

Date:

ADCIF SALAM PERSONAL FINANCE

Dear Customer,

Thank you for choosing ADCIF Salam Personal Finance. The details of your Personal finance facility are as follows:

Salam Contract Number
Salam Date
Commodity Financed Amount
Profit %
Profit Amount
Tenor
Commodity value due [EMI] *
Date of First Delivery
Date of Last Delivery

The customer acknowledges and confirms that he understands and agrees to the terms and conditions of the Salam Contract and the schedule mentioned above. The contract is considered fully and legally binding should ADCIF not receive any intimation stating the contrary from the customer within 3 days of the date of issue of this letter.

For further details on other products and services please contact us on 800 5626, or visit us on www.adcbislamic.com or any of our branches throughout the UAE.

All ADCIF (the Islamic finance subsidiary of ADCB) products and services are approved by its Fatwa & Shari'ah Supervisory Board. All financing is made available at the sole discretion of ADCIF and is subject to ADCIF's Terms and Conditions.

*Equivalent value of commodity

This is a computer generated advice and does not require a signature.