



AL RAYAN BANK



SHARIA COMPLIANCE GUARANTEED  
**Profit not interest**



Banking you can believe in

Instant Access Savings Accounts

Product information

[alrayanbank.co.uk](http://alrayanbank.co.uk)

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# Flexible, instant access to your savings

Al Rayan Bank's Sharia compliant instant access savings accounts let you profit from your savings whilst remaining true to Islamic values.

We do not offer you interest on your savings, instead, we undertake Sharia compliant activities with the intention of generating profit, which we then share with you.

Al Rayan Bank's instant access savings accounts are designed to provide you with easy access at all times.

Our instant access savings accounts operate under the Islamic finance principle of Mudaraba which is a profit sharing agreement. It allows you to profit from your savings whilst staying true to your faith.



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# Features and **benefits**

<b>Instant access savings</b>	<b>Everyday Saver</b>
<b>Sharia compliant returns on your savings</b>	✓
<b>Minimum opening balance</b>	£5000
<b>Pay money into your account</b>	
Digital Banking	✓
<b>Withdrawal conditions</b>	No withdrawal limit*
<b>Payment of profits</b>	Profits are calculated and paid on the last day of every month, based on the daily closing balance you maintained in your account for that month

\*Subject to daily maximum withdrawal limits.  
To register or to find out more, please visit [alrayanbank.co.uk/online-personal-banking](http://alrayanbank.co.uk/online-personal-banking).

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# Proof of identity and address

To become an Al Rayan Bank customer we require proof of your identity and proof of your address. We need this information to help us protect you against fraudulent criminal activity and to comply with money laundering regulations.

- ▶ In most cases you need to supply original documents as proof of identity and address (all documents will be photocopied and the originals given back to you).
- ▶ Non-UK residents are also required to provide additional documents to prove their identity and address.

For example, a valid passport or driving licence for your identification and recent bank statements for your address.

- ▶ Additional documents are required for non-residents and UK based students.

For further details please refer to the 'Proof of Identity' leaflet available online at [alrayanbank.co.uk](http://alrayanbank.co.uk) or by calling **0800 4086 407**.



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# How to apply

To apply for one of our instant access savings accounts you must be:

- ▶ A personal customer over the age of 16; or
- ▶ A business or institution, including Masjids and charities
- ▶ Able to make the minimum deposit required for the account

You can apply for one of our instant access savings accounts in the following ways:

## Online

You can visit our website at [alrayanbank.co.uk](https://alrayanbank.co.uk)

## By phone

You can call our Customer Services team on **0800 4083 084**, Monday to Friday between 9am and 5pm.





AL RAYAN BANK

Want to know more  
about any of our  
products or services?

Visit:

**alrayanbank.co.uk**

Call us on: **0800 4083 084\***

\*Calls may be recorded for training  
and security purposes.

### If we don't get it right

Al Rayan Bank PLC will endeavour to ensure that you receive the highest standard of service and that you are treated with courtesy at all times. If you are unhappy with any aspect of our service, we would like to know why.

For a copy of our Customer Care leaflet dealing with our complaint handling procedures, please call our Customer Care team on 0800 4086 407.

### Data Protection

Under the prevailing data protection legislation you have the right of access to your records.

Should you wish to access this right, please contact our customer service team or write to:

Data Protection Officer,  
Data Subject Access Requests,  
Customer Care Team,  
Al Rayan Bank PLC,  
24a Calthorpe Road,  
Edgbaston,  
Birmingham,  
B15 1RP

### Membership of the Financial Services Compensation Scheme

Al Rayan Bank PLC is a member of the Financial Services Compensation Scheme.

This scheme may provide compensation, if we cannot meet our obligations. Most depositors including individuals and businesses are covered.

For more information about the Financial Services Compensation Scheme, visit [www.alrayanbank.co.uk/fscs](http://www.alrayanbank.co.uk/fscs)

Al Rayan Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm reference number is 229148. Al Rayan Bank PLC is incorporated and registered in England and Wales. Registration No. 4483430. Registered office: 44 Hans Crescent, Knightsbridge, London, SW1X 0LZ.



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