

ACCOUNT OPENING APPLICATION

Within the framework of Shariah



*In the name of Allah the Most Gracious, the Most Merciful.
All praise due to Allah, "the Cherisher of the world, and peace and blessing
be upon the Prophet of Allah, on his family and all his companions.*

Pronouncement of HSBC Shariah Supervisory Committee

Islamic banking & financial services (HSBC Amanah) from HSBC Bank

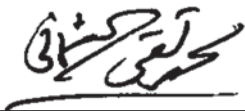
March 20, 2004

An Islamic unit/ division opened by a conventional bank is acceptable from Shariah point of view subject to the following conditions:

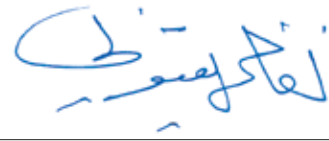
1. The accounts of the Islamic division are segregated from the accounts of the conventional side
2. The profits and losses of non Islamic operations are not reflected in profits and losses of the Islamic division.
3. All the transactions are carried out by the Islamic division in compliance with Shariah under the supervision of competent Shariah Scholars.

We have satisfied ourselves that these requirements are fulfilled by HSBC Amanah and therefore it is permissible for the Muslims to avail of the financial services offered by it

Allah knows the best.



Justice (Retd.) Muhammad Taqi Usmani



Sheikh Nizam Yaquby



Dr. Mohammed Ali Elgari



Dr. Muhammad Imran Ashraf Usmani

Your contact preferences

You prefer to be spoken to English Arabic

During the **week** you prefer to be contacted in the Morning Afternoon Evening at Business Home Others_____

Phone Mobile e-mail Fax

and during the **weekend** in the Morning Afternoon Evening at Business Home Others_____

by Phone Mobile e-mail Fax

Islamic Financial solutions

Do you prefer Islamic Banking Products? Yes No

My Account Type

Current Savings (Mudarabah) Non checking current Other_____

Currency

AED USD EUR GBP Other (specify) _____

My Preferred Banking Package / Service

Status Salary Based Balance Based

Yasmeen Salary Based Balance Based

About you (Thank you for taking the time to give us further details about yourself. We shall use this to help us serve you better).

You are Single Married Others_____ and have_____dependents.

Your spouse's name is_____ and you have_____children

Child Name_____ Date of Birth (DD/MM/YY) _____

Child Name_____ Date of Birth (DD/MM/YY) _____

Child Name_____ Date of Birth (DD/MM/YY) _____

Education Level Primary High School Graduate Post Graduate Professional

Hobbies / Interest _____ Car owner yes No

Home ownership status Owned Rented Company provided at this address since _____

Your Liability

	Bank / Company Name	Monthly Installment / Limit	Balance outstanding
Personal Finance /Loan			
Vehicle Finance / Loan			
Overdraft			
Credit/Charge card			
Others			

Your account

Purpose of opening the account Receipt of salary Finance / loan / Card repayment

Savings Others (please Specify) _____

Expected monthly credit turnover: AED _____

Please provide me with the following service(s)

HSBC ATM/ Debit Card Amanah Other

Cheque Book(s) (if applicable) Quantity _____(25 leaves each)

Phone Banking Service

Please provide the following details to link this account to the SMS ALERT Service:

If you do not wish your account number to displayed on the SMS, specify an alternative word / number _____

Debit Notifications for amount exceeding ______{currency} ______{amount} Credit Notifications for amount exceeding ______{currency} ______{amount}

Balance Notifications if balance falls below ______{currency} ______{amount} or exceeds ______{currency} ______{amount}

My Third Party Funds Transfer Limit for the Personal Internet/Phone Banking Service

I would like to have the facility of Third Party Funds Transfer* with a daily limit of AED_____ when using the Personal Internet and/or Phone Banking Service. or any other relevant service (not to exceed AED 185,000 limit per day for all customers)

*Third Party Fund Transfers- defined as any funds transfer other than transfers between my own accounts held with HSBC UAE or to effect bill payments.

HSBC Amanah Credit Card Application

HSBC Amanah Gold Card

Name as it should appear on the Card

Your Air Miles Relationship

Are you already an Air Miles Member Yes No

If yes, your Air Miles Card No.

Reference

Name of friend/relative in the UAE _____

Relationship _____

Tel. Office -

Tel. Res -

Mobile -

Employer _____

Designation _____

Please issue Supplementary Cards for the following:

1st Supplementary Card Applicant

Mr. Mrs. Ms. Other _____

Name as it should appear on the Card

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y

Relationship to Primary Card Applicant

Spouse Child Parent Brother Sister Other _____

2nd Supplementary Card Applicant

Mr. Mrs. Ms. Other _____

Name as it should appear on the Card

Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y ^Y

Relationship to Primary Card Applicant

Spouse Child Parent Brother Sister Other _____

3. Limit on Supplementary Card

I would like to share my existing credit limit with my 1st Supplementary Cardholder Yes No

* If No, I would like to assign a credit limit of AED _____

I would like to share my existing credit limit with my 2nd Supplementary Cardholder Yes No

* If No, I would like to assign a credit limit of AED _____

* The credit limit you assign to your Supplementary Card may be reduced from your existing credit limit, subject to Bank policy, one time set-up fees apply

4. Settlement Details

HSBC Current/Savings Account Number (to be debited): - -

Monthly payment 5% Other _____ (between 5%-100%)

Preferred Due Date ^D ^D

I would like to receive my statements at:

My Residential Address My Office Address

I would like to subscribe to e-Statements**

My Email Address : _____

Credit Card ATM Access (besides cash advances)

I would like to use the HSBC Amanah Credit Card at ATMs to access the HSBC Account.

I would like the Supplementary Cardholder(s) to use their HSBC Amanah Credit Card(s) at ATMs to access HSBC Account(s).

Other Benefits

The HSBC Amanah Takaful Cover is an optional coverage which protects the Cardholder's outstanding balance in the unfortunate event of death or permanent total disability. A premium of 0.2% of the monthly outstanding balance is charged for HSBC Amanah Takaful Cover.

**To view e-Statements, please register on Internet Banking at www.hsbc.ae

I would like to opt for the HSBC Amanah Takaful Cover and acknowledge that this Cover is subject to the policy's conditions and exclusions:

Yes No

Please refer to www.hsbc.ae/amanah for more details or contact us for the policy conditions.

My Reference Details

Previous Bank Existing Account Holder HSBC Staff Company Introduction

Your Declaration

I/we agree that the information given above is true and complete and that I/we have received the Amanah General Terms and Conditions for the Operations of Accounts and Electronic Banking services as well as for the SMS Alerts which I/we understand and expressly agree and accept to be bound by them whether set out in English and / or Arabic. I/we understand that the Bank's General Terms and Conditions for the operation of Accounts and Electronic banking Services shall apply to any personal account(s) that I/we may hold with the Bank from time to time.

I/we note that if I/we elect to use Personal Internet Banking service I/we will be required to accept the relevant Persons. Internet Banking Service Terms and Conditions online. I/we agree that where I/we accept the Personal Banking Service Terms & Conditions online, I/we will be agreeing to accept and be bound by them and any subsequent amendments whether act out in English and/or arabic.

Joint Accounts Only

I/we acknowledge that the provisions for the joint account mandates are set out in the Amanah General Terms & Conditions.

Declaration of Primary Card Applicant

I hereby apply for the issue of an HSBC Amanah Card and declare that the information provided in this application is true and correct and authorise HSBC to verify this Information from whatever sources that it may choose. I accept that HSBC is entitled in its absolute discretion to accept or reject an application without assigning any reason whatsoever. I acknowledge that the use of my HSBC Amanah Card and any Supplementary HSBC Amanah Card(s) issued on the HSBC Amanah Card Account will be subject to the HSBC Amanah Cards Terms and Conditions accompanying the HSBC Amanah Card(s) (which may be amended from time to time at HSBC's sole discretion). I understand that by retaining or using the HSBC Amanah Card or Supplementary HSBC Amanah Card(s) I accept the Terms and Conditions and that I shall be liable, unconditionally, for any amounts outstanding on both my HSBC Amanah Card and any Supplementary HSBC Amanah Card(s). Where an application is made now or in the future, I hereby authorise HSBC to issue Supplementary HSBC Amanah Card(s) for use on my account to the person(s) named who is/are over 16 years of age and agree that you can provide relevant information to the Supplementary HSBC Amanah Cardholder about the account. I accept that any account(s) operated in conjunction with the HSBC Amanah Card(s) will be subject to the Terms and Conditions which govern the ATM facility as stated in the HSBC Amanah Cards Terms and Conditions.

Declaration of Supplementary Card Applicant(s)

I, the Supplementary HSBC Amanah Card ("Supplementary HSBC Amanah Card") applicant agree to be jointly and severally liable for all transactions processed by the use of the Supplementary HSBC Amanah Card applied for and issued by HSBC to myself and acknowledge that the use of my Supplementary HSBC Amanah Card will be subject to the HSBC Amanah Cards Terms and Conditions (which may be amended from time to time at HSBC's sole discretion) accompanying the Supplementary HSBC Amanah Card. I understand that by retaining or using the Supplementary HSBC Amanah Card I accept the HSBC Amanah Cards Terms and Conditions.

Signing Instructions *(Joint Account only)* JOINTLY EITHER/OR OTHERS

Name _____ <input type="text"/>	Name _____ <input type="text"/>	Name _____ <input type="text"/>
<i>Please ensure signature is within box provided in Black Ink only.</i>	<i>Please ensure signature is within box provided in Black Ink only.</i>	<i>Please ensure signature is within box provided in Black Ink only.</i>

For Bank Use Only

Account Number _____ Date Account Opened _____	Bank Authorised Signature/Stamp
Forms completed <input type="checkbox"/> CSR Name _____	
Signed in my presence <input type="checkbox"/> CSR Staff Number _____	
Black List Checked <input type="checkbox"/> CSR User ID/Workstation ID _____	

Additional Maintenance

Service charge exemption <input type="checkbox"/> Yes <input type="checkbox"/> No	Additional / New ATM / Debit card required in the names of (Joint Accounts) (1) _____ (Either / Or only) (2) _____ (3) _____
International Customer Number: _____	
Relationship managed by: _____	

(For Joint Accounts only)

Customer Number 1	Customer Number 2	Customer Number 3
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Remarks:

Instant Kit Delivery Acknowledgement

I confirm having received my instant: Account No. - -

- ATM Card
- ATM Pin
- Phone Banking Pin - reference number _____
- Cheque Book
- Fatwas /Others _____

The instant kit was delivered in a sealed envelop.

Yes No

Customer's Signature

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28CSC/001/08

April 15, 2008

HSBC Amanah Mudarabah Savings Account

HSBC Amanah Central Shariah Committee ("The Committee") has reviewed the structure and documentation related to the Mudarabah Savings Account for customer's in the UAE.

The Committee approves the product and its documents subject to the following guidelines:

- The funds from the Mudarabah pool are invested by the Bank in Shariah compliant investment avenues only;
- The Bank will manage and invest the funds of the Mudarabah pool on an unrestricted Shariah compliant basis;
- The Bank should make sure that the customers' applying for the subject product have read and understood all documents and these guidelines.

And Allah knows the best.



Sheikh Nizam Yaquby



Dr. Mohammed Elgari



Dr. Muhammad Imran Usmani

Members of the Shariah Supervisory Committee
HSBC Amanah

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ÇOÑh ÉMG^e áæjæPæSæGæ' áNG Nææ áHÉ^tYGÉYh' IQLYG dÉY GÉPæSæGæj •
.AG dææÓSEGæPöüG

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*In the name of Allah the Most Gracious, the Most Merciful.
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be upon the Prophet of Allah, on his family and all his companions.*

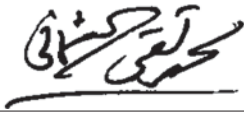
July 7, 2003

Re: HSBC Amanah Current Account


HSBC Amanah has submitted to the undersigned the General Terms and Conditions for Operations of Amanah Accounts and Electronic Banking Services to be offered to customers in UAE.

The Committee after an undertaking from the Bank's management that these deposits will be used only in accordance with Shariah, hereby approves the Terms and Conditions as amended to bring them in conformity with Shariah. The interested persons may benefit from HSBC Amanah Current Account services offered subject to these Terms and Conditions.

The Committee will annually review the Amanah Current Account operations to ensure their Sharia compliance.



Sheikh Muhammad Taqi Usmani



Sheikh Nizam Yaquby



Dr. Mohammed Elgari

Members of the Shariah Supervisory Committee
HSBC Amanah

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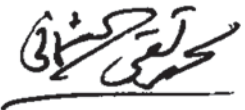
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26CSC/2603/07
December 9, 2007

HSBC Amanah Credit Card

HSBC Amanah Central Shariah Committee (" **The Committee** ") has reviewed and approved the structure as well as the Terms and Conditions of the HSBC Amanah Credit Card. The product has been structured as follows:

The structure of the HSBC Amanah Credit Card allows customers to make purchases. A fixed management fee will be charged to the customers on a monthly basis to maintain/manage the card. A discretionary rebate on the fixed management fee may be granted by the Bank to the Credit Card Holder on a monthly basis.

The rebate is discretionary in nature, and if HSBC decides to award it; then it might be based on the following criteria:

- Utilisation of the card
- Repayment Behaviour
- Spend Behaviour

The Committee is of the opinion that the structure and Terms and Conditions of the Credit Card are in compliance with Sharia and Muslims can avail of this product.

And Allah knows the best.



Sheikh Nizam Yaquby



Dr. Mohammed Elgari



Dr. Muhammad Imran Usmani

Members of the Shariah Supervisory Committee HSBC Amanah

á«fÉ^aàFEG áfÉeGHSBC ábÉEH

ábÉEH ÉM⁶ • höTh^a Y á«B^aSGHáfÉeGHSBC' ("áYöüGáe dG) á «ÖaGáYöüGáe dG eÉbód
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