

Application Form for an Unregulated Islamic Home Purchase Plan



Ahli United Bank - How to add Dynamo for Intermediaries as the payment route

Using Dynamo for Intermediaries as the payment route:

The Ahli United Bank application form is attached to this document. Print and complete this application, complete with Dynamo for Intermediaries as a payment route.

If you have already completed a blank application form, please ensure you indicate clearly that you are using Dynamo for Intermediaries as your payment route.

Application Form for an Unregulated Islamic Home Purchase Plan

Please send the completed application form to:

Al-Manzil Home Purchase Plans
Ahli United Bank (UK) PLC
35 Portman Square
London
W1H 6LR

Tel No: 0800 783 3323, Fax No: 020 7487 6947 Website: www.iibu.com

Incomplete forms or illegible applications may cause a delay in processing the application.
Please use BLOCK CAPITALS throughout or put a Tick in the relevant where appropriate.

PLEASE NOTE THAT WE WILL CARRY OUT A CREDIT SEARCH AND AS SUCH A FALSE DECLARATION MAY DELAY YOUR APPLICATION OR EVEN RESULT IN IT BEING DECLINED

Background

There are currently three unregulated home purchase plan products which we offer, being the Al-Manzil buy to let products.

1. I wish to apply for an unregulated:

- Buy To Let Ijara Home Purchase Plan
- Buy To Let Ijara Rent Only Home Purchase Plan
- 3 month Ijara Rent Rate
- 12 month Ijara Rent Rate
- Buy To Let Murabaha Home Purchase Plan

2. Application Checklist:

Failure to enclose the items below may cause a delay in processing the application

- Valuation fees are non-refundable, are paid by the applicant(s) with the application and are generally calculated at a rate of £1 per £1,000 of property value plus VAT.
Valuation fee cheques should be made payable to "Ahli United Bank (UK) PLC" (VAT Number: 245 9769 11)
- If you are employed – 3 months' payslips and last 3 years P60's plus 12 months' bank statements from your main current account.
- If you hold more than 25% of the issued shares in your company, please complete the self-employed section.
- If you are self-employed – 3 years' financial accounts from a suitably qualified accountant plus 12 months' bank statements from your main current account and business account.
- Completed and signed Bank Reference Authorisation Form.
- Current Home Purchase Plan provider or Mortgage Lender's statements for the last 3 years.
- Current tenancy agreement, if you are refinancing a buy-to-let property.
- Certified copies of passport, driving license and utility bill. (These documents are necessary to confirm identity and should be certified by your solicitor).
- Completed and signed Direct Debit mandates (these may be provided separately).

Application Form for an Unregulated Islamic Home Purchase Plan

3. Introductory Source

PROCURATION FEE PAYMENT ROUTE: DYNAMO FOR INTERMEDIARIES	
Name:	
Address:	

Telephone number:	Email:

I confirm that the information provided in this document is true, accurate and complete to the best of my knowledge and belief.

Signature of Introducer.....

Signature of Applicant

4. The Applicant(s):

	Applicant 1	Applicant 2
Title (Mr, Mrs, Miss, Other) (please specify)		
Surname		
Forename(s)		
Date of Birth		
Present Residential Address		
	-----	-----
	-----	-----
	-----	-----
Nationality		
Telephone Numbers:		
	Home	
	Business	
	Mobile	

Application Form for an Unregulated Islamic Home Purchase Plan

Email		
Status (e.g. married, single, etc.)		
Relationship to other applicants (e.g. wife, brother, etc.)		
Ages of all children 17 & under		
Name and address of your main personal bankers:(for reference purposes)		
Telephone number /email:		
Account name		
Account number		
Sort code		

5. Present Accommodation:

	Applicant 1				Applicant 2			
How long have you lived at your present address: If less than 3 years please give details of all previous mortgages or landlords during those 3 years	Years:		Months:		Years:		Months:	
Previous address if less than 3 years								
Do You	Own your own home?	<input type="checkbox"/>	Live as a tenant?	<input type="checkbox"/>	Own your own home?	<input type="checkbox"/>	Live as a tenant?	<input type="checkbox"/>
	Live with Parents?	<input type="checkbox"/>			Live with Parents?	<input type="checkbox"/>		
Monthly rent or mortgage repayments:	£				£			
Loan outstanding	£				£			
Name and address of current mortgagee or landlord								

Application Form for an Unregulated Islamic Home Purchase Plan

Telephone number		
Email		

6. Occupation and Income – Employees or Company Directors

	Applicant 1	Applicant 2						
Occupation & Position held								
Is your job permanent?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes</td> <td style="width: 33%; text-align: center;">No <small>(proceed to section 7)</small></td> </tr> </table>		Yes	No <small>(proceed to section 7)</small>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes</td> <td style="width: 33%; text-align: center;">No <small>(proceed to section 7)</small></td> </tr> </table>		Yes	No <small>(proceed to section 7)</small>
	Yes	No <small>(proceed to section 7)</small>						
	Yes	No <small>(proceed to section 7)</small>						
Length of service	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Years:</td> <td style="width: 50%;">Months:</td> </tr> </table>	Years:	Months:	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Years:</td> <td style="width: 50%;">Months:</td> </tr> </table>	Years:	Months:		
Years:	Months:							
Years:	Months:							
Dept. for employment ref.								
Name and address of your employer:								
Telephone number /email:								
Do you hold more than 25% Shareholding of the Company?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes <small>(proceed to section 7)</small></td> <td style="width: 33%; text-align: center;">No</td> </tr> </table>		Yes <small>(proceed to section 7)</small>	No	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes <small>(proceed to section 7)</small></td> <td style="width: 33%; text-align: center;">No</td> </tr> </table>		Yes <small>(proceed to section 7)</small>	No
	Yes <small>(proceed to section 7)</small>	No						
	Yes <small>(proceed to section 7)</small>	No						
Monthly basic gross income	£	£						
Monthly Net income after tax and NI	£	£						
Monthly Guaranteed bonus	£	£						
Monthly Non-guaranteed bonus	£	£						
Monthly Overtime / commission	£	£						
Do you have any other monthly/periodic income?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes</td> <td style="width: 33%; text-align: center;">No</td> </tr> </table>		Yes	No	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Yes</td> <td style="width: 33%; text-align: center;">No</td> </tr> </table>		Yes	No
	Yes	No						
	Yes	No						
If yes, please specify source, such as Investment income categories below.								
Interest/Dividends	£ (monthly equivalent)	£ (monthly equivalent)						
Rental income where the property is unencumbered	£ (monthly equivalent)	£ (monthly equivalent)						

Application Form for an Unregulated Islamic Home Purchase Plan

Trust Income	£ (monthly equivalent)	£ (monthly equivalent)
Allowances/ Benefit Income	£ (monthly equivalent)	£ (monthly equivalent)
Other (Please specify)	£ (monthly equivalent)	£ (monthly equivalent)
Section 6 Total net monthly income	£	£
If you have been with your present employer for less than 3 years, give the names and addresses of previous employment to cover 3 years		
National Insurance Number		

7. Occupation and Income – Self Employed or Controlling Directors

	Applicant 1				Applicant 2			
Company Name & registration number								
Number of businesses								
Nature of business								
Address of business								
Website								
How long have you owned the business?	Years:		Months:		Years:		Months:	
State your annual taxable earnings over each of the past 3 years and	Yr 1 £				Yr 1 £			
	Yr 2 £				Yr 2 £			
	Yr 3 £				Yr 3 £			
	Total £				Total £			
	Monthly average £				Monthly average £			
Do you have any other monthly/periodic income?		Yes		No		Yes		No
If yes, please specify source, such as Investment income categories below.					If yes, please specify source, such as Investment income categories below.			
Interest/Dividends	£ (monthly equivalent)				£ (monthly equivalent)			
Rental income where the	£				£			

Application Form for an Unregulated Islamic Home Purchase Plan

Application Form for an Unregulated Islamic Home Purchase Plan

8. Asset and Liability Statement

Applicant 1

	Assets		Liabilities
Total Investment Properties (please provide details below)	£	Total Home Purchase Plans and Mortgages	£

Total Investment Properties and Home Purchase Plans and Mortgages

Property Address	Current Market value £	Outstanding Home Purchase Plan and Mortgage £	Home Purchase Plan or Mortgage Lender & Account No	Monthly Rental Income £	Monthly Home Purchase Plan or Mortgage Payment £

Applicant 2

	Assets		Liabilities
Total Investment Properties (please provide details below)	£	Total Home Purchase Plans and Mortgages	£

Total Investment Properties and Home Purchase Plans and Mortgages

Property Address	Current Market value £	Outstanding Home Purchase Plan and Mortgage £	Home Purchase Plan or Mortgage Lender & Account No	Monthly Rental Income £	Monthly Home Purchase Plan or Mortgage Payment £

9. Have you:

(if yes, please specify below under 'Additional information')

Been refused a home purchase plan or mortgage on this property?

Been refused a home purchase plan or mortgage on any other property in the last 3 years?

Have you had any home purchase plan or mortgage arrears in the last 5 years?

Have you failed to keep up regular payments on any other loans, HP agreements, credit cards etc. in the last 5 years?

Have you ever had a default registered against you?

Applicant 1			
	Yes		No
	Yes		No
	Yes		No
	Yes		No
	Yes		No

Applicant 2			
	Yes		No
	Yes		No
	Yes		No
	Yes		No
	Yes		No

Application Form for an Unregulated Islamic Home Purchase Plan

Have you ever entered into an IVA arrangement?

Had a County Court Judgement made against you in the last 5 years?

Been declared bankrupt at any time?

Had a property repossessed at any time?

	Yes		No
	Yes		No
	Yes		No
	Yes		No

	Yes		No
	Yes		No
	Yes		No
	Yes		No

Additional Information

10. Are you:

Borrowing or receiving assistance towards the Home Purchase Plan Downpayment?

Please tick appropriate box and if relevant provide details in the box below:

Applicant 1			
	Yes		No
	A gift from your family		
	A loan		
	The builder or seller of the new property		

Applicant 2			
	Yes		No
	A gift from your family		
	A loan		
	The builder or seller of the new property		

Details:

At what age do you expect to retire?

Applicant 1	Age:	For Internal Use	
Applicant 2	Age:	For Internal Use	

If relevant how do you propose to repay your home purchase plan after you retire? Please provide details in the box below.

Details:

Application Form for an Unregulated Islamic Home Purchase Plan

11. Buying a New Property

Purchase price	£
Sum required	£
Downpayment to be provided	£

Payment term:	Years:
Up to 25 years for Ijara (but Ijara rent only is up to 5 years). Murabaha is up to 15 years.	
The term of the finance should not normally go beyond each applicant's retirement date.	

12. Replacing an existing residential mortgage contract or home purchase plan:

Estimated value of property	£
Outstanding mortgage or home purchase plan	£
Current rental income per month	£

Payment Term:	Years:
Up to 25 years for Ijara (but Ijara rent only is up to 5 years). Murabaha is up to 15 years.	
The term of the finance should not normally go beyond each applicant's retirement date.	

13. Purpose of any additional sums required:

Please tick each relevant box and provide details

Repay other debts?		Home improvements?		Purchase of additional property?	
Partly for Business investment?		Other?		Other?	

14. Details of the property:

Full postal address of the property to be purchased or refinanced:

Freehold Leasehold

If leasehold:

Term remaining

Years:

Ground Rent

£ per

Service charge

£ per

Application Form for an Unregulated Islamic Home Purchase Plan

What type of property is it? Please tick the relevant box:

Detached house	<input type="checkbox"/>	Semi-detached house	<input type="checkbox"/>	Terraced house	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>
Purpose built flat/maisonette	<input type="checkbox"/>	Purpose built studio flat	<input type="checkbox"/>	Converted flat/maisonette	<input type="checkbox"/>	Other (please specify)	<input type="checkbox"/>

If the property is a flat, maisonette or studio flat is it situated above commercial premises

Is the property ex-public sector?

If the property is a flat, maisonette or studio flat, and is situated in a block of flats what floor is the property on

How many storeys is the block

Do you intend to let/sublet any part of the property?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Floor:			
Storeys:			
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

Will any occupants of the property be over the age of 17 at the time the home purchase plan will be entered into? Assume the home purchase plan will commence within 3 months of the application.

Applicant 1	<input type="checkbox"/>	Yes – Please provide details below	<input type="checkbox"/>	No
Applicant 2	<input type="checkbox"/>	Yes– Please provide details below	<input type="checkbox"/>	No/not applicable

Full Name	Date of Birth	Relationship to Applicants

Estimated completion date for the purchase of the property: Day/Month /Year

	/		/	
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	

Will any business activities be carried out in the property or in any outbuilding(s)? (If yes provide details below, including percentage of floor space used)

State in the box below arrangements for the valuer to gain access to inspect the property

In addition to the Bank's Standard valuation report (for which all applicants must apply and will be charged) it is recommended that you obtain your own valuation report.

If you wish the Bank can arrange an enhanced "Home buyers" valuation or a full survey being the "Building (structural) survey"

Application Form for an Unregulated Islamic Home Purchase Plan

Please confirm below that you authorise the Bank to appoint a valuer of its choice to provide the Bank with a Standard valuation report and indicate whether you wish the Bank to arrange a further valuation for which you will be liable to pay the valuer's fees and applicable VAT.

Standard Bank valuation report		Home buyers		Building (structural) survey	
--------------------------------	--	-------------	--	------------------------------	--

Do you or a close relative intend to live at the financed property, either permanently or temporarily at any future date?		Yes		No
Is or will more than 40% of the area of the property be used as a dwelling?				

Name, address and telephone number of the vendor (seller):

Name:
Address
Telephone number:

Name, address, telephone number and email address of your solicitor:

Name:
Address
Telephone number & email

Name, address, telephone number and email address of selling agent:

Name:
Address
Telephone number & email

Are you likely to move home (from the property on which the home purchase plan is to be provided) for any reason within the foreseeable future?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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If YES, within what timescale in years?

Application Form for an Unregulated Islamic Home Purchase Plan

15. Business Purpose Home Purchase Plan

Is the home purchase plan for a Business Purpose?

<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
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If yes then a business plan that provides credible evidence that the loan is for business purposes must be attached.

Please state below the main elements of the business plan.

FOR OFFICE USE ONLY

16. Building Insurance:

Please read the following carefully:

- (a) If the property is a leasehold property and the lease provides for insurance by the landlord or requires cover through an Insurance Company specified by the landlord, then cover must be affected in accordance with the lease and must be acceptable to the Bank.
- (b) In all other cases unless you choose to effect separate cover under (c) below the Bank will endeavour to arrange insurance of the property through a block policy scheme underwritten by Royal & Sun Alliance Insurance Plc. The sum insured will be based on an estimate of the current rebuilding costs recommended by the Bank's valuer. The sums insured are adjusted annually in line with one or both of the following indexes: Consumer Durables Section of the Retail Price Index and House Rebuilding Cost Index. For your protection if the indexes move downwards, we will not reduce the sums insured or limits.
- (c) If you choose a different insurance company to cover your buildings you must provide the Bank with full written policy details. The insurance company and insurance cover must be acceptable to the Bank and such an arrangement is subject to an administration fee of £25.00.
- (d) The Bank's arrangement with its insurers for buildings insurance do not require the completion of a detailed proposal form by the applicant. The insurers do require however complete disclosure of all facts which an insurer would regard as likely to influence its assessment and/or acceptance of the insurance proposal. It is up to the applicant to ensure that all facts likely to be important to an insurer are disclosed. If you are in any doubt as to whether any fact or facts may be important, you should disclose them. Failing to do so may affect the settlement of a claim or render the policy invalid. In order to assist you in deciding whether any need to disclose information exists, please answer the questions set out below. You should keep a record (including copies of letters) of all information supplied in connection with the insurance of the property.

We will issue the cover on the basis of the information provided by you or on your behalf. Please tell us immediately of any changes that affect what you have told us.

Application Form for an Unregulated Islamic Home Purchase Plan

A copy of this insurance policy will be supplied on request. NB Contents insurance is not provided.

17. Have you or any person permanently resident with you:

Ever been convicted of any offence involving a custodial sentence of more than 2 ½ years?
 Had any personal insurance declined, cancelled or had special terms imposed?
 Had any home insurance declined, cancelled or had special terms imposed in the last 5 years?
 Previously or currently held any insurance of this type?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

18. Occupation of the Property

Will the property be left unoccupied for any reason for more than 30 days at any one time or used as a weekend or holiday home?
 Will the property be occupied by anyone other than you and your family, or used for any trade, professional or business purposes other than clerical work undertaken by you or any of your family?

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

If you have answered yes to any of the above, please provide full details below:

19. Personal information and record keeping

- (a) We may collect and process personal information about you and any person authorised to act on your behalf or whose information have to be disclosed to us for legal and/or regulatory purposes, in accordance with our *Privacy notice for customers*, a copy of which is enclosed with this application form and/or available on the AUB Group website. This includes personal information that:
- 1) you provide to us by filling in application forms, registering to use the AUB Group website, corresponding with us by phone, fax, email or otherwise and any other dealings with us or any relevant Group company;
 - 2) we collect automatically about you when you visit the AUB Group website which includes technical information (such as IP addresses, login information, browser type and version and time zone settings) and information about your visit (including full URL clickstream to, through and from the AUB Group website); and
 - 3) we receive from any Group company or third party, such as credit reference agencies and parties associated with you in respect of this application.

Where you provide us with personal information relating to others (for example, your family members), we understand that you are authorised to provide that information to us, and that you have provided our *Privacy notice for customers* to them as appropriate.

An “association” between the joint applicant and/or any individual identified as your financial partner, will be created at credit reference agencies, which will link your financial records. You and anyone else with whom you have a financial link understand that each other’s information will be taken into account in all future mortgage or credit applications by either of or both of you. This linking will continue until one of you successfully files a “disassociation” with the credit reference agencies.

Application Form for an Unregulated Islamic Home Purchase Plan

- (b) Except as may be strictly necessary for the processing of this application, as set out in this application or as required by any applicable law, rule, regulation or requirement of any country, authority, body or institution which applies to us or any Group company, we shall not use or disclose to any third party any information concerning your application or obtained by us in connection with it.
- (c) We will use, analyse and assess your personal information in accordance with our *Privacy notice for customers* and particularly, for home purchase plan or mortgage applicants, for the following purposes:
- 1) considering any applications made by you and helping us to make credit-related decisions about you;
 - 2) operating and administering the services we supply;
 - 3) financial risk assessment, checks relating to prevention of money laundering, terrorist financing and breach of sanctions, compliance and regulatory reporting and fraud prevention;
 - 4) notify you of changes to our services;
 - 5) to contact you from time to time to inform you about products or services including those offered by other members of the Group that we think might be of interest to you. You may change your mind about such contact, at any time, by notifying us in writing;
 - 6) helping us to understand, develop and improve our and other Group companies' business, including new and innovative products, services and website; and
 - 7) to keep the AUB Group website safe and secure.
- (d) We will keep records relating to your application in accordance with legal and regulatory requirements. The retention period depends on the nature of the services provided to you. In respect of any home finance contract entered into with us, the retention period will be for at least the duration of such contract. For anti-money laundering purposes we have to retain such records **for at least six years beyond the cessation of our business relationship with you.**
- (e) You acknowledge that we have a legal obligation to ensure that the information within our records is kept up to date, and so you must tell us without delay of any changes to the personal information you have provided us with or if any personal information we hold about you is incorrect.

20. Communications

- (a) We may contact you by post, telephone, fax or other media (which includes any form of electronic message) using the latest mail or e-mail address, fax or telephone number you have given us. For joint relationships where we are communicating with more than one individual, unless you have requested otherwise, we will send a single written communication to you. This will be addressed to all of you and sent to the address you have given to us, or be addressed to the e-mail address you gave us. If you require additional copies of any communications to be sent to you separately at different addresses you can request us to do so at any time by providing us with the details in writing.
- (b) You can contact us in writing at the following address: Ahli United Bank UK PLC, 35 Portman Square, London, W1H 6LR. You can contact us by telephone at 00 44 (0)20 7487 6500 and by fax at 00 44 (0)20 7022 8752. You can also contact us by e-mail via the Contact tab on the homepage of the UK section of the AUB Group website (www.ahliunited.com) or by e-mail to aublik.info@ahliunited.com. These contact details apply to all our products and services unless specified otherwise.

Application Form for an Unregulated Islamic Home Purchase Plan

(c) We may audit, monitor, access and store records of your communications with us, which include, but are not limited to telephone calls, voicemail messages, faxes, e-mails and any data accessed via the UK section of the AUB Group website for the following purposes:

- to establish the existence of facts relating to your application and/or instructions in particular to ensure that we carry out your instructions accurately;
- to monitor whether our IT system and/or communications system is effective and being used legitimately and to determine whether the communications and data retained on them are relevant to our business;
- to detect, investigate and determine the unauthorised use of our IT and/or communication systems;
- to help us improve the quality and standards of services provided to you;;
- to assist in the detection, investigation and prevention of wrongful acts and crime; and
- to ascertain compliance with any applicable legal or regulatory requirements and/or obligations.

All telephone calls concerning your application must be in the English language unless our representative agrees at the time of the telephone call to conduct that call in another language.

21. Complaints

If you have a complaint or concern about our services please contact your account or relationship manager in the first instance or if you prefer you may call +44(0)20 7487 6500 and speak to our Compliance Officer. If we are unable to resolve your complaint to your satisfaction on the business day it is received, or on the next business day we will provide you with a copy of our leaflet entitled "Customer Complaints" which provides information as to how we administer complaints including our timeframes for responding to or updating you with the progress of our investigation. We are committed to investigating any complaints fully and fairly. Formal complaints should be made, preferably in writing, to the Compliance Officer.

22. Compensation

You have applied for an unregulated home purchase plan and therefore you are not eligible for compensation under the Financial Services Compensation Scheme in the event that the Bank is unable to meet any of its liabilities to you.

23. Governing law

This application shall be governed by and construed in accordance with the laws of England and any disputes arising in connection with it shall be referred to the appropriate English court for adjudication and for that purpose you irrevocably submit to the non-exclusive jurisdiction of the English courts. The language we use for all communications is English. Unless the Vulnerable Consumers Policy applies.

24. Declaration and Consent

Please read the following carefully before you sign.

Please note that references in this declaration to the Bank shall mean Ahli United Bank (UK) PLC and shall include its agents and its successors in the title and assigns whether legal or equitable or whether by absolute assignment or by way of security only) and references to the property shall mean the property referred to in section 15 of this application form.

I /We declare, agree and undertake that:

Application Form for an Unregulated Islamic Home Purchase Plan

1. I am/We are 18 years of age or over.
2. (a) The information given in this application form is true to the best of my/our knowledge, information and belief and may be relied upon by the Bank and any person in whom the benefit of any financial assistance to me/us and any related security is from time to time vested.
(b) I/We have provided additional information in response to specified questions on additionalpages (please use page 19 and enter the number of any additional pages if relevant).
3. I/We will notify the Bank immediately of any material change in my/our circumstances.
4. I/We have not received advice from the Bank when selecting the home purchase plan for which I/we are applying and I/we accept full responsibility for being satisfied that it meets my/our current and future needs.
5. The provisions of this Declaration will continue to apply after completion of the unregulated home purchase plan.
6. I/We authorise the Bank and /or any insurance company intending to provide insurance in respect of the property to make such enquiries as they consider necessary to verify the information in this application form whether of credit reference agencies or my/our employer(s) or elsewhere and I/we acknowledge that credit reference agencies will keep a record of the request whether or not an offer is made by the Bank.
7. I/We understand that my/our introducer may receive a payment for introducing this application to the Bank.
8. [I/We will not let the property or permit or allow any person other than those named in the section headed "Details of the Property" in this application form approved by the Bank to occupy the property or any part of it without first obtaining the Bank's consent in writing.]
9. I/We understand the valuation fee for the bank's standard valuation report is not refundable. The acceptance of this fee does not in any way oblige the Bank to enter into an unregulated home purchase plan.
10. I/We understand that the standard Bank's standard valuation report is obtained solely for the benefit of the Bank and confers no rights on me/us whether against the Bank or any other person.
11. I/We understand that whilst the Bank will provide me/us with a copy of its standard valuation report the Bank is not the agent of the surveyor or firm of surveyors providing the valuation report and neither the Bank nor such surveyor or firm of surveyors give any warranty, representation or assurance that the statements, conclusions and opinions expressed or implied in the valuation report are accurate, valid or complete or that the property is free from defects or worth at least the proposed purchase price of the property or that the purchase price of the property is reasonable.
12. I/We understand that I/We must for my/our own protection obtain independent advice from a surveyor or other professional person as to the condition and value of the property.
13. I/We acknowledge that the Bank may in due course raise finance against my/our unregulated Al-Manzil home purchase plan and may:
 - (a) transfer, assign or otherwise deal with any interest it may have in the security; and
 - (b) pass any information or documents held by or provided to it to any actual or proposed transferee or to any party with whom the Bank is considering entering into a contractual subject to the recipient keeping such information confidential in the same way that the Bank would.
14. On request by the Bank I/we will instruct my/our solicitor or licensed conveyancer to release to the Bank and the Bank is authorised to release to my/our solicitor or licensed conveyance, any information relating to this application and I/we will not claim solicitor/client confidentiality or legal privilege.

Application Form for an Unregulated Islamic Home Purchase Plan

15. I confirm that my Financial Adviser is stated in the application.
16. I/we understand that my/our application may be refused if the Bank obtains information later that disagrees with what I have already stated.
17. I/We understand that you may decline this application without being required to state a reason.
18. I/we confirm that I/we have read the declarations and consents and that we should ask the Bank to explain anything that I/we do not understand.

Applicant 1 Signature	Applicant 2 Signature
Date	Date

There is no guarantee that a home purchase plan application will be successful.

Written illustrations are available on request. All finance is subject to the Bank's due diligence process and is available to over 18s only. Before agreeing to offer a home purchase plan, we will satisfy ourselves about the suitability of the application.

Please note companies within AUB Group which do not carry out investment business in the UK, including advising or arranging home purchase plans in the UK are not subject to the provisions of the UK financial services legislation. Accordingly, their clients will not have the protection afforded by such legislation or rules and regulations made under it, including the UK's Financial Services Compensation Scheme.

Please note that home purchase plans are subject to regulation by the Financial Conduct Authority if you or certain of your close relatives live, or intend to live, in the property.

Ahli United Bank (UK) PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Registration Number 131818.

Registered in England and Wales (company number 00877859). The registered office of Ahli United Bank (UK) PLC is 35 Portman Square, London W1H 6LR. Telephone +44 (0) 207 487 6500. Fax +44 (0) 207 487 6974 www.ahliunited.com.

Member of the AUB Group.

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON YOUR HOME PURCHASE PLAN.

Application Form for an Unregulated Islamic Home Purchase Plan

Please list the documents supplied with your application.

Please provide any additional information here

Application Form for an Unregulated Islamic Home Purchase Plan

Please state how many additional pages of information have been supplied