

PERSONAL FINANCE - PRODUCT TERMS & CONDITIONS

1. Execution of Salam Agreement

Siraj Finance PJSC and you shall execute the Salam Agreement related to the Personal Finance facility within five (5) business days, after the satisfactory completion and fulfillment of all conditions, requirements, and documentary obligations by you.

2. Approval Subject to Credit Reports

The approval and disbursement of the Personal Finance facility are contingent upon the receipt of satisfactory credit reports from the Central Bank of the UAE, Al Etihad Credit Bureau (AECB), and internal credit evaluation and approval.

3. Customer Declaration

I/We declare that all information provided in this application is true, accurate, and complete. By signing this application, I have reviewed and accepted the General Terms and Conditions (General T&C) of Siraj Finance PJSC which is bound to me. T & Cs are also available on the website: www.sirajfinance.com. I/We understand that Siraj Finance PJSC ("Siraj Finance") may, with prior notice and within a reasonable time, revise the General T&C as required by applicable laws or internal policy changes.

4. Authorization for Information Sharing

I/We irrevocably authorize Siraj Finance to obtain, verify, and disclose any financial, legal, or credit information related to me/us as deemed necessary for processing this application, maintaining the facility, or complying with legal and regulatory requirements. Without prejudice to the foregoing, I/We hereby authorize Siraj Finance to communicate with governmental or semi-governmental authorities, bodies, organizations, credit bureaus, or utility service providers inside or outside the UAE for such purposes.

Without prejudice to the foregoing, I/We hereby authorise Siraj Finance, without the need to get any oral or written permits, to obtain or disclose any of the information referred to in this clause from/to any governmental or semi-governmental authorities, body, organisation, company, credit bureau, or any service provider such as electricity, water and telecommunications companies, whether inside the UAE or abroad, which maintain or are supposed to maintain any such information relating to me/us. Siraj Finance may communicate with such bodies to obtain or disclose any of the information referred to in this clause.

Siraj Finance shall be entitled to use any or all of the information for the purpose of granting/or commencing to grant me any facilities or any other services offered by Siraj Finance or to use this information for the purpose of assessing my credit position and collect any amounts or facilities

payable to Siraj Finance. The provision of this clause shall remain in force and in effect against me/us, and may not be terminated, or amended without the Siraj Finance's prior written consent.

5. Policies and Conditions

I/We acknowledge that the approval of my/our application is subject to the policies, guidelines, and Terms and Conditions of Siraj Finance, and such approval remains at the sole discretion of Siraj Finance.

6. Security Conditions

Siraj Finance reserves the right, at its sole discretion, to request additional security or conditions, including but not limited to security cheques, guarantors, or co-signers, based on its assessment of the applicant's risk profile and financial standing.

7. Undated Cheques

In compliance with applicable laws, Central Bank regulations, and Siraj Finance guidelines, I/We irrevocably authorize Siraj Finance to insert the date and present any undated cheque provided by me/us for payment if I/We default in payment of any amount due to Siraj Finance under the facility.

8. Handling of Cheques

On payment in full of any and all amounts due on the captioned account, Siraj Finance shall destroy the cheque unless I/We advise Siraj Finance to return the same.

9. Data Processing and Consent

I/We understand and consent to Siraj Finance's use of my/our personal data for processing, retaining, or disposing of the facility as required. Siraj Finance may share this data with branches, agents, credit or debt agencies, and regulators/government bodies within and outside the UAE, as permitted by law, for the provision of this product/ service to me. Finance Company, its staff, and all third parties with permitted access to my data, are specifically bound to observe the Finance Company's confidentiality obligations. I understand that I may refuse or withdraw my consent at any time. However, if I do so, Finance Company will be unable to comply with its legal or regulatory obligations and may be unable to offer its products and services to me.

10. Fraudulent Information

If any information provided by you is found to be fraudulent, incomplete, or inaccurate, Siraj Finance reserves the right to terminate the facility immediately and take necessary legal action.

11. End of Service Benefits

In case of cessation of my employment, Siraj Finance reserves the right to utilize the entirety or a part of the end-of-service benefits payable to me/us towards the full or partial early settlement of the principal outstanding facilities, at Siraj Finance's sole discretion.

12. Recovery of Dues

By agreeing to these Terms and Conditions, I/We authorize Siraj Finance to debit and recover any applicable charges or outstanding dues from my/our designated account(s) with Siraj Finance. In the event of insufficient funds, I/We further authorize Siraj Finance to recover such dues from any other accounts held with Siraj Finance without additional authorization or prior notice.

13. Additional Documentation

I/We undertake to provide any additional documentation as required by Siraj Finance at any point during the term of the facility.

14. Force Majeure

Siraj Finance shall not be liable for any delays or non-performance of its obligations due to circumstances beyond its control, including but not limited to changes in law, natural disasters, or operational disruptions.

15. Right to Withdraw Offer

Siraj Finance reserves the right to delay or withdraw disbursement of the facility at any point for reasons that may or may not be disclosed to the customer. Siraj Finance shall not be held liable for any resulting loss or damages incurred by the customer.

16. Debt Collection

In the event of delayed payment or default, Siraj Finance may engage external debt collection agencies to recover outstanding amounts. I/We agree to bear all applicable charges associated with such collections, as permitted by law.

17. Revision of Terms

Siraj Finance reserves the right to revise applicable fees, charges, or any terms and conditions in accordance with applicable laws and regulations, and such changes shall be communicated to the customer within a reasonable notice period.

18. Anti-Money Laundering Compliance

I/We agree to adhere to anti-money laundering (AML) and countering financing of terrorism (CFT) principles in all transactions conducted through Siraj Finance. I/We confirm that I/we will not engage in transactions with shell companies or any related entities.

19. Key Fact Statement (KFS)

Siraj Finance will provide a Key Fact Statement (KFS) summarizing the product features, fees, risks, and customer obligations at the commencement of the application process.

20. Complaint Management

Customers may lodge complaints through designated channels, including email, phone, or in-person visits. Siraj Finance is committed to resolving complaints within thirty (30) business days, with escalation pathways clearly communicated at the time of application.

DISCLAIMER

- 1 In case of any incorrect, incomplete or mismatch of information on this application form with the information provided on the certified copies of the original official documents, the information on the certified copies of the original official documents will be taken up and acted upon by Siraj Finance, without any reference to the customer, as true and accurate, and will supersede the information on the application for the purpose of obtaining Personal Finance, and updating the Siraj Finance's official records.
- 2 In case of early settlement by the Customer, Siraj Finance will have the right to require the delivery of the outstanding Salam Commodities under the Salam Commodity, which will result in generation of profit amount for Siraj Finance (as detailed in the KFS) provided always that the extent of the Salam Commodity required to be delivered by you shall not exceed the total quantity stated in the under the Salam Contract.
- 3 Siraj Finance may waive delivery of certain quantity of Salam Commodity during the moratorium period if requested by the Customer. However, the Moratorium period will be offered as per the sole discretion of Siraj Finance and will be subject to Siraj Finance approval.

DECLARATION

By signing and submitting this application, I/we apply to the Siraj Finance's terms and conditions for the Personal Finance set out in this application.

In doing so I/we confirm that all the information furnished by me/us in this application is true, complete and accurate in all respects and that I/we have not wilfully withheld any material fact and will immediately inform Siraj Finance if there are any material changes to this information.

ACKNOWLEDGEMENT

- 1 I have read, understood, acknowledge and accept the Siraj Finance's General Terms available on its website www.sirajfinance.com, as amended from time to time.
- 2 I / We hereby acknowledge and confirm that the product Terms & Conditions have been read, understood, signed and a copy received by me.
- 3 I acknowledge receiving the Key Fact Statement (KFS) and have also read and understood the KFS before of signing the application/offer document.
- 4 You are entitled to cancel the Finance within five (5) Business Days of signing this document ("**Cooling-off Period**") and Siraj Finance cannot process the requested Finance until this period expires and you may need to resubmit this document. You should take time to consider the Finance, but you do have the right to waive the Cooling-off Period by ticking the box below.

☐ I agree to waive my right to a "cooling off" period of five (5) Business Days, so that my financing can be immediately processed and understand that by waiving the cooling-off period the terms and conditions of the Finance will be immediately binding on me/us.
- 5 I understand and agree that Siraj Finance will determine, using their internal policies and systems, my ability to afford this credit facility, based on the information I have provided on my income, financial obligations, personal details, in this application form, bank account statements, etc., and that which Siraj Finance itself obtains from the Al Etihad Credit Bureau (AECB)/ other credit/service providers and/or government agencies.

Applicant Name:	
EID No.:	
Date:	
Signature:	