



UBL AMEEN LOCKER FACILITY APPLICATION

Locker No. _____

Branch _____

Key No. _____

Date: _____

I / We the undersigned applicant(s) hereby request the Bank to allow me / us the use of UBL Ameen locker facility on an annual non refundable fee payable alongwith takaful contribution in advance, according to the applicable schedule of charges (SOC) as determined by the Bank from time to time.

I/ We hereby confirm having read and understood the terms and conditions governing the locker facility, as stated overleaf and hereby agree to abide by them.

The Bank is authorized to set - off against any security deposit that it may hold or debit my / our account No. mentioned below or any other individual or joint account in my / our name maintained with the Bank for the recovery of any charges relating to the locker facility that may be due from me / us in accordance with the Bank's applicable SOC. The locker will be operated by me/ us under specimen signatures given below.

The Locker will be operated by: Singly Jointly By Either or Survivor

Required Size: Small Medium Large Extra Large

Please Debit/my/our Account No. [][][][][][][][][][] with _____ Branch

LOCKER HOLDER (S) DETAILS

1. Name: _____ Signature: _____
 CNIC No./Passport No.: _____ Phone Office: _____
 Address: _____ Phone Res: _____
 _____ Occupation: _____

2. Name: _____ Signature: _____
 CNIC No./Passport No.: _____ Phone Office: _____
 Address: _____ Phone Res: _____
 _____ Occupation: _____

3. Name: _____ Signature: _____
 CNIC No./Passport No.: _____ Phone Office: _____
 Address: _____ Phone Res: _____
 _____ Occupation: _____

4. Name: _____ Signature: _____
 CNIC No./Passport No.: _____ Phone Office: _____
 Address: _____ Phone Res: _____
 _____ Occupation: _____
 Next of Kin (Optional) _____ Relation: _____
 Address: _____ CNIC No.: _____

Operating Instructions: _____

FOR BANK USE ONLY

Annual Fee received (Rs.) _____ Key Deposit received (Rs) _____ Date: _____

Custodian: _____ Approved By: _____



TERMS AND CONDITIONS

This locker facility is based on the overall principles of Ijarah (Islamic Lease of the assets). The following are the rules and conditions (the "Rules") under which safe deposit lockers (the "Lockers") shall be licensed by UBL Ameen (the Licensor") to those desirous of utilizing the Lockers as per the terms of these Rules (the "Licensee(s)"). The locker operations will be governed by the Terms and Conditions, policies of UBL Ameen and regulations including directives of State Bank of Pakistan.

1. The Licensee(s) and no other person whoever shall have access to the Locker at any time during the Licensor's business hours which are notified in the branch premises and in accordance with such regulation as shall from time to time be laid down by the Licensors.
2. Lockers will be licensed for a period of one (1) year in the first instance and thereafter shall be automatically renewed thereafter from year to year until terminated pursuant to the provisions of the Rules as hereinafter set out.
3. Locker may be licensed in two or more names (maximum 4) also and in such cases the Licensee(s) must give explicit instructions to the Licensor as to whether access is to be allowed to either Licensee(s) singly or two more of their numbers jointly.
4. The Licensee(s) shall not assign or sublet the locker or any part of it, nor permit it to be used for the deposit of any liquid or anything of explosive, dangerous or offensive nature or which may become a nuisance to the Licensor or to any of its constituents. The Licensor reserves the right of inspection of the contents of the Lockers.
5. Notice of termination (which may be given by either the Licensor or the Licensee(s) should be given one week prior to the expiry date of the term and the Locker with its keys must be surrendered to the Licensor during the business hours on the expiry date of the rental of the Locker and keys are not surrendered on the expiry date, the term will be considered renewed for a further year and License Fee will be charged accordingly and the Licensee(s) hereby agree(s) to pay such License Fee on demand. This clause only applies when all the terms and conditions have been properly observed by the Licensee(s) to the satisfaction of the Licensor.
6. In the event of non-payment of License Fee when due or non-observance of any of the conditions herein set out by the Licensor, the Licensee(s) shall forfeit all right to the use of the Locker in such an event the Licensor shall give notice in writing to the Licensee(s) demanding payment of all License Fee due and the performance by the Licensee(s) of any conditions herein contained and if the Licensee(s) do not pay the Licensee fee within one month from the date of the notice or fail to comply with such conditions, the Licensor shall be entitled to break open the Locker without any need on the part of the Licensor to initiate any legal proceedings and either to forward (by registered post or other reasonable means at the Licensee's risks) the contents of the Locker to the Licensee(s) at their last known mailing address or at the Licensor's option to retain and keep the contents of the Locker in such other place as it may think fit and an annual License Fee equal to the amount of License Fee payable there under.
7. If the key to the locker is lost by the Licensee(s), the Licensor must be notified immediately, in such an event any expenses that Licensor may incur on breaking open the Locker and substituting a fresh lock and key shall be paid by the Licensee(s). All repairs required for the Locker, lock or key are to be carried out exclusively by persons nominated by the Licensor.
8. The Licensor shall have a lien on the contents of the Locker for all License Fee due from the Licensee(s) and also for expenses incurred by the Licensor on breaking open the Locker and substituting a fresh lock and key and the Licensor shall be entitled to sell the contents of such Locker or any part thereof for the purpose of recovering the License Fee unpaid any such expenses without any need on the part of the Licensor to initiate any legal proceedings.
9. Should the Licensor at any time decide to transfer its place of business from the present location to any other place in Pakistan or to discontinue the business at the present location, in either case in whole or in part the Licensor shall have the right in its discretion to remove and save and/or all or any of the contents thereof to such new or another location under such safeguards as to the Licensor may seem proper, upon at least two (02) months prior notice of such intended removal to be sent by ordinary mail to the last known address of the Licensee(s) and all other or further notice of such intended removal is hereby waived by the Licensee(s).
10. In case of inexpedient circumstances, the Licensor reserves the right to close without notice the safe deposit locker for such period as it may consider necessary.
11. Without prejudice and in addition to the provisions stated above, the Licensor shall have the authority to debit the Licensee(s), account with the Licensor without previous reference to the Licensee(s) for all dues recoverable from Licensee(s) in respect of the Locker under any of the conditions mentioned above.
12. Licensee(s) are warned to safeguard the keys to the Locker and not to divulge the number of the keys to the Locker or password (if any) and not to deliver the keys to any other person other than the authorized person. The Licensor is not liable for contents being lost if the Licensee(s) leave the locker door open by error or otherwise.
13. In the event of the death of a sole Licensee or of the last surviving joint Licensee of a locker, the Licensor may at its option (and on the evidence which it may deem necessary being produced) permit the legal representatives of the deceased sole Licensee, or of the deceased last surviving joint Licensee as the case may be, to inspect the contents of such Locker and on the production of succession certificate, probate or letters of administration, the executor or administrator named therein shall have the power to deal with the contents of the Locker and shall be deemed to be the Licensee of such Locker in the place of the original Licensee. In case there are more than one Licensee(s), the death of one or more than one of them shall not affect the rights of the others to have access to the Locker. However, if the Licensor is provided with the notice of dispute between the Licensee or their legal heirs whether upon the death of one of the Licensees or otherwise, the Licensor may at its discretion preclude the Locker from being operated by any person whatsoever until receiving orders from a court of competent jurisdiction.
14. The Licensor reserves the right to add and/ or amend the rules and alter the License Fee at its own discretion with a notice after which the Licensor will have right to either terminate this agreement or continue with new amendments in their terms and conditions of this agreement and then the Licensee(s) shall abide by such rules and regulations. Any such notice or amendments shall be communicated to licensee(s) through appropriate medium as defined by SBP.
15. In case Licensee(s) request the Licensor to open a joint account in the Licensee(s) name which is to be operated by either/all of the Licensee(s), the Licensor shall be authorized until Licensee(s) shall give the Licensor instructions in writing to the contrary, to allow either/all of Licensee(s) as specified in the Application Form for the provision of a Locker. In case the Licensor receiving any notice of dispute between the Licensee(s), the Licensor may at its option stop the operation of the Locker except by all the Licensee(s) jointly.
16. The Licensor, in no case, is deemed to be a "Bailee" and the Licensee(s) agree that the locker is being licensed by the Licensor at the risk and responsibility of the Licensee(s).
17. In case the Licensee(s) or any of them close their account at the Licensor, the Licensor shall have the option to terminate the License to use the Locker and the Licensee(s) will vacate and surrender the above Locker, key, etc. without contest.
18. In order to extend protection to the Licensee(s), the Licensor has taken takaful / Insurance (In case takaful is not feasible duly approved by shariah board) coverage for valuable held in lockers. The amount of coverage depending on the size of locker will be as per Schedule of Charges.

Locker	Size	Small	Medium	Large	Extra Large
Max. Claim per Locker		PKR 1.5 (M)	PKR 2.00 (M)	PKR 3.00 (M)	PKR 4.00 (M)

*The Licensor reserves the right to change/amend Locker Rent prescribed in Bank Schedule of Charges from time to time. Please note that in the event of any incident involving loss of valuable kept in a locker, a claim will only be entertained if satisfactory evidence of ownership in the name of locker holder and value of relevant belongings can be produced. This is a requirement of the Takaful / Insurance policy and you are therefore directed not to keep cash, foreign currency etc. in your locker or any other item for which the value and/or ownership cannot be ascertained or established. No Takaful / Insurance claim will be entertained without proof of ownership and ascertainable value.

19. In addition to above mentioned takaful / Insurance coverage arrangement by Licensor, the licensee may independently arrange additional takaful / Insurance cover, If deemed necessary, at licensee's own cost. Additional takaful / Insurance cover shall refer to an amount over and above the amount covered by Licensor under clause 18. The customer shall have the discretion to enter into additional takaful / Insurance cover arrangement with Licensor's designated takaful / Insurance cover provided or any other takaful company of his/her own choice. However, customer shall be solely responsible for lodging and setting the claim with respect to additional cover directly with the respective takaful / Insurance company and Licensor shall not be responsible in any manner whatsoever for the lodgment of claim/recovery of the additional takaful cover.
20. The Licensee(s) hereby irrevocably authorize the Licensor to debit the account(s) of the Licensee(s) or any of them for any annual License fee, and for other expenses related to the Locker.
21. The Licensor will not incur any liability or responsibility in the event of partial or complete loss or destruction of or damage to, any article, documents, securities or valuables in the Lockers, due to any reason whatsoever, other than licensor's negligence including theft, dacoity, fire accident or vis major.

Name: _____

Customer Signature _____