

**APPLICATION FOR SMS BANKING  
 AND ALERT SERVICES**

Date:          
d d m m y y y y

Application Serial No.: SMS

Note: Please complete in BLOCK Letters and sign in the appropriate space after reading the Terms and Conditions which forms an integral part of the application.

**Application Request Type**

- Subscribe  
 Modify *This will overwrite your previous message settings on the specified account(s)*  
 Unsubscribe *This will cancel your previous message settings on the specified account(s)*

**Customer Information**

(Primary) Title:  Mr.  Ms.  Mrs. Other: .....  
 Name: .....  
First Middle Last  
 CIF Number:        
 (Secondary) Title:  Mr.  Ms.  Mrs. Other: .....  
 Name: .....  
First Middle Last  
 CIF Number:

**Preferred Language**

Please only select one of the following SMS languages:  
 English  Arabic  
 Note: English will be default language, if not selected.

**Account Information**

Note: Nicknames are used for ease of transactions so that complete account numbers are not required to be used. The Nickname can only be five (5) characters. The characters can be numeric, alphabetic and alphanumeric. For details, refer to SMS Banking Brochure.  
 Primary Account Number:  
                 
 Nickname:       
 Second Account Number:  
                 
 Nickname:       
 Third Account Number:  
                 
 Nickname:       
 Note: If you want to subscribe more accounts to NIB SMS banking service, please use another application form and attach it to this form.

I/We hereby authorize Noor Islamic Bank to recover the monthly subscription fee of the SMS Banking Service from the mentioned Primary Account as per the Bank's schedule of charges.

Signature(1): .....  
 Signature(2): .....

**Credit Card Information**

Note: Nicknames are used for ease of transactions so that complete credit card numbers are not required to be used. The Nickname can only be five (5) characters. The characters can be numeric, alphabetic and alphanumeric. For details, refer to SMS Banking Brochure.  
 Primary Account Number:  
                 
 Nickname:       
 Second Account Number:  
                 
 Nickname:       
 Third Account Number:  
                 
 Nickname:       
 I/We hereby authorize Noor Islamic Bank to charge the monthly subscription fee of the SMS Banking Service on the above mentioned Primary Credit Card as per the Bank's schedule of charges.

Signature(1): .....  
 Signature(2): .....

**Mobile Number and Email Address Information**

Primary Mobile Number:  
                 
 Second Mobile Number:  
                 
 Third Mobile Number:  
                 
 Note: Please register only one (1) mobile number per account holder.

**Email Address Information**

Primary Email: .....  
 Second Email: .....  
 Third Email: .....  
 Note: Please register only one (1) email address per account holder.

**Consent and Declaration**

I/We hereby declare that the information given above is true and complete, and that I/we have received the Bank's General Terms and Conditions and those specifically for the operation of SMS Banking Services. I/We understand and expressly agree and accept to be bound by them whether set out in English and/or Arabic. I/We confirm that usage of this service will also comply with the stipulations of the UAE Central Bank.

Signature(1): .....  
 Signature(2): .....

**For Bank use only**

**Branch Details**

Branch Name: .....

Branch Code: .....

**Application Approval and Processing Details**

**Approval Details**

CSO Name: .....

CSO Code: .....

CSO Stamp and Signature: .....

Date:          
 d d m m y y y y

- Account/Credit Card information verified
- Mobile number(s) information verified
- Customer signature(s) verified

CSM Name: .....

CSM Code: .....

CSM Stamp and Signature: .....

Date:          
 d d m m y y y y

**Processing Details**

Name: .....

Stamp and Signature: .....

Employee Code: .....

Date:          
 d d m m y y y y

**TERMS AND CONDITIONS**

**The Bank**

- i. will have the right to appoint ETISALAT or any other appropriate agency or telecommunications provider (the "Agency") to provide a mobile banking service to the Customer (the "Mobile Service"). The messages will be sent to the Customer only if he/she is within the cellular circles of the Agency or in circles forming part of roaming network of such Agency. The Customer will be liable for payment of airtime or other charges which may be levied by the Agency, in connection with receipt of short message services ("SMS"), and the Bank is in no way concerned with the same;
- ii. will provide SMS Banking Services ("Mobile Service") to the registered users in respect of only those Accounts for which such Customer is registered;

- iii. will provide the Mobile Service to the first named subscriber irrespective of number of parties to the account or the mode of operation;
- iv. is not responsible for any loss or damage arising directly/indirectly from any malfunction or failure of the Mobile Service. The Customer acknowledges that the proper functioning of the Mobile Service is dependant on the infrastructure, connectivity and services provided by the Agency and other service providers engaged by the Bank;
- v. provides the Mobile Service at the risk of the subscriber who shall indemnify the Bank for any loss/damage resulting from the use of the service.
- vi. will provide information to the Customer by way for SMS message upon Customer's request to the Bank.
- vii. reserves the right to:
  - a. discontinue the Mobile Service at its sole discretion without assigning any reason;
  - b. discontinue the service in the event of any breach of the Terms and Conditions of the Mobile Service by the Customer or other parties to the Account;
  - c. amend the Terms and Conditions hereunder, at any time without prior notice to the customer and such amended Terms and Conditions will thereupon apply to, and be binding on the Customer;
  - d. levy service charges at any time at its sole discretion; and
  - e. send general, promotional or informational messages to the Customer.
- viii. will not be responsible for the failure of the Mobile Service due to factors beyond its control.

**The Customer**

- i. will advise the Bank immediately in the event of any change in the information given on the application form i.e. mobile number, account details, etc. The Customer also agrees to provide any additional information required by the Bank from time to time, for the purpose of making the services available to the Customer;
- ii. accepts the charges associated with the SMS Banking Service.
- iii. accepts that SMS message may contain account information relating to the Customer.
- iv. authorizes the Bank to send account related information, though not specifically requested, if the Bank deems that the same is relevant.
- v. acknowledges that the SMS messages sent to him may contain confidential information and should such confidential information be sent to another individual through no fault of the Bank, the Bank is no way to be held liable; and
- vi. accepts that all information will be transmitted to and/or stored at various location and be accessed by personnel of the Bank and its affiliates. The Bank is authorized to provide any information or details relating to the customer/account to the Agency or any service providers so far as is necessary to give effect to any services.