

REQUEST TYPE

- (a) **New Card Application**
 Personalized Card *Instant Card*
- (b) **Card Replacement (Select Reason)**
 Lost/Stolen *Damaged* *Expired*
- (c) **PIN Replacement**

PERSONAL DETAILS (FILL IN BLOCK LETTERS)
Full Name (Mr. | Ms. | Dr. | Others)

Name to appear on the card (Maximum 19 characters including spaces)

ATM Preferred Language *Dhivehi* *English*
ID Card / Passport No. (Please attach a copy)

Nationality

Date of Birth (d/m/y)
 /
 /

Existing FisaCard holders need not fill the below section unless there are changes in the information provided earlier.

Security Phrase (4 to 18 characters)

Permanent Address

House / Building Name	
Flat No.	Floor
Street Name	
District	Postal Code
City / Island	Atoll

Current Address

House / Building Name	
Flat No.	Floor
Street Name	
District	Postal Code
City / Island	Atoll

Mobile

Home/Office

Email Address

YOUR DESIGNATED ACCOUNTS TO BE LINKED
Default Account

9	9	0	1																
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Additional Accounts to be linked

9	9	0	1																
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9	9	0	1																
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9	9	0	1																
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DAILY ATM WITHDRAWAL LIMIT - PLEASE SELECT

- MVR 2,500 MVR 5,000 MVR 10,000
 MVR 15,000 MVR 20,000

(A maximum limit of MVR 5,000 applies per single ATM withdrawal)

NOTIFICATIONS

 Please select your preferred method in order to receive service notification
 (at least one box needs to be checked)

- SMS Email Both

IMPORTANT INFORMATION

- a) FisaCard is valid for use only within Maldives.
- b) You may change your PIN at any FisaATM.
- c) Applications for FisaCard will be accepted from Individuals and Sole Proprietorships only.
- d) Applications to link FisaCard with Joint Accounts should bear signatures of all the signatories.
- e) Joint account holders are limited to a single FisaCard per card type, assigned to a designated holder by submitting a separate application bearing all signatories.
- f) Daily withdrawal for joint accounts are limited to MVR10,000 per card type.
- g) An Account holder who operates a Sole Proprietorship account may request for separate FisaCard for his/her personal account and business account.
- h) Please allow up to 7 working days for processing of your application.
- i) Cards and PINs not collected within one month will be destroyed.

DECLARATION

I/We, the undersigned, hereby make this unilateral declaration to Maldives Islamic Bank Pvt. Ltd. (the 'Bank'), that;

- a) I/We have read and understood the Terms and Conditions stated in this application and agree to be bound by them. I/We accept that the usage of the FisaCard will also be construed by the Bank as my/our acceptance of the Terms and Conditions applicable to the FisaCard .
- b) By signing below, I/We hereby request the Bank to issue FisaCard in my/our favour, and to link the accounts as indicated in this form.
- c) I/We confirm that I/we have the required mandate to operate the account(s) linked to my/our FisaCard (s) issued by the Bank.
- d) I/We hereby confirm and warrant that the information provided in this application is true, accurate and correct.
- e) I/We accept that the FisaCard will be issued at the sole discretion of the Bank.

APPLICANT'S SIGNATURE

	Date <input style="width: 20px; height: 20px;" type="text"/>
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Additional Signatures (for joint accounts)

	Date <input style="width: 20px; height: 20px;" type="text"/>
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BANK USE ONLY
S.ID
Initials

Application received and verified by		
Signatures verified by		
Application / Card input to system		
Application / Card Approved by		
Card Printed by		
Customer Number		

Application/Joining Fee	MRF 50.00
Annual Fee	MRF 50.00
Card/PIN Replacement Fee	MRF 50.00
Cash Withdrawal Fee (each transaction)	MRF 1.00

(Annual Fee will be charged on yearly basis starting from the approval date)

F'isaCard TERMS & CONDITIONS

The terms and conditions under which F'isaCard is issued are mentioned below for your information and guidance.

Before the Cardholder signs and/or uses the enclosed F'isaCard, the Cardholder shall first read these Terms and Conditions, as the Cardholder's use or acceptance of F'isaCard will be governed by these Terms and Conditions. By requesting the Bank to issue F'isaCard or by signing the Bank's application form, along with the Declaration therein, the Cardholder agrees to be bound by the F'isaCard Terms and Conditions. By signing, using or accepting the F'isaCard, the Cardholder agrees and/or shall be deemed to have agreed with the terms and conditions stated hereunder.

Terms used:

- Bank refers to Maldives Islamic Bank Pvt. Ltd.
- F'isaCard means the ATM Card issued by the Maldives Islamic Bank
- Cardholder refers to customer who has been issued F'isaCard
- ATM refers to Automated Teller Machine(s).
- POS refers to Point Of Sales Terminals provided by the Bank to the applicable Merchants.
- Account(s) refers to the Cardholders' Current Account(s) or Savings Account(s) or any other such account designated by the Maldives Islamic Bank to be eligible account(s) for the authorized operation of the F'isaCard. The Cardholder should have the proper mandate to operate the account(s).

1. F'isaCard

- 1.1 At all times F'isaCard shall remain the lawful property of the Bank, and shall be returned unconditionally and immediately, when requested by the Bank. The issuance and use of the F'isaCard shall be governed by the Bank's policies and regulations in force at the time.
- 1.2 The F'isaCard is accepted and is valid only for use at the Bank's ATMs in the Maldives.
- 1.3 Every applicant must have an Account with the Bank which is an eligibility criterion for issuing F'isaCard and applicant must be above 18 years.
- 1.4 The F'isaCard will be issued at the Branch(s) of the Bank in the presence of the Accountholder/Authorized Agent. The Accountholder has the option to have his/her F'isaCard issued and mailed.
- 1.5 At the time of receiving the F'isaCard from the Bank, the Cardholder shall sign the F'isaCard immediately at the designated area.
- 1.6 The Bank reserves the right to cancel the F'isaCard and stop its operations in the event the Bank has a reason to believe that there has been a violation of regulation in force at the time.
- 1.7 Once the F'isaCard is issued by the Bank, the F'isaCard will be under the full responsibility of the Cardholder and should be bound to the Bank's regulations in force at the time. The Cardholder shall bear full responsibility for any violation of the Bank's regulations in force at the time, and the Bank will not bear any liability arising from any such violation or unauthorized use of the F'isaCard.
- 1.8 F'isaCard(s) retained from the ATM will be held by the Bank for a maximum of Thirty (30) days. If the Cardholder fails to collect the F'isaCard from The Bank within the period mentioned, The Bank have the full authority to destroy any retained F'isaCard(S) without prior notice and the Bank shall not be entitle to refund any of the Fees Cardholder is entitled to pay.

2 The PIN (Personal Identification Number)

- 2.1 The PIN issued by the bank to the Cardholder for the purpose of operating the F'isaCard is strictly for personal use only by the designated Cardholder and is strictly confidential.
- 2.2 The Cardholder is initially issued with a four digit PIN randomly generated by a system and will be secured and sealed in a PIN Mailer. The Cardholder is provided with the option to change the PIN to any other number of the Cardholder's choice from any of the Bank's ATM. Accountholders are strongly advised not to use any PIN numbers that can be easily associated with them.
- 2.3 Cardholder must always exercise caution with the F'isaCard and PIN and avoid sharing either of them with any unauthorized person. Therefore, both the F'isaCard and PIN should always remain in Cardholder's possession and should not be handed over to anyone else. In the event of any losses arising from any unauthorized use of the F'isaCard, the Bank shall not be held liable.
- 2.4 The Cardholder shall bear the responsibility to immediately change the PIN from any of the Bank's ATM, in the event the PIN number being compromised or disclosed.

3 Loss of F'isaCard

- 3.1 The Cardholder should immediately inform and report to the Bank, in the event the F'isaCard is lost or stolen. The Cardholder may request the Bank to either block or temporarily suspend the F'isaCard.
- 3.2 The Cardholder hereby indemnifies the Bank fully against any liability that may arise due to loss, theft, misuse or any such casualties occurring prior to reporting to the Bank.
- 3.3 The Bank, at its sole providence, may block or cancel a F'isaCard in the event it has any reason to be believe that a loss, theft, fraud, or any other such event has occurred or is likely to occur.
- 3.4 In the event a F'isaCard is recovered subsequent to filing a report of its loss, such F'isaCard shall not be used and shall immediately be destroyed or handed over to the Bank with a written document bearing the authorized signature of the Cardholder.
- 3.5 All replacements and renewals of F'isaCard will be subject to the terms and conditions herein.

4 Cardholder's Account

- 4.1 The Cardholder hereby expressly authorizes the Bank to debit the designated accounts linked to the F'isaCard of the Cardholder for all withdrawals, transfers, purchases or any other transactions effected by use of the F'isaCard as evidenced by the Bank's records, and this will be conclusive and binding on the Cardholder.
- 4.2 The Cardholder hereby expressly authorizes the Bank to debit the designated accounts linked to the F'isaCard of the Cardholder for fees and service charges against any such services obtained/rendered as stated in the List of Bank Charges published from time to time.

5 Transactions

- 5.1 The records of F'isaCard transactions will be available on the respective account statement. The Cardholder may also obtain a record of the respective account transactions by utilizing the statement request facility at the Bank's ATMs.

6 Validity of Card

- 6.1 Personalized F'isaCard is valid for a period of Five (05) years and F'isa Instant card is valid for a period of Three (03) years from the date of issuance, and may be used till the last day of the expiry month printed on the F'isaCard.

- 6.2 The Replacement of the expired F'isaCards will only be processed upon the receipt of the application/request by the Cardholder, and the new card shall be processed subject to the terms and Conditions of the Bank.

7 Range of Services

- 7.1 ATM Cash Withdrawal: ATM cash withdrawal may be made at any of the Bank's ATM, with a minimum of Maldivian Rufiyaa One Hundred (MRF100.00) and up to a maximum of Maldivian Rufiyaa Five Thousand (MRF5,000.00) per withdrawal.
- 7.2 The daily withdrawal limits are set to the amount specified in this form by the customer. Card holders may instruct the bank to change their maximum daily withdrawal limit up to Maldivian Rufiyaa Twenty Thousand (MVR 20,000.00) per day per card. Unless specified the limit will be set to Maldivian Rufiyaa Five Thousand (MVR 5,000.00) per day by default.
- 7.3 Balance Enquiry: Cardholders may view their balance in accounts linked to their F'isaCard from ATM and request for printed receipt of the account balance designated to the F'isaCard.
- 7.4 Mini Statement: A statement containing the last Ten (10) transactions in accounts linked to their F'isaCard can be acquired from ATM.
- 7.5 Account Statement Request: Cardholders may send a request for a detailed statement of their accounts with the Bank via ATM. Collection of the statement will be from the Branch(es) of the Bank on the next working day.
- 7.6 Account Transfer: The Cardholder will be able to transfer to other personal accounts.
- 7.7 Change of PIN: Customers may change their PIN from any F'isa ATM to any four digit number of the Cardholder's choice.
- 7.8 Merchant Establishment Usage:
 - The F'isaCard is intended for electronic use only and will be accepted only at the Merchant Establishments in Maldives, acquiring Maldives Islamic Bank's POS Terminals.
 - The Cardholder will be solely responsible for the usage of F'isaCard other than electronic use as it is strictly unauthorized by the Bank.
 - The Bank accepts no responsibility for any surcharge levied by any Merchant Establishment and debited to your account with the transaction amount.
 - The Bank will not accept any responsibility for any dealings the Merchant Establishment may have with the Cardholder. If any such issue rises, the Cardholder should inform the Bank immediately along with any supporting documents and the Bank will try and assist wherever possible. Complaints relating to any F'isaCard Merchant Establishment should be resolved by the Cardholder with the Merchant Establishment and failure to do so will not relieve you from any payment obligations to the Bank.
 - F'isaCards linked to multiple accounts, transactions at Merchant Establishments will be effected only on the Primary Account and the Bank will not account any transaction even if the necessary funds are available in the other accounts linked to the F'isaCard.

8 Service notification via SMS/ Email

- 8.1. Service notifications are short messages sent to the customer informing of certain services, notifications and events via SMS, email or both.
- 8.2. By allowing this service bank may send SMS on the mobile phone number or email to the email address of the Customer duly registered with the Bank.
- 8.3. In case of non-delivery of SMS/ email, Bank will not be responsible or liable to re-deliver the same due to the mobile phone number or email address not being in service.
- 8.4. The Bank accepts no liability for the consequence arising out of erroneous, incorrect or incomplete information supplied by the Customer.
- 8.5. If the Customer suspects that there is an error in the information supplied to the Bank, customer shall inform the Bank as soon as possible.
- 8.6. The Bank will make endeavour to rectify the error wherever possible on 'best effort' basis.
- 8.7. Customer must promptly notify in writing to the Bank in case of change in mobile phone number and email address.

9 Fees

- 9.1 Joining, Annual, renewal and replacement will be debited to the Primary Account on approval and renewal of the F'isaCard as the case maybe at the Bank's prevailing rate as published in the List of Bank Charges. These fees are non-refundable. Charges for other services will be levied to the Primary Account, at prevailing rates as published in the List of Bank Charges.
- 9.2 Transaction fees for ATM cash withdrawal and POS cash withdrawal will be debited to the default account at the time of posting the cash withdrawal as per Bank's list of charges.
- 9.3 Annual fee will be deducted from the Primary Account of the Cardholder on annual basis per card, commencing from the issuance date/Approval date of the F'isaCard.

10 Termination / Cancellation

- 10.1 The Cardholder wishing to close the designated account or cease the ATM facility should notify the Bank in writing and submit the F'isaCard along with the letter of notice.
- 10.2 The Cardholder may at any time terminate the use of the F'isaCard by written notice to the Bank and returning it to the Bank. No refund of the annual fee or any part thereof will be made. Notwithstanding any earlier notification of the Cardholder's intention to cancel or terminate the use of the F'isaCard or these Terms and Conditions, the Cardholder shall remain liable for any transaction (authorized or unauthorized) effected through the use of the F'isaCard to the date the F'isaCard is returned to the Bank by the Cardholder.
- 10.3 In addition to and without derogating any of the provisions of these Terms and Conditions, the Bank may terminate these Terms and Conditions by written notice without assigning any reason for termination, provided that the Bank has reason to believe that the Cardholder has misused the F'isaCard or has breached any of the terms and conditions set out herein. Following termination thereof, the F'isaCard shall be immediately cancelled whether or not the F'isaCard is returned by the Cardholder to the Bank.

11 Miscellaneous

- 11.1 When withdrawing cash from the ATM and POS terminal, the Cardholder(s) shall maintain sufficient balance in the designated account to meet cash withdrawal and service fee.
- 11.2 The operation of cash withdrawal system of the transactions under the POS Terminal system is solely between the Merchant and the Cardholder, allowing the card holder to withdraw cash up to a minimum / maximum limit authorized by the bank. When withdrawing from POS terminal, it is the sole responsibility of the cardholder to verify the amount, quality for wear and tear; and check for counterfeit notes when accepting from the Merchant. The Terms and Conditions may be amended by the Bank in its absolute discretion and when required by the Bank. Any amendments to the Terms and Conditions will be publicly announced.
- 11.3 The Cardholder(s) shall notify the Bank of any change in his/her personal details.
- 11.4 The Bank will not be responsible or act in place of any matter regarding the quality of goods or services provided by third parties including discount benefits or any inadequate and unsatisfactory services to the Cardholder(s).
- 10.5 The Bank possesses the full rights for both introducing new services or removes existing services without designating any reason. Any such changes will be publicly announced.