



ISLAMIC BANKING  
اسلامی بینکاری

## Islamic NAYA Pakistan Certificates

### Pre-mature Encashment Request Form

Date:

D D M M Y Y

Time

H H : M M

#### Transfer Details (To be completed by the Applicant)

##### Applicant Details

Account Number

Account Title

Account Currency

Currency

##### Encashment details

Security ID

Number of certificates

Tenor

Currency

Check box

I agree with all terms and conditions as mentioned below.

#### Terms and conditions

- 1- The applicant can not withdraw encashment request once applied.
- 2- Bank is acting as an agent on behalf of SBP and profit and principle payment is subject to receipt from SBP.
- 3- Encashment will be allowed after 1 Month.
- 4- Incase of encashment after 1 month but before 3 months, the profit will be paid on discounted price by applying discount on announced profit rate for that category of investor.
- 5- Incase of encashment after 3 months, profit will be paid on rates applicable on shorter tenure certificate or as notified by finance division
- 6- Profit will be paid after deduction of withholding tax at 10% of amount of profit.
- 7- Request made after 1:00pm PST will be processed on next working day.
- 8- All investments in these certificates are subject to rules and regulations issued by SBP / GOP .

Signature :

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