

Qualification: _____ *Occupation: _____

Employment details: Nature of employment: Government <input type="checkbox"/> Private <input type="checkbox"/> Unemployed <input type="checkbox"/> Employer's name: _____ Time in current employment: Year(s) _____ Month(s) _____ Total length of employment: Year(s) _____ Month(s) _____	Business details: Name of business: _____ Import/Export <input type="checkbox"/> Agriculture <input type="checkbox"/> Services <input type="checkbox"/> Industry <input type="checkbox"/> _____ (please specify) Total time in business: Year(s) _____ Month(s) _____
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Monthly income (Rs.): _____ Other income (Rs.): _____ Your residence is: Owned Rented Mortgaged Other _____
 (please specify)

Your existing relationships with UBL (Please provide details of all accounts, loans, cards which will be linked with your relationship)

Account/Loan/Card No.	Account/Loan/Card Title	Branch Name	Choose the Preferred Mailing Address
			<input type="checkbox"/> Permanent <input type="checkbox"/> Present <input type="checkbox"/> Office
			<input type="checkbox"/> Permanent <input type="checkbox"/> Present <input type="checkbox"/> Office
			<input type="checkbox"/> Permanent <input type="checkbox"/> Present <input type="checkbox"/> Office
			<input type="checkbox"/> Permanent <input type="checkbox"/> Present <input type="checkbox"/> Office

Type of ATM/Debit Card: Silver <input type="checkbox"/> Gold <input type="checkbox"/>	Supplementary Card Required: Yes <input type="checkbox"/> No <input type="checkbox"/>
Name on Card <input type="text"/>	Name on Card <input type="text"/>

Your relationship with other banks:

Bank Name: _____ Deposit Credit Cards Loans Others _____

Bank Name: _____ Deposit Credit Cards Loans Others _____

I hereby agree with the Indemnity and Undertaking given below, which I have read and understood and confirm that the information supplied is correct to the best of my knowledge. _____ Customer's signature Date	For Bank use only: Approved by: _____ Employee no. _____ Designation: _____ Branch Code: _____ Data entry checked by: _____ Employee no. _____ Signature _____ Designation: _____
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If you are interested in any of our other products then please tick the relevant boxes: Credit card Personal loan Car financing Mortgage

Others: (Please specify) _____

*Mandatory field

[†]N.I.C is required (old or new). For non N.I.C holders Passport No. is required.

**Mandatory field for Internet banking

INDEMNITY AND UNDERTAKING

In consideration of your acceptance of oral instructions from me over the telephone, fax or implementation of other instructions where transmitted by electronic means in connection with such facilities as may from time to time form part of the services ("Services") offered by you in accordance with your policy, I irrevocably and unconditionally agree and undertake to accept the veracity of any such instructions and your implementation of the Services for all purposes whatsoever. I further irrevocably and unconditionally ratify the same and hereby waive any claim against you as a consequence of or in respect of the provision by you of the Services, and not to use, or allow any third party to use the Services on my behalf and/or for any fraudulent or unlawful purpose. I confirm that any instructions given by me to you using any means may be used as evidence in any court of law or other proceedings of whatsoever nature or in resolving any dispute between us. I further irrevocably and unconditionally agree to indemnify and hold you harmless from and against all liabilities, losses, actions, proceedings, claims, costs, damages and expenses which may be incurred or suffered by you, or made against you, as a consequence of, or in respect of, the provision by you of the Services. I further agree that you may debit any of my accounts with you for all costs, charges, expenses or other amounts which you may incur as a consequence of, or in respect of, the provision of the Services. I agree that you may ignore, or suspend action on, any instructions received from me if you, in your absolute discretion, deem it appropriate to do so. I further confirm my understanding that compliance with such instructions and provision of the Services shall be subject to the internal policies of United Bank Limited, which may change from time to time and the relevant Circulars of State Bank of Pakistan.

I also confirm that the provision of Services shall also, where relevant, be governed by the terms and conditions governing my existing account(s) with you. I confirm that my Personal Identification Number shall be kept confidential. I shall be liable for any misuse of the same, and agree to indemnify you against all consequences of such misuse. I confirm that all information and data contained in this form is accurate and true and there is no undisclosed material information which would affect UBL's decision to extend any of the Services to me. In consideration of your agreeing to email me my account statements, I hereby waive any requirement as per the account opening form to send any hard copy statements or notices by post to my address.

For any cards issued to me by UBL, I undertake to immediately inform the Bank in the event of loss or theft of the same. It is understood that I shall continue to be liable for all the transactions until receipt of aforesaid intimation by you. I further undertake to accept full responsibility for all transactions made by the use of the card whether or not made with my knowledge or authority and I will accept the bank's record of transaction as binding for all purposes.

From February 2004, UBL will impose service charges @ Rs.50/- per month on those Current and PLS Savings checking accounts opened prior to July 01, 2001 which maintain an average monthly balance of less than Rs.10,000/- in the previous month. Accounts opened after July 01, 2001 are already subject to the levy of this charge as agreed in the Terms & Conditions of their account opening form. The following accounts will be exempt from the levy of service charges: i) Students ii) Mustahiqueen of Zakat iii) Employees of Government/Semi-Government institutions for salary and pension purposes. Details of such charges with exemptions are listed in the bank's schedule of charges (revised bi-annually) and also displayed in all our branches.

For the purposes of this Indemnity Undertaking the word "Services" shall be deemed to include any form of banking services or products that UBL may offer its customers from time to time including any cards. This Indemnity and Undertaking shall be deemed to be an integral part of the account opening form executed by me as amended from time to time.