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Credit Card and Current Account Application Form.

<input type="checkbox"/> Visa Classic	<input type="checkbox"/> MasterCard Classic
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<input type="checkbox"/> Visa Gold	<input type="checkbox"/> MasterCard Gold
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<input type="checkbox"/> Visa Platinum
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Personal Details (Name as in Passport)

<input type="checkbox"/> Mr.	<input type="checkbox"/> Mrs.	<input type="checkbox"/> Ms.	First
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Middle: _____ Last: _____

Number of dependants: _____

Wife/Husband Employed: _____

Date of Birth: _____ Day__ /Month__ /Year____ Nationality _____

Place of Birth: _____

Marital Status	<input type="checkbox"/> Single (S)	<input type="checkbox"/> Married (M)	<input type="checkbox"/> Other (O)
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<input type="checkbox"/> Divorced (D)	<input type="checkbox"/> Widowed (W)
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Years in Doha: _____

Education	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Postgraduate & Above
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Passport Number: _____

Issue Date: _____ Expiry Date: _____

Qatar ID Number: _____

Issue Date: _____ Expiry Date: _____

Vehicle Registration No. _____

Contact Details

Mailing Address: P.O. Box

City:

Res. Tel.

Mobile:

E-mail:

Residential Address: Apartment/Villa Number:

Building Name:

Street/Area:

Nearest Landmark:

City:

Residence Type Employer Provided Others

Address in Home Country:

Telephone in Home Country:

Personal Reference in Doha: Name

Tel.

Please tick (✓) where applicable. The orange sections are mandatory

Employment/Business Details

Company Name:

Date of Joining:

Employer type	<input type="checkbox"/> Employed (E)	<input type="checkbox"/> Self Employed (S)	<input type="checkbox"/> Unemployed (U)
	<input type="checkbox"/> Student (A)	<input type="checkbox"/> Homemaker (H)	<input type="checkbox"/> Retired (R)

Position:

Monthly Income (QAR):

Length of Employment/Business:

Employee No.

Department :

Telephone:

Extension No.

Fax No.

Company Mailing Address: P.O. Box

City:

Other Monthly Income:

Source:

Company Type: (if in Business or Self Employed)

Professional

LLC

Partnership

Sole Proprietor

Previous Employment/Business Details
(Only if you have been with current company for less than two years)

Company Name: _____

Tel. _____

Length of Employment/Business: _____

Mashreq Account Details

Account Number: _____

Current Savings Fixed Deposit

Branch: _____ Salary Transfer Yes No

If you are a Mashreq Current or Savings Account holder please select:

Auto Payment Amount Minimum Full

Duration of Salary Transfer: _____

Relationship with other Financial Institutions

Relationship	Name of Institution	Account No./Card No.	Outstanding Balance	Monthly Payment
Credit Card				
Personal Loan				
Auto Loan				
Current A/c				
Saving A/c				

Balance Transfer/Easy Cash Details

Balance Transfer Easy Cash

Amount to be Transferred: _____
(Maximum up to 75% of the approved credit limit)

Interest Rate (flat) 1.39% (per month)

Tenure:

- 3 months 6 months 9 months
 12 months 18 months 24 months

Credit Card Number (in case of Balance Transfer) _____

Account Number (in case of Easy Cash) _____

Name of Bank: _____

Minimum Balance Transfer/Easy Cash amount needs to be QAR 1000/-

IMPORTANT

1. Your card will be delivered to you by a courier. Please provide complete street address of your office/residence for card delivery purposes.

Company/Building Name

Office/Flat No.

Street/Area

Nearest Landmark

City

2. To enable us to identify you when you call us on the phone for any card related query, please provide your favourite city that can be used as an identification code.

Favourite City: _____

Signatures

Signature as you would like on your card (sign within the box, use black ink only)

Principal Card Applicant's Signature

Supplementary Card Applicant's Signature

Photosign Feature

Do you wish to opt for a Photosign Card?

Principal Card Applicant

Yes No

Supplementary Card Applicant

Yes No

Please attach a recent colour passport size photograph in this box. Write your name on the back of the photograph.
(Please do not staple)

Billing Statement Required (please: choose one)

E-Statement

E-mail Address:

Paper Statement (to be charged as per the schedule of charges)

- All applications subject to Mashreq approval. The submission of this application does not obligate Mashreq to grant credit
- **Applicants may be requested for a cheque as part of the documentation**

Terms and Conditions Governing Current and Savings Accounts

1. If the Customer's account is overdrawn, the Bank at its sole discretion has the right to charge interest to the said account at the rate of.....% per annum calculated on..... basis.
2. A Customer's savings account shall earn an interest at the rate/s determined by the Bank calculated on the basis of minimum monthly balance payable in the months of June and December of each year.
3. The Bank upon its sole discretion shall from time to time impose service charges on savings and/or current accounts if the average credit balance of such account is less than the balance determined by the Bank.
4. Charges on issuance of cheque books and post-dated cheques deposited with the Bank shall solely be determined by the Bank.
5. Withdrawals from the savings account in excess ofper month, will be charged at..... per withdrawal.
6. The Bank shall have the right, without reference to the customer, to debit the customer's accounts with all the fees, expenses, interest, commissions/taxation and other charges for all the transactions between the Customer and the Bank.
7. The Bank shall have the right to chargeor whatever the amount determined by the Bank for any and each returned unpaid cheque due to lack/insufficiency of funds.
8. The Bank may, without notice, combine and/or consolidate all the Customer's accounts with the Bank and exercise the authority to set off the credit balances in such accounts for the settlement of any other debit balance in other accounts of the Customer with the Bank.
9. As a collecting agent, the Bank assumes no responsibility whatsoever in exercising collection and shall only permit withdrawals of the value of the collected cheque upon final payment to the Bank. The Bank reserves the right to:
 - a. Route each item for collection in accordance with the Bank's normal practice.
 - b. Refrain from presenting, demanding or giving notice of non-payment or notice of dishonour on holidays.
 - c. Refuse to accept for collection any item presented by the Customer.
 - d. Debit the Customer's account for any cheque, or instruments credited to it/them which is/are not subsequently honoured.
10. The Bank may at any time at its discretion replace, change, amend or supplement any of the terms and conditions herein stated.
11. If a signatory to the Customer's account (but not the account holder) dies:
 - a. If withdrawal/s is/are single signature, any other signatory may continue to make withdrawals from the Customer's account.
 - b. If withdrawal/s is/are by joint signatures, the surviving signatory may continue to make withdrawals from the Customer's account.
12. Without prejudice to the Bank's right to submit to any other Law or Jurisdiction, the above terms and conditions and all matters related there to are subject to the commercial law/practice prevailing in Doha - Qatar and the civil court of Doha - Qatar shall have exclusive Jurisdiction to resolve any difference or dispute arising or may arise out of it.
13. The Bank has the right at any time to close the account and request immediate settlement of the balance from the Customer.
14. I/We undertake not to issue any cheque against insufficient funds.
15. The banking and financial institution have the right to block the funds transferred to the customers account in the case of any suspicion of money laundering or financing terrorism or terrorist organization.
16. Your account will be shifted to "Dormant Category" in case of no transaction in your Saving Account for 2 years and in Current Account for 1 year and will be treated as per Qatar Central Bank regulations. In case no further transactions take place for a total period of 10 years from your last transaction and you remain un-contactable, the available balance in your account will be shifted to Sharia Court after settling our dues, if any.
17. I/We undertake not to use this personal account for trading purposes.
18. I/We also understand that the instructions sent by me/us to the Bank through facsimile/scan/recorded phone line communications shall be considered valid and binding on me/us and the Bank may act upon instructions conveyed through this method. The Bank may use copies of the facsimile/scan/phone line transmissions in any court of law