



Investor Account Opening (Terms & Conditions)

سوق دبي المالي (صباحاً) تليفون : ٣٠٥٥٩٠٠ - ٠٤ ، فاكس : ٣٣١٤٩٨٠ - ٠٤ ، ص.ب. : ٢١٤٢٠ ، دبي - ا.ع.م.
مركز وربة (مساءً) هاتف : ٢٦٢٦٦٨٥ - ٠٤ ، فاكس : ٢٦٦٣٣٦٤ - ٠٤

SHUROOQ STOCKS & BONDS L.L.C.

Dubai Financial Market (Morning) Tel. : 04 - 3055900, Fax : 04 - 3314980, P.O. Box 21420, Dubai - U.A.E.
Warba Center (Evening) Tel. : 04 - 2626685, Fax : 04 - 2663364
Email : shurooq@emirates.net.ae

من أجل مشاركة تدوم طويلاً

www.shurooq.ae



شروق للأسهم والسندات ذ.م.م. Shurooq Stocks & Bonds L.L.C.

Parties Data 1

It is on the day corresponding : / / 20 , This Agreement was entered into by an between:

First: First Party: (here in referred as “Company”)

License No. with Authority : **604014** License Date : **22/4/2001**
Address Emirates : City : **Dubai** P.O. Box : **21420** Street : **Abu Bakar Siddiq** Building : **Warba Centre**
Tel.: **04 - 2626685** Fax: **04 - 2663364** Office No.: **505 A** Legally Represented by: **HASSAN HAMAD RAHMA AL SHAMSI**
(General Manager)

Second: Second Party: (here in referred as “Customer”)

1. Customer's classification : Natural Person Juridical Person

Investor's Number : Abu Dhabi Securities Exchange (.....)
Dubai Financial Market (.....)

2. Information about Customer:

First : Customer's Data

A. For Natural Person :

Customer's Full name as per (Passport / ID)

Nationality Family Book / ID (For Nationals)

ID No. / Passport Issue Date Date of End.

Date of Birth Residence

Customer : Employee Businessman Retired Not Working

Place of Work Job Title

Address of Correspondence

Work Tel. Mobile Fax

P.O. Box Email

Country City Emirates

.....
Company's Legal Representative Signature

.....
Customer's Signature



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Dealing Capacity:

Personal Official POA Legal Guardian Guardianship / Curatorship

Name of guardian / Curator / Custodian / Agent (as per case) :

2- For Legal Entity

Name of legal entity

Legal Form Nationality License Body

License no. Authorized person

Authorized person's mobile Correspondence Address

Headquarters Address

Country City Region Street Building no.

P.O. Box Tel. Fax Email

Second : Determining customer's relationship with one the following bodies

Listed joint-stock company Licensed brokerage by authority Abu Dhabi Securities Exchange

Dubai Financial Market Other Body relevant to financial markets (.....)

1. Is customer a president on board member or general manager or executive manager or employee in one of the companies listed in financial markets licensed with the country or one of relatives whomsoever till second class?

Yes No

If answer is "Yes", mention name of the company

Specify designation / job title

.....
Company's Legal Representative Signature

.....
Customer's Signature



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Name of person correlates with Relationship

Specify Relationship

2. Is customer a president or board member / management directors or employee in one of brokerage companies licenses by an authority or husband or ascendants or descendants whomsoever till second class or their minor sons?

Yes No

If answer is "Yes", mention name of the company

Specify designation / job title

Name of person correlates with relationship

Specify relationship

3. Is there commercial partnership with you and one board members or any person affiliates to any of them?

Yes No

In case of answer is "Yes", please mention it

Third: Financial Statements relevant to customer (KYC)

Annual income (with AED)

Less than 100,000 100,000-500,000 500,000-2,500,000 more than 2,500,000

Income Source

Saving Salary inheritance financial

Name of bank

Account no.

Investment adhoc amount

Investment strategy Long Term Short Term Speculation

Do you have financial obligations or loans Yes No

In case answer is "Yes", please specify details

Do you have other account with another brokerage company? Yes No

In case answer is "Yes" please specify details

Fourth: Experience of investment

None Less than one year from one to three years more than three years

Favourite Sector

Insurance Services Industry Banks
 Other Communications Investment Real Estates

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Company's Legal Representative Signature

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Customer's Signature



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Favorite Shares : (Please, specify as per importance)

1. 2.
3. 4.
5. 6.

3 - Data of common account *

Account Management Method Joint Individually

	1	2	3
Full name (as per passport or ID card)			
Investor no.			
Family book no.			
Passport no.			
Nationality			
Relation			
Domicile			
Tel.			
Mobile			
P.O. Box			
Email			
Approved correspondence address			

Liability under jointly and severally

If customer is more than one person, hence all of them will be jointly and severally liable for satisfying their due obligations under thereof towards company

4 - Notice Means (*)

Orders issuance way Personal Attendance Mail Email Tel. Fax

Approved way of receiving correspondences Mail Email Tel. Fax

Provisions & Condition of Trading Agreement Preamble

Whereas customer desires trading of securities through **Shurooq Stocks & Bonds LLC** for financial markets licensed within the country by an authority based on orders and instructions demonstrated by customer according to his absolute discretion as per terms and conditions mentioned thereof.

And whereas **Shurooq Stocks & Bonds LLC** is one of licensed company by Securities and Commodities Authority with practicing securities brokerage, and accepted contracting with the said customer, hence both parties declare their legal competence and powers of contracting as per the following articles.

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Company's Legal Representative Signature

.....
Customer's Signature



شروق للأسهم والسندات ذ.م.م. Shurooq Stocks & Bonds L.L.C.

First Article

Prior preamble and attached addendum & documents shall be deemed as an integral part thereof.

Second Article : Definitions

- Authority** : Securities and Commodities Authority
- Law** : Federal law No. (4) of 2000 regarding UAE Securities and Commodities Authority and its amendments.
- System** : System related to brokers issued by resolution of Authority Board no. (1) of 2000 and its amendments.
- Market** : Securities market certified by Authority, which wherein processes of purchase and sale securities have been done.
- Securities** : Shares, bonds, financial bills issued by joint-stock companies, and bonds and bills issued by federal government, federal governments, general authorities and establishments within the country and what so ever other financial tools whether local or non-local approved by Authority.
- Investor No.** : Special ID No. Granted to customer by the market
- Trading** : Purchase and sale processes done for securities within the market.

Third Article : Description of Dangers

Please be informed that dealing with securities involves some several dangers that leads to customer may lose his invested capital or part of it, as prices of securities are subject to upgrade, also these prices may be massively reduced the matter which results in customer may incur losses due to fluctuations of prices, moreover, process or monetization and selling of securities may become difficult owing to reduction of its demand, in addition to other several dangers that might befallen upon customer. Thus customer declares that he is in well conversant with nature and requirements of trading relevant to securities, moreover he understands technical terminology used in field of trading with securities, as well he knows well dangers involved within trading with securities which might result in losses and he has readiness and financial capability to incur some ensuring losses.

Fourth Article : Company's Rights

Company has right within frame of this Agreement as follows:

1. To obtain cash return against processes of purchase prior to executing any purchase orders, with maximum before date of settlement.
2. To obtain commission specified to carry out trading processed as per systems and applicable decisions.
3. To obtain charges amounting (..... AED) against giving customer another copy of papers or documents, or against issuance of new cheques instead of losing or invalid cheques, but for account statement and customer's balance statement quoted from his financial documents, customer may apply for them without charges.
4. To sell securities that company previously purchased in the name of and account of customer, if the same has not reimbursed his obligation in limits of satisfying payment of its dues as follows:
 - A. To address a warning to customer pursuant to certified letter that selling of securities will be done in the event of non-payment within working day as of warning receipt date, provided that having details of purchase process carried out, due amounts against purchase, payable charges and commissions.
 - B. To obtain an approval of financial market prior to performance of selling process, after passing period referred within paragraph (A) of this Article.
 - C. In case of selling process return is not enough for payable payments, hence company preserves its right to claim for rest of amounts and compensations, if happens.

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Company's Legal Representative Signature

.....
Customer's Signature



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Shurooq Stocks & Bonds L.L.C.

Fifth Article : Company's Obligations

Company Shall adhere in frame of this Agreement as follows

1. To do due diligence of interested person for dealings according to law provisions and systems issued for executing that, however continuously comply with conditions and regulations which license, commercial norms, principles of trust, justice, equality, due care for customers' interests, carry out their orders as per their priority advent.
2. Always dispose in trust and integrity in favour of customer's interest and abstain any doing any work leads to damage customer of other brokers or market such as give deluded or untrue image for price of securities or trading volume of.
3. To separate between its accounts and customer's accounts in accordance with regulations and mechanisms of accounts separation with brokers which issued by Authority.
4. To enter purchase and sale orders to trading system upon receiving orders from customer, provided that such entering will be as per precedence of receiving orders.
5. To add result of securities processes within customer's account at same settlement of process according to regulating rules with that market or as per Agreement.
6. To notify customer in writing or by method agreed to thereof concerning to executing processes of his account right after being executing through text messages, customer has right to reject any process by virtue of written notice for any wrong or rejection upon processes done for his favour within working day effective from date of notice.
7. Not to carry out any order comes to other than ways not stated legally or agreed to under this Agreement.
8. Not to carry out any sale process except after its confirmation of seller's ownership of shares.
9. To request market approval of selling securities which customer did not pay his obligations within period specified at clause (4/4) thereof, not later than working day effective from end date of mentioned period, and company has to adhere entering selling order with market price within working day as of date of obtaining market approval for sale.
10. To provide customer with quarterly detailed bank statement without prejudice to Customer's right of request for provision of detailed bank statement or customer's balance statement of securities of it at any time.
11. Not to subcontract for completing this Agreement except after getting approval from customer.
12. To preserve confidentiality of all data relevant to customer obtained based on this Agreement, without prejudice to company's obligation for disclosure of information according to law and systems.

Sixth Article : Customer's Rights

Customer has right within frame of this Agreement as follows:

1. To give purchase and sale orders for the company, company will not carry out any processes without complying to his order except cases allowed by applicable laws and regulations as per provisions of this Agreement.
2. To cancel or amend any orders submitted to company, not to executed with trading systems yet as long as broker can cancel or amend them.
3. To notice in writing or as per way agreed with thereof, regarding executed processes upon its implementation, also the same can reject upon any notification process of the company with same way for any mistake or rejection against processes carried out on his account within working day as of being notified.

Seventh Article : Customer's Rights

Customer shall abide by within frame of this Agreement of the following:

1. To provide the company with all information required to investigate of his identity.
2. To pay value of purchase processes of securities, commissions, any charges, or other expenses in limits stipulated' under law, decisions, or systems issued in this regard, also as per provisions of this Agreement, provided that company will deduct these commissions or charges or expenses from customer's account without need to get his approval.
3. To authorize and empower company - under this Agreement - disclose any information requested by Authority or markets or law enforcement bodies existing within country related to customer or his dealings.

Eighth Article : Additional Articles

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Company's Legal Representative Signature

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Customer's Signature



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Ninth Article : General Provisions

1. Customer declares that all submitted documents and information are legally sound, and funds sources to be dealt through brokerage company are valid.
2. Customer undertakes notify broker of any information or data that may be changed in future.
3. Customer declares his acknowledge of all provisions thereof, and dangers related to trading within securities exchange.

Tenth Article : Amendment and Additions

1. If either parties during effectiveness of this Agreement desires to conduct any amendment or addition for conditions and regulation herein contained, so the same has to send a written application to the other party demonstrating amendment details or required addition upon specified address of both parties's data attached with this Agreement, and any amendment or change or addition will not be considered to this Agreement unless otherwise to be agreed under written agreement and their signatures.
2. Both parties may not agree with conduct any action or amendment upon any of Agreement's provisions, due to being in contrary with provisions of law. Regulations, decisions issued under such Agreement.

Eleventh Article : Agreement Termination

Agreement will be ended in the following cases:

1. Agreement of both parties in writing to terminate thereof.
2. Either party's desire of terminating this Agreement, as desiring party shall be obliged to notify second party in writing prior to 15 days as of date which the same desires to end, provided that making settlement for all rights, obligations ensuing resulting in it upon executing of this Agreement.

At all cases, termination of Agreement will not be free of resulting rights and obligations relevant to both parties prior to its termination, in which it will be valid and effective till to be settled.

Twelfth Article : Notice and Correspondence

Both parties have agreed to every notice required under this Agreement, shall be done through one of notifications means specified in Article (4) of both parties' data attached thereof.

Thirteenth Article : Agreement Interpretation and Disputes

This Agreement, rights, obligations imposed to both parties will be construed and interpreted according to applicable laws and regulations within United Arab Emirates, as of disputes ensuing between both parties will be arbitrated and settled through amicable ways, in case of failure for reaching its solution within (7) seven days, then the same will be settled by competent court at United Arab Emirates.

Fourteenth Article : Execution & Signature of Agreement

1. This Agreement was executed by two original counterparts in Arabic Language, as every party will receive a copy to act accordingly.
2. Both parties have signed upon agreement, in which become effective and full binding to the.

SHUROOQ STOCKS & BONDS LLC

Hassan Hamad Rahma Al Shamsi (General Manager)

Date

Customer Name

Signature

Date



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Shurooq Stocks & Bonds L.L.C.

Fifteenth Article : Online Trading

Please read the following terms and conditions for using the Shurooq Stocks & Bonds LLC online trading website. These terms and conditions are supplementary to the terms and conditions of the Securities Trading Account Opening Agreement entered into between the Broker and the client (the "Agreement") the words define in the agreement one used herein shall have the same meaning described in the agreement.

All these Terms and Conditions shall be binding every Client willing to trading through the Shurooq e-trade

1 Security

- 1.1 We will provide the client with the user ID and User Password used to access the e-trade.
- 1.2 The Client is responsible for safekeeping with his/her Password and keeping it confidential. e-trade users are required to set a new password to enter the e-trade.
- 1.3 In case of forgetting the password to enter the e-trade or in the event of entering the incorrect password four consecutive times, please contact the Broker.

2. Trading through Shurooq e-trade

- 2.1 The client is responsible for placing any sell or buy orders online through e-trade without any responsibility on the part or the Broker.
- 2.2 The Access Code is the Client's identification & authentication. The Client is responsible for any trade executed through e-trade, and all orders executed are binding to the Client as long as the Client's Access Code is used.
- 2.3 Modification or entered order on e-trade must be completed prior to their execution by the Market and /or in the reopening time limit set by the Market.
- 2.4 All trading order executed through e-trade will be processed without any further reference, written notice or verification.

3. Commission and fees

- 3.1 The commission defined in the Agreement will be paid to the Broker on every transaction executed on e-trade.

4. Liability

- 4.1 The Broker will not be liable for any disruption, failure of the service, transmitting failure, delays or any technical errors that may occur to the internet line in addition to non-execution of buy orders due to insufficient balance in the Client's account.
- 4.2 The Broker will not be party in any dispute between the Client's account.

5. General

- 5.1 No information on the e-trade site should be considered as recommendation or solicitation to invest in a particular Security or type of Securities.
- 5.2 The Broker has the right without notice to stop the Client from trading through e-trade if found in violation of any of the above terms and condition.

SHUROOQ STOCKS & BONDS LLC

Hassan Hamad Rahma Al Shamsi (General Manager)

Date

I would like to register online trading.

Customer Name

Signature

Date



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