<The Manager

Bank AL Habib L</mark>imited
Islamic Banking Branch_____

Subject: Opening of Individual / Sole-Proprietorship Account

Dear Sir,

I request you to open an account under the name and style of _____

that is the name of the concern of which I am a sole proprietor and authorize you, until I give you notice in writing to the contrary, to honour and pay to the debit of such account all cheques, drafts and orders, all bills accepted and all notes made when signed/ endorsed by me whether such account is for time being in credit or overdrawn or becomes overdrawn by reason of such payment, I being responsible for the repayment of any finance together with return, profit and mark up.

It is further confirmed that my company named above is neither member of chamber of commerce and nor with any other trade body.

Regards,

(signature w/ stamp)>