Information & Guidance

ADIB Direct offers state of the art transaction banking solutions covering various aspects of Cash, Trade and Services activities. This secure and centralized platform will allow you to view your account information and transact in real time from your computer and mobile devices.

Please note below for appropriate pages relevant to your service request for filling & sign-off; irrelevant pages to be ignored and not submitted. The Cash Management Terms and conditions apply not withstanding your selections

For NEW online banking (ADIB Direct) cash and trade services setup	Fill, sign and stamp pages 1, 2 and 10
For adding/amending/removing existing ACCOUNTS	Fill, sign and stamp pages 1 and 10
For adding/amending/removing existing USERS	Fill, sign and stamp pages 2 and 10
For INTEGRATED Solutions	Fill, sign and stamp pages 1, 3 and 10 (2 if online approval required)
For Collections & Delivery	Fill, sign and stamp pages 1, 4 and 10
For Smart Cash Deposit Machine	Fill, sign and stamp pages 1, 4, 5 and 10
For Remote Cheque Scanning	Fill, sign and stamp pages 1, 2, 6 and 10
For Remote Cheque Printing	Fill, sign and stamp pages 1, 2, 7 and 10
For Liquidity Management	Fill, sign and stamp pages 8 and 10
For Direct Debit & Payment Gateway Service	Fill, sign and stamp pages 10 and relevant CBUAE forms
For Virtual Account	Fill, sign and stamp pages 9 and 10
For Multiple Entity Consolidation	Fill, sign and stamp page 11

Documentation sign-off and transaction approvers
• All pages must be signed, Customer stamped and signing date specified
• Documentation sign-off must be done by the Power of Attorney (PoA) holder(s) of the customer who is (are) mandated to sign on bank account opening documents and with delegation authority
• Once signed, please courier the original signed copied OR deliver via REGISTERED messenger, to below addresses
    Abu Dhabi: ADIB HO, GTB Implementation, 11th Floor, Airport Road, Abu Dhabi
    Dubai & NE: ADIB, 2nd floor, The H Dubai, Shaikh Zayed Rd. branch, Trade Centre roundabout, Dubai
• Requested transaction approver must be the delegated signatory as per customer mandate. Online transaction approval workflow will be setup based on your latest customer mandate registered with the bank
• Mandatory to submit customer stamped Emirates ID/passport copy scans for ALL requested users (Enquiry, Maker, Verifier, Approver)

Verification
• Trade license for the requested customer must be valid. If under renewal then attach copy the renewal application
• Call Back Verification (CBV) will be performed on the name & number held with the bank
• Signature Verification (SV) will be performed on the held customer mandate & signature samples help with the bank

Tokens
• Soft tokens are the allocated by default to all 'Approver' roles. One single token CAN be used for login with multiple user IDs
• If hard tokes are needed then clearly advise the same in the 'special instructions' section on page 1

Charges
• Mandatory to instruct one AED account as 'Primary' charge account, this account will be used for one-time and monthly subscription charges (if any)
• Transactional charges will be debited from the respective transaction debit accounts
• Link for standard charges for respective businesses: for WBG https://www.adib.ae/en/SiteAssets/WBG/serviceguide.pdf & for BBD https://www.adib.ae/en/SiteAssets/BBD/SOC.pdf

ADIB DIRECT - Account Maintenance

Customer Full Name		UAE Ministry of Labour (MOL) ID	

1. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

2. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

3. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

4. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

5. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

6. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

7. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

8. Account/Card Information — ☐ ADD   ☐ DELETE

Account/Card Number									Currency			
☐ CR	☐ CT	☐ WPS	☐ TR	☐ TI	☐ H2H	☐ SWIFT	☐ CP/CD	☐ SCDM	☐ RCS	☐ RCP	☐ CC	☐ DD	☐ VA

Services

CR = Cash Reporting Services
CT = Cash Transactions (Payments, Non-WPS salaries, etc.)
WPS = Wages Protection System
TR = Trade Reporting

TI = Trade Instructions
H2H = H2H Reporting/Transactions
SWIFT = SWIFT Reporting/Transactions
CP/CD = Cash & Cheque Pickup and Cash Delivery

SCDM = Smart Cash Deposit Machine
RCS = Remote Cheque Scanning
RCP = Remote Cheque Printing
CC = Covered/Corporate Card

DD = Direct Debit
VA = Virtual Accounts

Customer Stamp

ADIB DIRECT - User Maintenance

Customer Full Name	

1. User Information ☐ NEW USER ☐ DELETE USER ☐ AMEND USER (delete current profile) ☐ AMEND USER (add to current profile)

User Name		User Email Address	
User ID (Leave blank if new)		User Cell Number	

For Payments & Cards		For Cheque Scanning		For Trade	
Role	**Function**	**Role**	**Function**	**Role**	**Function**
☐ Viewer ☐ Maker ☐ Verifier (for only file upload) ☐ Approver	☐ OAT/BT/LBT/TT/Bills ☐ BULK/H2H Upload ☐ Salaries/Pensions ☐ Direct Debit Authority ☐ Cheque Printing ☐ Direct Debit Instructions ☐ Re-Printing/Update ☐ Corporate/Covered Cards ☐ Positive Pay ☐ Virtual Accounts	☐ Maker ☐ Approver	☐ Scanning	☐ Viewer ☐ Maker ☐ Approver	☐ Import LC ☐ Export LC ☐ Import Collections ☐ Export Collections ☐ Guarantees

Account Access	Self Authorization
☐ All Accounts	☐ Allow Self Authorization (Approver is allowed to approve own initiated payments)
☐ Only Specific Accounts:_____	☐ Approval Limit (AED):_____

2. User Information ☐ NEW USER ☐ DELETE USER ☐ AMEND USER (delete current profile) ☐ AMEND USER (add to current profile)

User Name		User Email Address	
User ID (Leave blank if new)		User Cell Number	

For Payments & Cards		For Cheque Scanning		For Trade	
Role	**Function**	**Role**	**Function**	**Role**	**Function**
☐ Viewer ☐ Maker ☐ Verifier (for only file upload) ☐ Approver	☐ OAT/BT/LBT/TT/Bills/CBFT ☐ BULK/H2H Upload ☐ Salaries/Pensions ☐ Direct Debit Authority ☐ Cheque Printing ☐ Direct Debit Instructions ☐ Re-Printing/Update ☐ Corporate/Covered Cards ☐ Positive Pay ☐ Virtual Accounts	☐ Maker ☐ Approver	☐ Scanning	☐ Viewer ☐ Maker ☐ Approver	☐ Import LC ☐ Export LC ☐ Import Collections ☐ Export Collections ☐ Guarantees

Account Access	Self Authorization
☐ All Accounts	☐ Allow Self Authorization (Approver is allowed to approve own initiated payments)
☐ Only Specific Accounts:_____	☐ Approval Limit (AED):_____

Customer Stamp	

ADIB CONNECT and SWIFT for Corporates

Customer Full Name	

<table>
<tr><td colspan="2" align="center">Host 2 Host</td></tr>
<tr><td colspan="2" align="center">Must select one option each from each box</td></tr>
<tr><td align="center">SFTP Ownership</td><td align="center">File Types</td></tr>
<tr>
<td>☐ Bank server / customer client

☐ Customer server / Bank client</td>
<td>☐ CSV   ☐ XML

☐ XLS   ☐ SIF</td>
</tr>
<tr><td align="center">File Authorization</td><td align="center">Partial File Processing</td></tr>
<tr>
<td>☐ Approved in customer ERP (STP)

☐ Approval on Bank Portal (NSTP)</td>
<td>☐ Yes (Default)

☐ No (Entire file will be if rejected even one payment fails validation)</td>
</tr>
<tr>
<td colspan="2">H2H/SFTP to be utilized for   ☐ Receiving Statements   ☐ Sending Transactions</td>
</tr>
</table>

<table>
<tr><td colspan="5" align="center">SWIFT for Corporates</td></tr>
<tr><td colspan="5" align="center">Must select one option each from each box</td></tr>
<tr><td colspan="2" align="center">Message Service</td><td colspan="3" align="center">Message Types</td></tr>
<tr>
<td colspan="2">☐ FIN

☐ FIleAct</td>
<td colspan="3">☐ MT940   ☐ Daily   ☐ Weekly   ☐ Monthly
          ☐ Quarterly   ☐ Half Yearly   ☐ Yearly

☐ MT320   ☐ XML

☐ MT942   ☐ MT101</td>
</tr>
<tr><td colspan="2" align="center">SWIFT BIC Owner</td><td colspan="3" align="center">BIC Type</td></tr>
<tr>
<td colspan="2">☐ Customer Receiving SWIFT code</td>
<td colspan="3">☐ Single BIC for send\Receive</td>
</tr>
<tr>
<td colspan="2">☐ Service Provider SWIFT code</td>
<td colspan="3">☐ Separate BICs for send\Receive</td>
</tr>
<tr>
<td colspan="2">Customer Receiving SWIFT code</td>
<td colspan="3"></td>
</tr>
<tr>
<td colspan="2">Customer Sending SWIFT code</td>
<td colspan="3"></td>
</tr>
<tr>
<td colspan="5">SWIFT to be utilized for   ☐ Receiving Statements   ☐ Sending Transactions</td>
</tr>
</table>

Special Instructions

	Customer Stamp	
I/we hereby agree and acknowledge that in case of any contradiction between the Cash Management Services Terms and Conditions and any relevant SWIFT platform related terms and conditions or rules, the Cash Management Services Terms and Conditions agreed between us and the Bank shall prevail, for example, I/we understand and agree that ADIB does not charge or pay interest	Customer Stamp	

ADIB OFFICE - Collections & Delivery

Customer Full Name	

Request Type

☐ New Location	☐ Relocation	☐ Cancel Location

Request Details

Service Type	☐ Cash Pickup	☐ Cash Delivery	Service Frequency	☐ Monthly	☐ Fortnightly	☐ Ad Hoc
	☐ Cheque Pickup	☐ Document Pickup		☐ Weekly	☐ Daily	

Inform desired time on the adjacent weekly table	Sunday		Monday		Tuesday		Wednesday		Thursday		Friday		Saturday	
	Pickup	Delivery	Pickup	Delivery	Pickup	Delivery	Pickup	Delivery	Pickup	Delivery	Pickup	Delivery	Pickup	Delivery
Cash Pick Up Time/Delivery Time (AM/PM)														
Cheque Pick Up Time (AM/PM)														

Locations & Contact Person Information

Sequence	Location Name	Location Contact Name	Contact Number	Contact Email Address	Contact Person EID No.	Maximum Average Value Per Pick Up/Delivery
1						
2						
3						
4						
5						
6						

Customer Stamp

ADIB OFFICE - Smart Cash Deposit Machine

Customer Full Name	

Request Type			
☐ New Machine	☐ Replace /Relocate Machine		☐ Remove Machine

Request Details			
Service Type	☐ Cash Deposit	☐ Coin Drop Module	☐ Remarks Input Function
	☐ Cheque Deposit	☐ Multiple Notes Deposit Function	

Locations & Contact Person Information

Sequence	Location Name	Machine ID (not required for new machine)	Required Machine Capacity	Expected Daily Collection*	Location Contact Name	Contact Number	Contact Email Address
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							

*Bank will set maximum credit limit on the account based on this stated expected deposit	Customer Stamp	

ADIB OFFICE - Remote Cheque Scanning

Customer Full Name	

Request Type

☐ New Scanner	☐ Replace /Relocate Scanner	☐ Remove Scanner

Transaction Limits

Minimum cheque amount allowed (per cheque)	
Maximum cheque amount allowed (per cheque)	
Maximum number of cheque scans allowed (per batch)	
Maximum amount of all cheques scanned (per batch)	
Daily maximum amount of all cheques (for all batch scans)	

Locations & Contact Person Information

Sequence	Location Name & Address	Number of Scanners	Location Contact Name	Contact Number	Contact eMail Address
1					
2					
3					
4					
5					

* Physical cheque deposits are allowed only via ADIB approved vendor
* ADIB approved vendor will engage you to agree on physical cheque pick up timings
* Physical cheques to be received by ADIB 48 hours max after scanned cheques are accepted for processing

Customer Stamp

ADIB OFFICE - Remote Cheque Printing

Customer Full Name	

Request Type				
☐ ADD New Location		☐ Delete Existing Location		
Request Details				
Cheque Type	☐ Corporate Cheque (pre-printed MIRC)			
Cheque Layout	☐ With Invoice Details		☐ With Acknowledgement Copy	

Locations & Contact Person Information			
Sequence	Location Name & Address	Location Code (3 char of your choice)	No. of Special Cheques Required
1			
2			
3			

* All printed cheques will be 'A/C PAYEE only'

• Customer Logo & Approver Signature images are mandatory to be provided by the customer over email to ADIB

• Damaged and revalidation cheques will have a maker/checker process for reprinting

Specimen Signatures for Cheque Printing	
1. Signer Name	2. Signer Name
3. Signer Name	4. Signer Name

Undertaking to use Special Cheques
In consideration of Abu Dhabi Islamic Bank (hereinafter called "The Bank") allowing me/us to print and/or use special cheques other than those in standard format printed and supplied by the Bank, I/we hereby undertake to ensure that the special cheques will be stocked and safeguarded under my/our full custody and sole responsibility. I/we undertake to hold the Bank harmless in the event
of loss or damage that occurs as a result of the use of such special cheques and I/We shall promptly advise the Bank, the serial numbers of special cheques prior to their use. I/We agree that the cost of special cheques will be borne by me/us and their design/specification will be approved by the bank prior to print. In the event of any cheque being lost, mislaid or extracted by a third party,
I/We indemnify the Bank against any actual loss or damage sustained as a result of such an event and agree to hold the Bank, its staff and correspondents free from any responsibility for payment, if any, against such cheque. We also agree to the cheque serial numbers as required by the bank.

Customer Stamp

ADIB Direct - Liquidity Management

Customer Full Name	

Request Type			
☐ New Structure	☐ Amend Structure	☐ Cancel Structure	

Sequence	Control Account	Contra Account	Contra Bank Name & SWIFT	Sweep Type		Frequency	Execution	Sweep Type Parameter
1				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	
2				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	
3				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	
4				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	
5				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	
6				☐ Zero Balance ☐ Range Balance ☐ Target Balance ☐ Range Based Target ☐ Sweep Transfer	☐ Percentage Debit ☐ Percentage Credit ☐ Debit Trigger ☐ Credit Trigger	☐ Daily ☐ Weekly ☐ Monthly	☐ Time Trigger ☐ EOD ☐ SOD	

* Each row describes a one way sweep between two accounts, fill two rows if reverse sweep is desired
* For sweep instructions between two entities, 'Group Accounts Linking Registration Form' also has to be signed and submitted by authorized signatories of both entities.

Customer Stamp

ADIB Direct Virtual Accounts Registration Form

Customer Full Name	

Customer Account No. *(Collection Account where all funds will be credited)*

Notes
*Corporate Virtual Accounts will be created by the bank while Add-On Virtual Accounts may be created online by the customer
*Corporate Virtual Account Name will be same as the Customer Account Name as per bank records
*Corporate VA No. will always start with digit 9 and will be maximum of 13 characters

Charge Account *Please specify the account from which you authorize ADIB to debit the **Virtual Account Charges** for the Services*

Account Title	Account Number	Currency

"I/we, hereby declare, having read, understood and agree to be bound by, the Terms and Conditions governing the Cash Management Services (the "Terms and Conditions") between me/us and Abu Dhabi Islamic Bank PJSC (ADIB), and hereby on the date hereof, duly accept such Terms and Conditions, as contained on ADIB Website https://www.adib.ae/en/SiteAssets/adib-direct-TCs.pdf and/or appended to the Application Form. The Terms and Conditions are integral and inseparable part of using the Cash Management Services made available by ADIB accordingly, I/We undertake to comply with all my/our obligations therein and with any amendments which may be made therein from time to time and notified by ADIB and published on the above mentioned Website. The use by me/us or any of my/our users of any Cash Management Services after any amendment is made shall establish my/our acceptance thereof

Authorized Person 1	**Authorized Person 2**
Name	Name
Title	Title
Signature Date	Signature Date

For Bank Use Only

Received By	Signature Verification	Document Archival	Customer Stamp
Receiver Signature & Date	Maker Signature & Date	Archiver Signature & Date	
Reviewer Signature & Date	Checker Signature & Date		
Client Segment	RIM/GRIM Number		

ADIB DIRECT - Detail Registration Form

Request Type		
☐ NEW SETUP	☐ AMEND SETUP (provide reference account) _____	☐ DELETE SETUP (provide reference account) _____

Contact					
Customer Full Name			Full Mailing Address		
	Name			Name	
Primary Business Contact	Phone		Primary Technical Contact	Phone	
	Email			Email	

Subscription Charges			
Primary Account		Secondary Account	

ADIB DIRECT & ADIB CONNECT

Daily Cash Transaction Limit

☐ AED 50 Million daily with maximum AED 30 Million per transaction (default limit)   ☐ AED _____ Million daily with maximum AED _____ Million per transaction (special limit request)

Special Instructions

"I/we, hereby declare, having read, understood and agreed to be bound by the Cash Management Services Terms and Conditions governing the Cash Management Services appended to this Application Form and as contained on ADIB Website https://www.adib.ae/en/SiteAssets/ adib-direct-TCs.pdf, and the General Trade Terms and Conditions governing Trade Transactions appended to this Application Form and as contained on ADIB Website https://www.adib.ae/en/SiteAssets/2019-PDFs/General Trade Terms and Conditions.pdf, hereinafter referred to collectively as (the "Terms and conditions"). I/We hereby on the date hereof duly accept and acknowledge that the Terms and Conditions are integral and inseparable part of the subject matter thereof and services offered or made available by ADIB thereupon (the "Services") accordingly, I/We undertake to comply with all my/our obligations therein and with any amendments which may be made therein from time to time and notified by ADIB and published in accordance with the Terms and Conditions. The use by me/us or any of my/our users of any of the Services after any amendment is made shall establish my/our acceptance thereof"

Primary Authorizer & Customer stamp (Mandatory)			Secondary Authorizer (if required)		
Name			Name		
Title			Title		
Date (Mandatory)			Date (Mandatory)		

For Bank Use Only	Segment		GRIM		RIMs
	Doc Receiving Date & Stamp		Signature Verification Date & Stamp		

Group Accounts Linking Registration Form

Customer Full Name	

ADIB will only accept signed documentation from the "Customer"
Group Accounts Linking Registration form must be signed for each "Customer Associate"
Please attach list of accounts if more space is needed. Annexure should be also be signed and stamped

Customer Associate Full Name	
Account Number	

Customer Associate Letter of Authority

Hereinafter referred to as (the "Customer Associate"). Capitalized terms not defined herein shall have the same meaning as assigned to them under the «Cash Management Services Terms and condition» Or such other accounts as may be notified to you by the Customer or Customer Associate from time to time (the "Accounts") in accordance with this Customer Associate Letter of Authority.

We hereby authorize the Bank to provide the Customer with access to the Account (s) in accordance with this Customer Associate Letter of Authority:
We confirm the Customer is entitled to view and transact on and use the other services available via the respective E-Channels from time to time in relation to the Accounts. We confirm the Customer is entitled to agree on our behalf on applicable terms from time to time relating to the access and use of the Accounts; And we represent and warrant that we have full legal and corporate authority to appoint the Customer for the purposes stated herein.

We shall be bound by all actions of the Customer taken in respect to the Account (s) and shall ratify and confirm all things done by the Customer on our behalf in accordance with the purposes stated herein.
The appointment of the Customer shall remain in full force and effect until the day following seven (7) days after the Bank receives written notice of revocation signed by our authorized signatory (ies) or until termination of the appointment of the Customer by operation of law.

We have taken all necessary actions to authorize the entering into of this Customer Associate Letter of Authority, the person(s) who sign below have been duly authorized to sign this Customer Associate Letter of Authority, which, along with such authorizations, are in accordance with the applicable constitutional documents of the Customer Associate. This Customer Associate Letter of Authority is governed by and will be construed in accordance with the Federal Laws of the United Arab Emirates to the extent that such laws do not contravene the principles of Shari'a as determined by the Internal Shari›a Supervisory Committee of the Bank. Both parties irrevocably submit to the exclusive jurisdiction of the courts of Abu Dhabi in respect of any proceedings which may be initiated in connection with this Customer Associate Letter of Authority.

Customer Authorizer 1 Signature & Customer stamp (Mandatory)	
Name	
Title	
Date (Mandatory)	

Customer Authorizer 2 Signature	
Name	
Title	
Date (Mandatory)	

Customer Associate Authorizer 1 signature & Customer stamp (Mandatory)	
Name	
Title	
Date (Mandatory)	

Customer Associate Authorizer 2 Signature	
Name	
Title	
Date (Mandatory)	