

Easy Saver

A/C No. CIS Number

Account Details

Currency | AED | USD Interest required | Yes | No Language | Arabic | English

Mandate of Special Instruction | Singly | Jointly | Others (please specify)

Personal Details

Name 1 (as per passport)

Nationality Passport Number Expiry Date Visa Expiry

Sex Date of Birth Marital Status Family Size (in UAE)

Occupation Title

Name of Organization Employee Number Date of joining

Monthly Salary Other Monthly Income Source

Car Ownership | Yes* | No | *Own | *Company

Name 2 (as per passport)

Name 3 (as per passport)

Contact Address

Mail to | Office* | Home *Name of Organization

*Department *Division

Post Box City Emirate Telephone No.

Residence Details

Building Name Street Name/Number

Flat/Villa No. Locality City Emirate

I/We request you to open an Easy Saver account as specified above. Unless otherwise instructed in writing these instructions for any other similar deposit/s in the same rights that may be made hereafter. I/We know the rules of the Bank governing such deposits and agree to be bound by them.

Signature of Name 1 Date

Signature of Name 2 Date Signature of Name 3 Date

Signature of SSO Date Signature of Manager Date

Personal Details for Name 2 and Name 3 (if Any)

Name 2 (as per passport)

Nationality	Passport Number	Expiry Date	Visa Expiry
Sex	Date of Birth	Marital Status	Family Size (in UAE)
Occupation	Title		
Name of Organization	Employee Number	Date of joining	
Monthly Salary	Other Monthly Income	Source	
Car Ownership	Yes*	No	*Own *Company

Name 3 (as per passport)

Nationality	Passport Number	Expiry Date	Visa Expiry
Sex	Date of Birth	Marital Status	Family Size (in UAE)
Occupation	Title		
Name of Organization	Employee Number	Date of joining	
Monthly Salary	Other Monthly Income	Source	
Car Ownership	Yes*	No	*Own *Company

Terms and Conditions Governing Easy Saver

- Product Parameters**
All applicable parameters of the above account as laid out in the application form and brochures can be changed at the sole discretion of the Bank.
- Withdrawal**
Any action to withdraw funds from Easy Saver account will constitute penalty (full or partial) of interest accumulated for the particular month and/or withdrawal fees as per rules and regulations laid down by the Bank at its sole discretion and determination.
- Interest Rate**
Applicable rates of interest are at the sole discretion of the Bank and can be changed without notice.
- Records of the Bank**
The records of the Bank regarding the amount of the Deposit and the accrued interest shall constitute evidence as to the correctness of the said amount and interest
- Investment by Cheque/Draft**
If the mode of Investments is by cheque or draft or both, the investment shall come into force only upon net realization and receipt of the amount of the above cheque/draft or both by Mashreqbank.
- Payment of Interest**
Accrued interest will be paid on the average balance monthly.
- Costs and Charges**
The Bank has the right from time to time at its sole discretion, to impose service charges on the above account.
- Liability**
All transactions undertaken by the Bank on the Account holder(s) instructions shall be at the cost and risk of the Account holder(s). The Bank shall not be liable to the Account holder(s) if the value of the funds credited to the holder(s) account diminishes due to levies, taxes, fees or depreciation.
- Set-Off**
The Bank shall have the absolute right without assigning any notice or reasons to the Account holder(s) to combine and consolidate the above current(s) and set-off or transfer any sum or sums standing to the credit of any such account(s) in and towards satisfaction of all or any of its other branches and subsidiaries or in any other respect whether such liabilities be actual, contingent, primary or collateral.
- Change of Terms and Conditions**
The Bank may at any time at its sole discretion and determination replace, change, amend or supplement any of the terms and conditions herein mentioned.
- Death of Signatory**
If a signatory to the above account (but not the account holder) dies (a) If operations are by a single signature, any authorized signatory may continue to operate. (b) If operations are by joint signature, the surviving signatory may continue to operate.
- Waiver**
The Bank may at any time, at its sole discretion and determination, waive compliances with any of the terms and conditions herein contained and such waiver shall not prejudice the Bank's rights and benefits in any of the remaining terms and conditions including the Bank's right to enforce such terms and conditions at a future date.
- Closing of Accounts**
The Bank has the absolute right at any time, at its sole discretion and determination, without assigning any notice or reason to close the above account(s).
- Governing Law and Jurisdiction**
Without prejudice to the Bank's right to submit to any other Law or jurisdiction, the terms and conditions governing the above accounts are commercial by nature subject to the commercial law/practice prevailing in the UAE and the civil courts of the UAE shall have exclusive jurisdiction to resolve any difference or dispute arising or may arise out of them.
- Easy Saver is non-transferable/non-negotiable/non-pledgeable to any other party.