hold, open and/or handle all such mail in such manner as the Bank deems fit. Any such fee charged by the Bank may be debited by the Bank from the account of account holder. If he fails to collect any such mail within a period of three months the Bank is hereby authorized to destroy the same at any time thereafter at my sole risk and responsibility, and in doing so the bank shall be discharged from all responsibility or liability.
50. On the request of Hold Mail service, not with standing the fact that the account holder may not have knowledge o the contents of the mail until he has collected such mail, in case such contents may have legal consequences or affect his rights with the Bank. The account holder shall bear the sole risk of any such consequences and hereby indemnify the Bank for any losses, costs damages and expenses incurred by the Bank arising from such mail.
51. Account holder's ignorance of the contents of any mail being held by the Bank is not, and will not, be a defence to the Bank's claims against him for all purposes and in all courts of law whether before or after termination of his banking relationship with the Bank.
52. It is acknowledged that the request for the Hold mail service is being made entirely for the account holder's convenience and at his risk and responsibility and without any obligation on the part of the Bank. The account holder would assume full responsibility for an loss, adverse consequences or liabilities in any way arising to him or to any third party and would keep the bank indemnified against any claims, losses or consequences suffered in any way due to the Bank complying with his such request. Account holder further waives any and all claims against the Bank and its officers and employees, for any consequences arising as a result of any mail inadvertently being dispatched to him in the ordinary course of business or the Bank communicating with him in an emergency situation as perceived by the Bank or for the purpose of serving or issuing any demand or notice to him by the Bank or otherwise to Protect the interest of the Bank.

Indemnity and Undertaking انڈیمینٹی اور انڈرٹیکنگ

In consideration of your acceptance of oral instructions from me/us over the telephone, fax or implementation of other instructions where transmitted by electronics means in connection with such facilities as may from time to time from part of the services ("Services") offered by you in accordance with our policy, I/we irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the Services for all purposes whatsoever. I/We further irrevocably and unconditionally ratify the same and hereby waive any claim against you as a consequence of/or in respect to the provision by you of the Services, and not to use, or allow any third party to use the Services on my/our behalf and/or for any fraudulent or unlawful purpose. I / We confirm that any instruction given by me/us to you using any means may be used as evidence in any court of law or other proceedings of whatsoever nature or in resolving any dispute between us. I / We further irrevocably and unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision of the Services. I/We agree that you may ignore, or suspend action on, any instructions received from me/us if you, in your absolute discretion, deem it appropriate to do so. I / We further confirm my/our further my/our understanding that compliance with such instructions and provision of the Services shall be subject to the internal policies of The Bank of Azad Jammu & Kashmir, which may change from time to time and the relevant Circulars o State Bank of Pakistan.

I/We also confirm that the provision of Services shall also, where relevant, be governed by the terms and conditions governing my/our existing accounts) with you. I/we confirm that my/our Personal Identification Number shall be kept confidential. I/We shall be liable for any misuse of the same, and agree to indemnify you against all consequences of such misuse, I /we confirm that all information and data contained in this forms is accurate and true and there is no undisclosed material information which would affect BAJK's decision to extend any of the Services to me/us. In consideration of your agreeing to e-mail me/us my/our account statements, I/we hereby any requirement as per the account opening form to send any hard copy statements or notices by post to my/our address.

For any cards issued to me/us by BAJK, I/We undertake to immediate inform the Bank in the event of loss of theft of the same. It is understood that/we shall continue to be liable for all the transactions until receipt of aforesaid intimation by you. I/we further undertake to accept full responsibility for all transactions made by the use of the card, whether or not made with my knowledge or authority, and I/we will accept the bank's record of transaction as binding for all purposes.

For the purpose of this indemnity Undertaking the Word "Services" shall be deemed to include any form of banking services or products that BAJK may offer its customers from time to time including any cards. This indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me/us as amended from time to time.

I/We hereby agree with the Terms & Conditions and the Indemnity and Undertaking given, which I/We read, understood and received a copy of, and confirm that the information supplied in the account opening form is correct to the best of my /our knowledge. I/We further agree to abide by the schedule of charges of the bank and any amendment to the said terms & conditions from time to time.

میں انہم مندرجہ ذیل قواعد و ضوابط اور ضمانت نامہ اور بیان طاق سے پوری طرح متفق ہوں / ہیں جنہیں میں انہم نے بغور پڑھا اور سمجھا ہے اور جس کی ایک کاپی میں انہم نے وصول کر لی ہے اور میں انہم تصدیق کرتا ہوں / کرتے ہیں کہ فراہم کردہ اکاؤنٹ اور بینک فارم کے کوآف میری اتھاری معلومات کی حد تک بالکل درست ہیں۔

Authorized Signature مجاز دستخط	Applicant's Name (1)	Applicant's Name (2)
	Applicant's Signature (1) Company's/Organization's Stamp	Applicant's Signature (2) Company's/Organization's Stamp
	Applicant's Name (3)	Applicant's Name (4)
	Applicant's Signature (3) Company's/Organization's Stamp	Applicant's Signature (4) Company's/Organization's Stamp

BANK OF AZAD JAMMU & KASHMIR

Terms & Conditions

The purpose of these Terms and Conditions, the Word "Bank" shall refer to The Bank of Azad Jammu & Kashmir, its successors-in-interest and assigns:

1. Any person (s) opening or operating an account with the Bank will be deemed to have read, understood and accepted the Terms of account and the applicable Schedule of Bank charges issued amended from time to time by the Bank.
2. Not more than one account of each category, i.e., Foreign currency, current and saving, PLD saving may be opened in any one name, in one and the same branch except joint account with any other individual (s) and account in the name of minor children or the capacity of Guardian.
3. No account shall be opened by the Bank unless it is either properly introduced or a satisfactory bank reference is provided and is acceptable to the Bank
4. Proper identification in the form of National Identity Card/Passport will be required before the Bank opens any account in its sole discretion. Each account shall possess a distinctive number, which shall be quoted in all correspondence with the Bank relating to the account.
5. Any change in the address or constitution of the account holder/depositor should be immediately communicated in writing to the Bank. The post office and of the agents for delivery shall be considered agents of the account holder (s) depositor (s) for delivery of letters, remittances etc., No responsibility shall be accepted by the Bank for delay, non delivery, etc, including any shortage of cheque leaves of cheque book sent by post at the request of the account holder
6. The Bank is authorized to make such disclosures in respect of the accounts as may be required by any court order or competent authority or agency under the provisions or applicable laws and/or otherwise to safeguard the interests of the Bank.
7. The method of calculating return/profit under the profit/loss sharing scheme is governed by the prevailing regulations/directives of the Bank issued from time to time.
8. Return/profit on accounts closed before June 30 and Dec 31 will be paid for the relevant period, after the rates are finalized. All return/profit shall be of a provisional nature until finalized by the Bank
9. The proportion of profit or loss shall be determined by the Bank in its sole discretion and the Bank's decision is final and binding on the account holders/depositors.
10. No profit or interest is paid on current accounts, whether in respect of local or foreign currency.
11. Foreign currency, current or saving accounts and time deposits may be established in U.S. Dollars, Pound Sterling Euro and such other currency, as the Bank shall determine, as allowed by local regulations in force from time to time
12. Interest on foreign currency saving and time deposit is paid at periodic intervals as determined by the Bank and/or upon respective maturity dates of such deposits at such rate as may be determined by the Bank from time to time.
13. Foreign currency accounts/deposits are opened and maintained subject to Foreign Exchange Regulations and directives of the government of AJK, or any of its organization/ agencies and Bank from time to time
14. Any sum to be deposited in the account should be accompanied by paying-in-slip showing the name and number of the account to be credited. Such deposits must be tendered at the cash counter only. The entry of the transaction will be verified by signatures of two officials of the Bank, and stamp of the Bank affixed on the counter foil of the paying-in-slip. In case of unit branches, signature of one of official will be sufficient the account holder/depositor should satisfy himself that he has received proper receipt for the deposit duly signed and Bank's stamp affixed on it.
15. The Bank may accept for collection cheques and other instruments payable to the account holders depositor himself at his sole risk. All cheques and other instruments should be crossed before they are deposited for crediting in the account.
16. The Bank shall endeavor to collect cheques and other instruments promptly but the Bank accept no responsibility of any delay or loss.
17. Uncleared instruments though credited in the account, shall not be drawn against even if such instruments are credited and/or allowed to be drawn against, the Bank shall have at all times the right to debit the account holder/depositor account, if these are not realized, without prior notice to account holder/depositor.
18. The Bank will take due care to see that the credit and debit entries are correctly recorded in the accounts of the account holder/depositor but in case of any error, the Bank shall be within its right at all times to make the correct adjusting entries without prior notice and recover any amount due from the account holder/depositor without prior notice, the Bank shall not be liable for any damages, losses etc., Consequent upon such errors/adjustments.
19. In case a deposit matures on a public or bank holiday, then the bank shall pay to deposit and/or the interest/return/profit there on the next working day when the Bank is open for ordinary banking business.
20. Cheques may only be drawn on printed cheques supplied by the Bank. The Bank reserves at all times the right to refuse payment of cheques drawn otherwise.
21. Cheques should be signed by the account holder/depositor as per specimen signature supplied to the Bank and any alteration (s) thereon must be authenticated by drawer's full signature.
22. Post-dated, stale and defective cheques shall not be paid by the Bank.
23. The Bank will register instructions from the drawer of a cheque to stop its payment, but it accepts no responsibility in case such instructions are for any reason not implemented whether partially or fully.
24. In case of the Bank receiving notice of the demise of an individual customer, the Bank will not be obliged to allow any operation or withdrawal except on production of Succession Certificate or other court order, from a court of competent jurisdiction.
25. In case of operating instruction either or survivor, in the event of the death of either of account holder (s) depositor, the credit balance in the account will be payable to the surviving account holder (s) depositor.
26. Periodic statements of account shall be issued by the Bank to the concerned account holder/depositor, any discrepancy in the statement of account should be promptly brought to the notice of the Bank in writing within fourteen days of dispatch, failing which the statement of account shall be deemed to be final and conclusive, for all purposes whatsoever. In the case of any error, the bank reserves its right, at all times to make adjusting entries, to rectify the error without notice, and recover any amount wrongly paid or credited to any person together with any accrued interest/profit However, the Bank shall be liable for any loss or damage due to such error (s) or any consequential loss arising there from to any party.
27. No account holder/depositor may annotate or delete any entries or in the statement of account. Any discrepancy found should at once be brought into notice to the bank, as per clause 26 above.
28. If statement of account is lost or spoilt, a duplicate statement of account may be provided by the Bank, subject to such charge as is applicable under its Schedule of Charges. Duplicate copies of statement (s) of account shall be provided by the Bank upon the payment of relevant charges.
29. Account may be transferred from one branch to another branch, free of charge, without affecting the profit accruing positions of the amount as the concerning accumulated products of credit balances in such accounts for unaccounted period would also be transferred to the receiving branch along with the credit balance on the date of transfer. The bank may at any time, change the location of any of its branches without specific notice to the account holder/depositor.
30. Minimum deposit amount (s) and continuing balance requirements will be notified by the Bank from time to time. Any failure or omission to maintain such deposit or balance criteria may result in the levy of penalty as deemed fit by the Bank, the current limits for opening of various account will be as CD Rs. 1000/- PLS S.B Rs. 500/-, Foreign Currency Account: US Dollar 500/- or equivalent. Rupee accounts and Foreign currency accounts not meeting our minimum balance requirements may be subject, at the discretion of the Bank, to a penalty of Rs.50/- and \$ 5.0/- (or equivalent) per month, respectively. The following accounts will be exempt from the levy of service charges; i) Students ii) Mustahiqeen of Zakat iii) Employees of Government/Semi-Government institutions for salary and pension purposes Details of such charges with exemptions are listed in the Bank's schedule of charges (revised bi-annually) and also displayed in all our branches.
31. Administrative charges will not be applicable on those accounts which are declared as exempted by the Bank from time to time
32. The Bank in its sole discretion shall be constrained to close those accounts whose average balance during the half year is less than prescribed minimum balance and they show nil balance after deduction of service charges as mentioned in clause 30 above at the time of half yearly closings. Besides the Bank reserves to itself the right to close without prior notice, any account which in its opinion is not satisfactorily operated upon, or for any other reason whatsoever on the sole discretion of the Bank which shall not be incumbent on the Bank to disclose to the account holder/depositor.
33. The Bank solely reserves the right to terminate any type of relationship with the account holder/depositor without assigning any reason.
34. The account holder/depositor wishing to close the account must surrender unused cheques, if any. He will also be liable for account closing charges as in force, at the Bank before he can be paid or save the last remaining credit balance, if any.
35. The Bank shall have discharged its liability with respect to an account so closed by mailing to the account holder/depositor or at his last known address as per the Bank's records, a Bank draft in the currency of such account, payable to the order of account holder/depositor in the amount of the then credit balance of such account less deduction (s) in respect of the amount of any claim that the Bank may have on such funds constituting the credit balance.
36. The Bank shall determine from time to time the rate of interest/return /profit payable on the account/deposit in accordance with the prevailing rules and regulations of the Government of AJK and the policies of the Bank which are subject to change from time to time and the account holder/depositor agrees to accept such rate of interests/return/profit.
37. Eligibility, computation and payment of six monthly profits for PLS saving accounts: the profit will be paid on the minimum balance, between the 1st and last day of the month, to be taken as the profit earning products for that month.
38. Zakat, wherever applicable, shall be deducted on valuation dates from applicable accounts having balance in excess of the exempted limit as declared for that particular Zakat year.
39. Declaration on prescribed proforma for exemption of deduction of Zakat will be registered with the Bank at least one month prior to the valuation date or as per Zakat rules applicable from time to time.
40. Declaration on prescribed proforma for exemption of deduction of Zakat will be registered with the Bank at least one month prior to the valuation date or as per Zakat rules applicable from time to time
41. Withholding Tax, if any shall be recovered on the profit amount as per income Tax laws in force.
42. The account holder/depositor shall not have any recourse against the head office or any branch of the Bank outside AJK in respect of the payment of any deposits, account Balance or interest/profit thereon maintained or/and accruing with the Bank in AJK. Any such rights of recourse are expressly waived.

continued.