



This Agreement is entered into on this (Day) _____ corresponding to /..... /....., by and between:

First: First Party: Sharjah Islamic Financial Services LLC

Sharjah Islamic Financial Services LLC, duly established company under License No. (604090) issued by Securities and Commodities Authority (SCA) on 10/06/2006, Address: Emirate of Sharjah, P.O. Box 66060 Sharjah,

Tel: +971 6 5992555, Al Khan Rd., Al Ghanim Business Center Bldg., 2nd Floor, Office No. 201

Represented By: _____ In his/her capacity as: _____

(Hereinafter referred to as "The Company")

Second: Second Party: (Hereinafter referred to as "The Client")

1. **Client Classification:** Natural Person Legal Person Other (Please Specify): _____

Investor Number: Abu Dhabi Securities Exchange _____ Dubai Financial Market _____

2. The Client's Information:

First: Client Details:

1- For Natural Person

Client's name in full (as per Passport or ID) _____ Nationality: _____

National ID No. (for UAE Nationals) _____ Date of Birth: _____ ID/Passport No.: _____

Date of Issue: _____ Expiry Date: _____ Residency Address: _____

Address of Correspondences:

Business Tel.: _____ Mobile: _____ Fax: _____

P.O. Box: _____ E-mail: _____

Town: _____ City: _____ Emirate: _____

Type of Transaction:

Personal Official Power of Attorney (POA) Lawful Guardian Custody

Name of Guardian/ Custodian/ Attorney (as Per Status): _____

POA/Custody No. & Place of Issue: _____

(In Case either party signed by virtue of a POA, a copy thereof shall be attached after reviewing the original one.)

2- For Legal Person:

Name of legal person: _____ Legal form: _____ Activity of the Company: _____

Nationality: _____ Licensing body: _____ License No.: _____

Person authorized to manage the account: _____ Mob. No.: _____

Address of Correspondences- Headquarters Address:

Country: _____ City: _____ Area: _____

Street: _____ Block No.: _____ Tel.: _____ Fax: _____

P.O. Box: _____ E-mail: _____

Second: Identifying the Client's Relationship with the following Authorities:

Listed Joint Stock Company _____ Brokerage Company Licensed by the Authority _____ Abu Dhabi Securities Exchange

Dubai Financial Market _____ Other parties with relations to Financial Markets, (Please Specify): _____

1. Is the Client a Chairman, Board Member, General Manager, Executive Manager or authorized employee of the companies listed in the Financial Markets Licensed in the UAE or is a relative to any of them to the second class? Yes No.

If YES, kindly mention the following: Name of Company: _____

Job title: _____ Kinship: _____ Name of relative: _____

Signature of Legal Representative of the Company

Signature of Client



2. Is the Client is a chairman, Board Member/committee of directors or in one of brokerage companies licensed by the Authority, or spouse, origins or branches of any of them, till the second class relatives or their minor children? Yes No.

If YES, kindly mention the following: _____

Name of Company: _____ Job title: _____

Kinship: _____ Name of relative: _____

3. Do you have a commercial partnership between you and one of Company's Board of Directors or with any of their affiliated persons?
 Yes No. In case the answer is YES, Kindly mention such partnership

If the Client is Board Member, General Manager, Executive Manager or authorized employee in one of the companies listed in the Financial Markets Licensed in the UAE or is a relative to any of them to the second class; the Client shall notify the Company about his/her desire of trading to obtain the necessary approvals from the financial markets before serving orders to the market.

Details of the Joint Account: (If there are more than three investors, a list of their names and details shall be attached)

Manner of account management: Jointly Individually

	1	2	3
Name in full (as per passport or ID)			
Investor Number			
National ID No.			
Passport No.			
Nationality			
Relation			
Residency Place			
Telephone			
Mobile			
P.O. Box			
E-mail			
Approved Mailing Address			

Means of Notification:

- Method of issuing orders: Presence in Person, Mail, E-mail, Fax, Registered Phone.
- Approved Method of Receiving Correspondences: Registered Mail and Receipt in Person.
- Approved methods to send correspondences to the Clients include all available methods including but not limited to: Mail, Email, Fax, Receipt in Person, Text Messages and Registered Phone.

Signature of Legal Representative of the Company

Signature of Client



Financial data relating to the Client and his/ her experience in investment (Client Information Form "Know Your Client")

Form of Client's Banking Account

• Client's Name in English as per the Banking Account:

Bank: _____ Branch: _____ Account No.: _____

IBAN: _____

• Clients without IBAN:

Bank Account No. _____ Swift Code: _____ BIC Code: _____

iVESTOR No. (if any): _____

• Classification of Client: Resident Non-Resident Foreign Politically Exposed Persons (Please Specify: _____)

• Client's Profession: Employee Businessman Retired Other:

• Annual Income (AED) AED Less than 100,000 AED 100,000 -500,000 AED 500,000 – 2,500,000 above AED 2,500,000

• Source of Income: Salary Saving Inheritance Financial Markets Others (Please Specify: _____)

• Amount allotted for investment: _____

• Expected revenue from investment in securities: 1-5% 5-10% 10-25% more than 25%

• Any other additional income? Yes No If YES please specify: _____

• Employee with Salary:

Employer's Name: _____

Period of Service: _____ Job Title: _____ Monthly Salary: _____

• Self-Employed:

Name of Company: _____ Age of Company (Private Business): _____

Nature of Business: _____

• Do you have any Financial Obligations or Loans? Yes No

If YES, kindly mention the details: _____

• Do you have another account with a different brokerage company? Yes No.

If YES, kindly mention the details: _____

• Investment Strategy: Long Term Short Term Day Trading

• Experience in Investment: None Less than a year 1-3 Years Over 3 Years

• Preferred Sectors: Banks Industry Services Insurance

Real Estates Investment Telecommunication Others

• Preferred Stock (Kindly mention as per priority)

1 _____ 2 _____ 3 _____

4 _____ 5 _____ 6 _____

Acknowledgment:

I, the undersigned, hereby acknowledge that all the above-mentioned details and information furnished to the company are complete and correct, and I undertake to update the same in case of any change therein.

Signature of Legal Representative of the Company

Signature of Client



(Terms And Conditions of Trading Agreement)

Preamble:

Whereas the Company is one of the licensed companies by Securities and Commodities Authority (SCA) to practice the business of trading in securities; Whereas the Client wishes to trade in securities through the Company in the authorized financial markets and in the UAE based on the orders and instructions from the Client according to his/her sole discretion and according to the terms and conditions mentioned herein; Therefore, both parties have acknowledged their legal eligibility for contracting according to the following Articles:

First Article

The above preamble, schedules and documents attached are considered as an integral part of this Agreement.

Second Article Definitions

Authority	Securities and Commodities Authority
Law	Federal law No. 4 of 2000 concerning the SCA as amended.
System	System of brokers issued by the Authority Board Members Decision No.(1) of 2000 as amended.
Market	Securities market licensed by the authority, through which sale and purchase of securities are conducted.
Securities	Shares, bonds and promissory notes issued by share holding companies and securities and promissory notes issued by the Federal & local governments public authorities and public institutions in the UAE, any other local or non-local financial instruments accepted by the authority.
Investor No.	The Identification Number granted to the Client by the market.
Trading Account	It is the Client's account with the Company, through which securities are traded.
Trading	Transactions of buying and selling of securities in the market.

Third Article: Statement of Risks

Dealing with securities contains many risks which may lead the Client to loss to his/her invested capital or a part thereof, as since prices of securities are subject to increase, also they are subject to steep reduction which may lead to cause losses to the Client due to price fluctuations, further the process of liquidation and sale of securities may become very difficult mission in consideration to the low demand, in addition to various risks the Client may expose to.

Fourth Article: Rights of The Company

- To obtain the equivalent cash for purchase operations before the execution of any purchase orders or maximum before the date of settlement.
- To obtain the commission in order to execute the trading operations in accordance with applicable regulations and laws.
- To obtain Charges of **AED 100/-** for granting the Client another copy of securities and documents, or for the issuance of new cheques instead of lost or expired cheques, while for the statement of account, statement of securities balances, the Client has the right to always request them without charges.
- Sale of securities purchased previously by the Company in the name and on behalf of the Client in case he/she fails to settle his/her obligations, within limit sufficient to pay back his/her dues, as follows:
 - Serving a registered notice to the Client with acknowledgment of receipt stating that the securities will be sold in case of nonpayment within one working day from the date of receiving the notice, and this notice shall specify the details of the conducted purchase, the outstanding amounts against such purchase, charges and due commissions.
 - To obtain approval from financial market before start of the sale process after the period indicated in Clause (a) of this Article.
 - The Company has the right to claim the balances of the amounts and any compensation in case the sale price was insufficient to cover the due debts.

Fifth Article: The Company's Obligations

The Company shall be hereby held responsible for the following:

- To exert the due diligence in all transactions in accordance with provisions of law and applicable regulations, all the time to take into consideration the conditions and controls upon which the license was issued, commercial customs and principles of trust and equality and to protect the rights of clients and execute their orders It according to order receiving priority.
- To always act with honesty and integrity for the benefit of the Client and to abstain from doing anything which might lead to cause any damage to the Client, other brokers or market like providing misleading or incorrect image or information about the price of securities or the volume of trading.

Signature of Legal Representative of the Company

Signature of Client



3. The segregation in its accounts and clients' accounts in accordance with Controls and the mechanism of accounts separation with brokers issued by the SCA.
4. Placing sale and purchase into the trading system once the orders are received from the Client, provided that such entering be made in accordance with priority of receiving such orders.
5. Adding the result of sales of securities in the Client's account on the same date of settlement in accordance with market regulation and rules or as agreed upon.
6. To notify the Client in writing or according to the methods agreed upon in this Agreement about the executed transaction on his/her account once performed, and the Client has the right to object on any transaction by informing the Company by the same method of any mistake or objection on the operations performed on his/her account within one working day from the date of notification.
7. Rejection of any order received in methods other than the methods stated by law or agreed upon in this Agreement.
8. Non-performing of any sale transaction before verifying of the seller's ownership of the stocks.
9. Request the market's approval for the sale of securities which the Client did not pay his/her obligation for within the period specified in Clause No. (4/4) of this Agreement within a maximum period of one working day from the date of elapsing of the mentioned period, provided that the Company undertake to enter the sale order at market price within one working day from the date of obtaining the market's approval.
10. Providing the Client with a quarterly account statement, without jeopardizing the client's right to request a detailed statement of account or a statement of client stock balances at any time.
11. Not to carry out any sub-contracting activity to complete this Agreement except after obtaining the Client's approval.
12. To maintain the confidentiality of information related to the Client, and which have been obtained upon this Agreement, without prejudicing the Company duty to disclose such information as per governing law and regulations.

Sixth: Client's Rights

The Client shall have the following rights under this Agreement:

1. To grant purchase and sale orders, and that the Company shall not perform any transaction without a direct order from him, except for cases permissible by laws and applicable regulations and in accordance with the conditions of this Agreement.
2. To cancel or amend any orders provided to the Company, without being yet executed on the trading system, as long as the broker has the ability to cancel or amend such orders.
3. To be notified in writing or as per the method agreed upon in this Agreement about the executed transactions on his/her account once performed and he/she has the right to object on any transaction by informing the Company by the same method on any mistake or objection on operations conducted in his account within one working day from the date of his notification.

Seventh Article: Client's Obligations

The Client under this Agreement shall comply with the following:

1. To provide the Company with all information required to verify his identity.
2. To pay the amounts of purchase transactions securities along with commissions and any other fees and charges within the limits contemplated by law, decisions and applicable laws and the regulations issued in this regard and according to the provisions of this Agreement, provided that the Company shall deduct such commissions, fees or charges from the client's account without the need to the client's consent.
3. To authorize the Company under this Agreement to disclose any information that may be requested by the authority or markets in compliance with law related to the client or his transactions.

Eighth Article: Additional Conditions

1. The information contained in this Agreement shall be treated strictly as confidential information, and such information shall be used by the broker's representatives or customer service representatives for ratifications. Accordingly, the client is responsible for maintaining the confidentiality of the data contained herein.
2. The Broker does not hold any responsibility for any technical malfunctions may occur due to the system or Internet connection lines and the possibility of losses being incurred by reason of delay in the execution of that orders or the non-execution thereof for any technical reason, unless this was made by mistake or negligence on the part of the Broker.
3. This Agreement is subject to update from time to time and could be modified under the supervision of SCA.
4. The terms and conditions of this Agreement shall be governed by and construed in accordance with the MOA of the Broker and his regulations and instructions, and in accordance to the regulations of financial markets and the SCA and the provisions of Islamic Sharia Law.
5. All phone calls are recorded according to the law for the purpose of proof and ratification with clients.
6. Client's Account can be ceased in case of non-updating the main data or under any new requirements by the SCA or the financial markets.
7. Reject to enter any orders aiming to manipulate prices and damage the fairness and integrity of markets.
8. The Client undertakes to notify the broker immediately in case of non-receipt of confirmation of any transaction or objection to the transaction within 24 hours. In case the client fails to do so, it shall be considered as acknowledgment of the correctness of the transaction.
9. The client has the right to object to the company's correspondences during a period of seven working days. In case of non-objection, this shall be considered as acknowledgment of the validity of such correspondences.
10. Sharjah Islamic Financial Services shall have the right to transfer any cash money from the Client's account with the Company to the Client's account with Sharjah Islamic Bank.
11. Courts in the Emirate of Sharjah are the competent courts to hear and settle any dispute that may arise under this Agreement.
12. The company licensed and subject to supervision of the securities and commodities Authority.
13. The validity of orders shall be considered as "Good till Day" unless specified otherwise by the client.
14. E-Trading (additional clauses related to the E-Trading).

Signature of Legal Representative of the Company

Signature of Client



Online Trading System

1. It is the system used by the broker, enabling the Client to enter orders for selling or buying securities directly through the Internet. The System upon receipt of the order will check out the possibility of its implementation and then automatically send it to the electronic trading system operative in the market.
- Online Trading System enables the Client to review transactions and cash balances and stock portfolio details.
2. In case the Client requests to be provided with electronic Online Trading System; he/she should possess high knowledge in the field of online securities trading and to know how to use PC and how to use the electronic trading program online. This item is essential to achieve the desired benefit from this service and avoid any mistakes.
3. Online Trading System is totally free.
4. The rights and obligations of the Client and the broker include all general rights and obligations referred to in the opening account form and all its enclosures.
5. The Client is responsible for maintaining the user number and PIN related to Online Trading System and all orders executed through this service.
6. In case the Client may contact the Company on the following numbers:

Tel. +971 6 5992555

Fax: +971 6 5525112

Email: sifscso@sifs.ae

7. The Client shall be aware of the following risks and losses which could happen due to the use of Online Trading System:
 - (a) That the processing of orders entered may not be effected immediately, and that in this regard they follow the procedural system set by the Market.
 - (b) The potentially grave consequences of the processing of orders entered through the internet, in view of the rapidly changed prices pursuant to the Market mechanism of supply and demand.
 - (c) Some orders may not be executed or may be subject to delay in execution due to the Market mechanism of supply and demand.
 - (d) The possibility of losses being incurred by reason of delay in the execution of orders or the non-execution thereof for any technical reason, unless this is through fault or negligence on the part of the Broker.
8. The Client bears full responsibility for using of Online Trading System and the Client hereby acknowledges that the broker is not responsible for any loss, damages or expenses that may result thereto.
9. The broker has the right to cease the Online Trading System service for any client and the broker shall bear no responsibility because of it.

Ninth Article: General Provisions

1. The Client does hereby acknowledge that all documents and information submitted from him are legal, and the source of money he/she is dealing through Brokerage Company is legitimate.
2. Client undertakes to inform the broker about any change in information or details in the future.
3. Client hereby acknowledges that he reviewed all provisions of this Agreement and he/she is aware of risks pertaining to securities trading in the stock market.

Tenth Article: Amendments & Additions

1. In case either party desired, throughout the effect of this Agreement, to carry out any amendment or addition on conditions and controls contained therein, he/she shall send a written application to the other party specifying the details of such amendment or addition requested on the specified address in both parties' data enclosed herein. No amendment, alteration or addition to this Agreement shall be valid unless made by Agreement of both parties in written and under their respective signatures.
2. Parties may not agree to carry out any amendment on any provision in this Agreement in a way contrary to law and regulations decision issued in this regard.

Eleventh Article: Termination of Agreement

1. This Agreement shall terminate in the following situations:
In case both parties agreed in writing to terminate this Agreement.
2. In case either party desired to terminate this Agreement, then such party is obligated to notify the other party in writing seven days prior to the date he/she requires the Agreement to terminate on, provided that all rights and obligations raised during the application of the Agreement are settled. However, the termination of this Agreement shall not waive any full rights or obligations between its parties and shall remain valid between parties until its settlement.

Twelfth Article: Notices

Both parties agreed that every advice required by this Agreement shall be served via one of the methods set forth in Clause No. 4 of parties details attached hereto.

Thirteen Article: Interpretation & Disputes

This Agreement may be interpreted along with right and obligations resulting from concerned parties in accordance with laws and applicable regulations in the United Arab Emirates, such disputes are to be solved amicably, and in case such disputes not solved within 7 days, it shall be referred to the specialised court in the UAE.

Fourteenth Article: Copies

1. This Agreement is released in two original in English. Each party shall receive a copy to act accordingly.
2. Both parties have signed this Agreement, it thus became effective and completely binding to all parties hereof.

Signature of Legal Representative of the Company

Signature of Client



A Declaration pursuant to fulfilling the provisions of the United States Foreign Account Tax Compliance Act (FATCA)

• If any of the below was selected as “Yes”, then kindly supply supporting documentation and complete section 2).

Section 1 (Please tick the appropriate boxes as applicable)

Are you a U.S. Citizen / Dual citizen holding U.S. Citizenship?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a lawful permanent resident of U.S.? (Green Card Holder)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
U.S. place of birth	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have U.S. correspondence, residence or, mailing address? (Including a U.S. P.O.Box, ZIP Code, In Care of or Holding Mail)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Power of attorney or signatory authority granted to person with U.S. address	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Born in the U.S. and have you renounced the U.S. Citizenship?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Instruction to transfer funds to U.S. accounts or directions regularly received from a U.S. address	<input type="checkbox"/> Yes	<input type="checkbox"/> No

A NON-U.S CITIZEN

Do you have a substantial presence in U.S. as follows?		
Is present in the U.S for at least 183 days ('substantial presence' test) by counting all the days in the current year	<input type="checkbox"/> Yes	<input type="checkbox"/> No
1/3 the days in the immediate preceding year and 1/6 the days in the second preceding year	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Type of enterprise (Business Category)

Tick to indicate which case(s) applies to the applicable enterprise

Individual/Sole proprietor Partnership Limited Liability Company Other (please specify) _____

Are you a foreign entity with one or more substantial U.S. Owners (more than 10% interest) in a corporation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you a specified U.S. Entity (e.g. non-publicly trade U.S. Corporations and partnerships)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 2 U.S CITIZEN

U.S. Place of birth Town / City _____ State _____

A . U.S. Correspondence address / U.S. P.O.Box / ZIP Code _____

An “in care of” or a “hold mail” address _____

Power of attorney or signatory authority granted to a person with a U.S address _____

Outstanding instructions to transfer funds to an account maintained in the U.S _____

Directions regularly received from a U.S account /address _____

U.S Telephone numbers Work _____ Home _____ Mobile / Cell _____

U.S TIN / SSN (U.S Federal Taxpayer Identification Numnber / Social Security Number _____

Declaration

I hereby confirm that the information provided above is true, accurate, and complete. Subject to applicable local laws, I hereby authorize Sharjah Islamic Financial Services L.L.C. or any of its affiliates (including branches) to share my information with domestic and overseas tax authorities, where necessary, to establish my tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I agree that the Company may withhold from my account(s) such amounts as may be required according to applicable laws, regulations, and directives.

Signature of Legal Representative of the Company

Signature of Client



Investor Signature Form

Name of the investor : _____

File No : _____

In the case of a (guardian / agent), please fill in the following data:

Name (guardian / agent): _____

Agent / guardian signature

Investor Signature

Comments

- The signature set forth above will be used in all dealings with the investor by Sharjah Islamic Financial Services Company.

Signature of Legal Representative of the Company

Signature of Client