



ISLAMIC BANKING
اسلامی بینکاری

**Islamic NAYA Pakistan Certificates
Investment Request Form**

Date:

<i>D</i>	<i>D</i>	<i>M</i>	<i>M</i>	<i>Y</i>	<i>Y</i>

Time

<i>H</i>	<i>H</i>	:	<i>M</i>	<i>M</i>

Applicant Details

Account Number	
Account Title	
Account Currency	
Country of Residence	
Registered Email Address	
Country of Origin	
Type of account	

Investment Details

Amount: (in Numbers)	
Currency	
Tenor	

Check box I agree with all terms and conditions as mentioned below.

Terms and conditions

- 1- The applicant can not withdraw investment request once applied.
- 2- I have read and understood terms and conditions as mentioned in Mudarabah agreement.
- 2- Issuance of certificates is subject to SBP issuance from SBP.
- 3- Bank is acting as an agent on behalf of SBP and profit and principle payment is subject to receipt from SBP.
- 4- Profit will be paid after deduction of withholding tax at 10% of amount of profit.
- 5- Request made after 1:00pm pst will be processed on next working day.
- 6- Investment is made through remittances received after 30 June, 2020.
- 7- All investments in these certificates are subject to rules and regulations issued by SBP / GOP.
- 8- Incase of investment in USD denominated INPC, initial investment of USD 5000 should be made with integral multiples of USD 1000.
Incise of investment in PKR denominated INPC, initial investment of PKR 100,000 should be made with integral multiples of PKR 10,000.
- 9- In case of a holiday on the periodic profit or principal payment date, the next working day falling after the holiday will be considered the periodic profit date/principal payment date. In such case, no profit will be payable for the period of the holidays.
- 10- The INPCs shall be pledgeable as security for raising financing in Pakistan subject to such conditions as may be prescribed by SBP.
- 11- The INPCs are not transferable except if required under the relevant laws.
- 12- In case of death of an investor, the payment (principal and profit, if any), will be made to the legal heirs of the deceased investor in accordance with the succession certificate or equivalent documentation in accordance with the law for the time being in force.

Signature : _____