

* All fields are mandatory

Finance Customer Profile

- Salaried Customer Salary Transfer to SIB Salary Transfer to Other Bank
 Self Employed Customer A/C with SIB A/C with Other Banks

Finance Customer Profile Details

Full Name (as in passport):
 Date of Birth | DD | MM | YYYY | Nationality: Gender: Male Female
 Passport No.: Expiry Date | DD | MM | YYYY |
 Residence Visa No.: Expiry Date | DD | MM | YYYY |
 UAE National ID No.: Years of Residency in the UAE:

UAE Address Details

Villa / Flat No.: Building Name: Street:
 Area: Emirate: Nearest Landmark:
 No. of Years at Current Address: P.O. Box: Emirate:
 UAE Home Tel. No. Mobile No.
 UAE Office Tel. No. UAE Office Fax No.
 E-mail:
 UAE Address Details:
 Owned Parents Employer Provided Rented

Permanent address in home country

Villa / Flat No.: Building Name: Street:
 Area: City: Home Country Tel. No.:
 Reference contact details in home country:
 Name : Relation: Tel. No.:

Reference contact details in the UAE

Name 1: Mobile No.:
 Name 1: Mobile No.:

Existing Sharjah Islamic Bank account details (Personal and/or Company)

- Yes (please provide the necessary details) No.

Account Name	Account No.	Branch	Account Type	Currency

Availed Banking Facilities

- Yes (please provide the necessary details) No.

Bank	Type of Facility	Amount	Outstanding Amount

Customer Signature:



Salaried applicant

Company Name:

Type of Company: Sole-Proprietor Partnership LLC/PJSC Branch of Foreign Company
 Free Zone Company Government Other (please specify)

Designation: Department:

Employee No. / Staff ID: Employed Since | DD | MM | YYYY |

Self employed applicant

Monthly Income Details

Company Name (as it appears in commercial license):

License No.: Issued by:

Issued Date: | DD | MM | YYYY | Expiry Date: | DD | MM | YYYY |

Type of Company: Sole-Proprietor Partnership LLC/PJSC Branch of Foreign Company
 Free Zone Company Government Other (please specify)

Nature of Business:

Years in Business: Number of Partners/Directors:

Your Share in Business: Your Share of Profit:

Partners / Directors Details (Please provide the details of only 4 Partners / Directors including yourself)

Name of Share Holder	Nationality	Relationship	% of Share

No. of Employees: Annual Sales Turnover (AED): Annual Profit of the Company (AED):

Company Revenues

Financial Year 20 AED

Financial Year 20 AED

Total Business Income AED

Other Income Source

Finance Details

Car Model: Car Make: Year: New Used

Engine Size: Current Mileage / Km:

Vehicle Supplier: Agency Private showroom Individual

Dealer Location (Emirate): Price/Evaluation Price:

Dealer / Car Evaluator's Name: Financing Insurance Yes No

Insurance Company Name: Insurance Amount: (Only if Islamic)

Down Payment (Hamish Jeddya): : Finance Amount: :

Repayment Tenure 12 24 36 48 60 Others: :

Repayment Method Cheque Account Transfe Others :

Repayment Date (Please make the cheque date same as repayment date) :

Car Registration Details

The car to be registered in the name of:

Full Name (as in passport):

Nationality:..... Relationship to the applicant:

UAE National ID No:..... Expiry Date: | DD | MM | YYYY |

Traffic Code Number:.....

Declaration

I/We hereby apply for the Sharjah Islamic Bank Car Financing Scheme and declare that the information included in this application is true, and correct and shall advise you of any changes thereto. I/We authorize Sharjah Islamic Bank to verify any information from Credit bureau or any other applicable source it may choose. I/We understand that Sharjah Islamic Bank shall have the right to refuse acceptance of the application, at any time without being obliged to give any explanation.

Please read and sign the below promise purchase

I / We undertake to purchase the defined vehicle herein above on Murabaha Sale after the same being bought & possessed by the bank, based on the cost paid by the bank which includes the purchase price of AED and the actual expenses amounting to (1) AED In addition to the profit rate agreed upon is I/We acknowledge that I/We have accepted the details of expenses and cost that will be submitted by the bank at the time of signing the Murabaha Sale Contract.

- 1) to pay the bank the sum of AED (only) as Hamish Jeddyia (guarantee amount) upon bank's request, in cash or by debiting my / our account(s) with SIB.
- 2) To pay the remaining balance of the price in monthly installments, No. of installments.
- 3) In case of my/our failure to fulfill our promise before the bank purchases the vehicle subject to this promise, I/We shall bear all the costs incurred by the bank, and the bank shall claim the difference from me/us if Hamish Al Jeddyia or my/our account balance doesn't cover the cost and fees incurred by the bank (if any).
- 4) In case of my/our refusal to sign the Murabaha Sale contract, the bank has the right to sell the vehicle at the market value and deduct the difference (if any) from Hamish Al-Jeddyia amount or from my/our account with the bank and I/We agree that the bank may claim compensation for the actual damage incurred by the bank as a result of our breach.
- 5) If I/We bought the Vehicle and refused to receive it, I/We authorize the bank to sell the same on my/our behalf to cover cost price and claim the difference in cash or by debiting my/our account and to return the surplus (if any).
- 6) In case I/We fail to pay the installments as per the terms and conditions agreed upon in the Murabaha sales contract, the bank reserves the right to confiscate the vehicle and take the necessary action and I/We have no objection incase the bank sells the vehicle in open market through auction and/or through its own resources to recover its outstanding amount. Remaining outstanding amount (if any) can be claimed from me/us, in cash or by debiting my/our account No.
- 7) In case I/We fail to pay the installments as per the terms and conditions agreed upon vide Murabaha sales contract, the bank reserve the right to initiate legal proceedings.
- 8) I/We, the undersigned hereby declare and agree that all the unused Postdated Cheques and / or Security Cheques against my/our finance facility shall not be returned to me/us upon the full settlement of the finance facility and shall be Cancelled directly by the Bank subject to the Bank's Policy*.

I agree to receive updates on Sharjah Islamic Bank's latest offerings, products and/or services.

Yes No

To stop this service, SMS (OPTOUT) to 6667.

Name & Signature

Date: | DD | MM | YYYY |

*Corporate Banking Group customers are exempted

For bank use only

Sales/Branch Staff ID & Signature

Branch: Agent ID:

TL/Staff ID & Signature: AM / BM Staff ID & Signature:

Deviation Recommendation:

1.

2.

Recommended By

Recommended By

Recommended By

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