

## Annexure 2

## **UBL Ameen Employee Banking - UBL Ameen @ Work:**

- 1. Existing waivers are as per product offering grid, all additional features opted will be charged as per Ameen Schedule of Charges (SOC).
- 2. In case employee terminates relationship with primary organization, the Ameen Employee Current Account would be converted into Ameen Mukammal Current Account and Ameen Employee Saving Account will be converted into Ameen Monthly Saving Account all bank charges/fee shall be applicable as per Ameen SOC.
- 3. I hereby unconditionally authorize the Point of Contact, notified by my Employer to the Bank from time to time, to receive and collect any and all communication to be made by the Bank in connection with the Ameen Employee Account current / saving opened by me including but not limited to the "Letter of Thanks" and "Welcome Pack" containing the initial Debit Card and Cheque Book issued against my account.

## **UBL Ameen Employee Banking Current Account – Local Currency:**

- 4. UBL Ameen Employee Banking Current Account received deposits on the basis of Qard whereby the Bank guarantees return of the principal.
- 5. UBL Ameen Employee Banking Current Account depositor agrees hereby to the unfettered use of the deposited funds by the Bank at the Bank's discretion, and the depositor will not claim any return in any form whatsoever.
- 6. No profit is paid on UBL Ameen Employee Banking Current Account.

## **UBL Ameen Employee Banking Saving Account – Local Currency:**

- 7. UBL Ameen Employee Banking Saving Account is accepted on Mudarabah basis where Bank act as Mudarib and Customer as Rab ul Maal.
- 8. The profit payable on UBL Ameen Employee Banking Saving Account will be calculated on daily average balance and payment of profit will be on monthly basis.

Date:	
Account Number:	
Account Holder's Name:	
CNIC No.	