

SECTION B – PERSONAL DETAILS – MAIN APPLICANT – TO BE COMPLETED IN ALL CASES

Personal

Title Mr Mrs Ms Miss Dr Other (Please state)

Customer Name In the first line, please complete the name you would like to be addressed with, to include title, first name and surname. (Maximum 27 Characters)
This is the name that will appear on your debit/cash card.

First Name

Middle Name

Surname/Last Name

Town of Birth Country of Birth

Any other name you are, or have been known by

Are you: Married To be married Single Widowed Divorced Separated Other

Date of Birth Sex: Male Female Number of Dependant Children

Address

Postcode Date moved to address

Mother's family name (passwords for security) School name (passwords for security)

Home Tel No. Incl STD

Work Tel No. Incl STD

Mobile Tel No. Incl STD

Personal Email Address

Please provide details of your previous address(es) if less than 3 years at your current address.
If you have had more than two previous addresses, please attach details on a separate sheet of paper.

Postcode Date moved to address

Second previous address

Postcode Date moved to address

Your Home Details (First applicant)

Are you: Owner occupier Joint owner If you own your home please give:

Living with parents Tenant furnished Estimated value of your home £ Mortgage Outstanding £

Tenant unfurnished Council tenant Name of Lender

Other

Employment (Only complete if you have other paid employment)

Employment status: Senior Management Management/Professional Supervisor Skilled Semi Skilled Unskilled Junior Other

Employment type: Employed Self-employed professional Self-employed non-professional Homemaker Student Retired Part time

Temporary unemployment Unemployed Other

Work Email Address

If you are in employment/self-employed please complete

Employer's Name

Business Address

Postcode

Nature of Employer's Business

Occupation

Date employment commenced

Total Annual Income before tax and deductions £ Net Monthly Income £

How do you receive your salary? Cheque Cash Direct to Bank

When are you paid? Daily Weekly Fortnightly Monthly

Financial

Name of your present bank/building society branch. (If different from existing business account)

Date account opened

Sort Code Account No.

Will you keep this account open? Yes No Do you already hold any Debit Cards? Yes No

Do you have any credit cards issued by: Amex Diners Club Mastercard Visa Storecards

Have you ever been declared bankrupt? Yes No

Existing customer details

If you are an existing customer of Al Rayan Bank, please provide your account details.

Account Number

Account Number

Account Number

SECTION C – PRODUCTS AND SERVICES

Please indicate by ticking the boxes which product you are applying for.

Current Account On Demand Savings Account 60 Day Notice Account 90 Day Notice Account Term Deposit Account Treasury Deposit Account*

If you are enclosing a cheque(s) for deposit into your new account(s) please state amount £

These products are subject to our **Business Banking Terms and Conditions**, and where applicable, **Special Conditions**. You should make sure you have received them and that you understand them and agree to be bound by them before you apply. In case of Savings Accounts and Term Deposit Accounts please also complete the supplementary Savings and Term Deposit Account Form.

*To open a Treasury Deposit Account you will need to open a Current Account and/or a Savings Account.

SECTION D - HOW DID YOU HEAR ABOUT AL RAYAN BANK?

Received info through post TV advert Radio advert Newspaper advert Word of mouth Recommendation by family/friend
 Through the Masjid Press article Internet search Website Other

SECTION E - CORRESPONDENCE - ALL ACCOUNTS

Correspondence will be sent to the contact name given on Page 1, at the Business Address. If you would like to have your correspondence addressed to someone else, please specify below.

Please address correspondence to the following

If you would like your correspondence sent to different address please specify.

Postcode



DATA PROTECTION AND MARKETING SECTION

Any information which you provide to us will be added to our database and used to administer your account, for statistical analysis, for debt collection and fraud prevention. We may provide your data to third parties who are involved in the delivery of our products and services, however, we will not provide your information to third parties for marketing purposes. You may request in writing, upon payment of a fee, a copy of the details held about you by Al Rayan Bank PLC.

Keeping you informed

From time to time we'd also love to tell you about our Islamic financial services, products and any new offers that we think you'd be interested in based on the information we hold about you. If you would like to hear from us about these please tick the appropriate box(es) below so we know how you would prefer us to contact you.

Newsletter Email Post SMS Phone

If you would prefer not to hear from us with Al Rayan Bank marketing information and offers, please tick here:

You can change your preferences at any time, by writing to us at Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ. If you would like more information about how we use your information please visit our website at alrayanbank.co.uk/privacy.



IMPORTANT - YOUR PERSONAL INFORMATION

Credit decisions and also the prevention of fraud and money laundering

We may use Credit Reference Agencies (CRAs) and Fraud Prevention Agencies (FPAs) to help us make decisions. A short guide to what we do and how we, CRAs and FPAs will use your information is detailed below. If you would like to read the full details of how your data may be used, please visit our website at www.alrayanbank.co.uk, phone 0800 4086 407 or ask one of the staff in our branches. By confirming your agreement to proceed you are accepting that we may each use your information in this way.

A condensed guide to the use of your personal and business information by ourselves, CRAs and FPAs

1) When you apply to us to open an account, we will check the following records about you and your business partners:

- Our own.
 - Personal and business records at CRAs. When CRAs receive a search from us, they will place a search footprint on your business credit file that may be seen by other lenders. They supply to us both public (including the electoral register) and shared credit and fraud prevention information.
 - Records at FPAs.
 - If you are a director, we will seek confirmation from credit reference agencies that the residential address you provide is the same as that shown on the restricted register of directors' usual addresses at Companies House.
- We will make checks such as assessing this application for credit, and verifying identities to prevent and detect crime and money laundering. We may also make periodic searches at CRAs and FPAs so as to manage your account with us.
- Information on applications will be sent to CRAs and will be recorded by them. This will include information on your business and its proprietors. CRAs may create a record of the name and address of your business and its proprietors, if there is not one already. Where you borrow from us, we will give details of your accounts and how you manage it/them to CRAs.
 - If you borrow and do not repay in full and on time, CRAs will record the outstanding debt. This information may be supplied to other organisations by CRAs and FPAs to perform similar checks, and to trace your whereabouts and recover debts that you owe. Records remain on file for 6 years after they are closed, whether settled by you or defaulted.
 - If you have borrowed from us and do not make payments that you owe us, we will trace your whereabouts and recover debts.
 - If you give us false or inaccurate information and we suspect or identify fraud, we will record this and may also pass this information to FPAs and other organisations involved in crime and fraud prevention. Law enforcement agencies may access and use this information.

6) We and other organisations also access and use this information to prevent fraud and money laundering. For example, when:

- Checking details on applications for credit and credit-related or other facilities;
- Managing credit and credit related accounts or facilities;
- Recovering debt;
- Checking details on proposals and claims for all types of insurance;
- Checking details of job applicants and employees.

7) We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

8) Your data may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of General Data Protection Regulation (EU) 2016/679 and the Data Protection Act 2018.

9) Your information may be held and processed outside of the European Union and you give us explicit permission to do so.

How to find out more?

You can contact the CRAs currently operating in the UK; the information they hold may not be the same so it is worth contacting them all. They will charge you a small statutory fee.

- CallCredit, Consumer Services Team, PO Box 491, Leeds, LS3 1WZ or call 0330 024 7579 or visit www.callcreditstatreport.co.uk
- Equifax Ltd, Customer Service Centre, PO Box 10036, Leicester LE3 4FS or log on to www.equifax.co.uk
- Experian Ltd, Customer Support Centre, PO Box 9000, Nottingham, NG8 7WF or email consumer.helpservice@experian.com

Please contact us on 0800 4086 407, if you want to receive details of the relevant fraud prevention agencies.

Applicants should initial and date each page:

Initial Date

SECTION F – IDENTIFICATION

Identification

i. To open an account with Al Rayan Bank please refer to our ‘Proof of Identity’ leaflet and supply the relevant documents to prove your identity and your address and also evidence of your trading name and address. Examples of identification evidence necessary for a sole trader include, but are not limited to, the following:

- Copy of your passport
- One further item (if applying in person) containing your personal name and address, e.g. utility bill, bank statement or credit card statement. These should be no more than 3 months old and must be original documents only. We will return these when the account has been opened. We will not accept mobile phone bills.

ii. If you use a trading name please provide a sample of your letterhead, a business card or a compliments slip.

For existing customers, we will only need verification of your name.

SECTION G - BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS

Al Rayan Bank PLC is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors including most individuals and businesses are covered by the scheme.

| Eligible deposits in Al Rayan Bank PLC ("the Bank") are protected by | the Financial Services Compensation Scheme (FSCS) |
|---|---|
| Limit of protection | £85,000 per depositor per institution |
| If you have more eligible deposits at the same bank, building society or credit union | All your eligible deposits at the same bank, building society or credit union are "aggregated" and the total is subject to the limit of £85,000 |
| If you have a joint account | The limit of £85,000 applies to each depositor separately |
| Reimbursement period in the event of the failure of your bank, building society or credit union | 20 working days |
| Currency of reimbursement | Pound sterling (GBP, £) or for branches of UK banks operating in other EEA Member States, the currency of that State |
| To contact Al Rayan Bank PLC for enquiries relating to your account | Call: 0800 4083 084 , Monday to Friday, 9am to 7pm. Saturday, 9am to 1pm Visit: alrayanbank.co.uk Write to: Al Rayan Bank, PO Box 12461, Birmingham, B16 6AQ |
| To contact the FSCS for further information on compensation | Call: 0800 678 1100 Visit: fscs.org.uk Email: ict@fscs.org.uk Write to: FSCS, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU |

This is the basic information about the protection of your eligible deposits. You will be provided with more information on account opening. If you would like this information in advance, please contact Al Rayan Bank using the contact details above.

SECTION H – DECLARATION & SIGNATURE

Declaration and signature

- (a) I, the person whose signature appears below, have read the data protection section and affirm that the statement applied to the banking services applied for in this form.
- (b) I agree to be bound by the Business Banking Term and Conditions and Special Conditions, a copy of which I have received.
- (c) I can confirm to the best of my knowledge that the nature of my business is in accordance with Sharia principles.

- (d) I can confirm that the information contained in this application is true and correct.
- (e) I authorise Al Rayan Bank to operate this/these accounts(s).
- (f) I have read the section entitled 'Basic information about the protection of your eligible deposits'. By signing this form I acknowledge that I have been provided with the basic information relating to the protection of my/our eligible deposits under the appropriate deposit guarantee scheme.

This is our application agreement upon which we intend to rely. For your own benefit and protection, you should read all the terms and conditions carefully before signing this application. If you do not understand any point please ask for further information.

PLEASE DO NOT SIGN THIS FORM UNTIL YOU HAVE READ THE DATA PROTECTION STATEMENT AND DECIDED WHETHER OR NOT TO OBTAIN INDEPENDENT ADVICE FROM A SOLICITOR OR AN ACCOUNTANT

X

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

SECTION I – WHAT TO DO NEXT

To complete our verification procedures and to comply with money laundering legislation please ensure you enclose the relevant documents and proof of identity, we cannot process your application without this information.

- Tick to confirm
- 1. Ensure you have completed and signed all relevant sections of the application form.
 - 2. Ensure you have completed the 'User account access' form.
 - 3. Ensure you have ticked to indicate which account(s) you are applying to open.
 - 4. Ensure you have enclosed all requested proof of identity documentation (please refer to the 'Businesses, Charities, Masjids & Madrasahs Proof of Identity' for guidance).*
 - 5. Sample letterhead (if you use a trading name).

For Bank use only

Branch code

Branch staff name

Signature

Date

HO Processing staff name

Signature

Date

Manager name

Signature

Date