

# Know your Customer (KYC) Form (Individuals)

Date: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

## Section 1:

Name: Mr/Mrs/Ms: \_\_\_\_\_

Father's/ Husband's Name: \_\_\_\_\_ Mother's Maiden Name: \_\_\_\_\_

CNIC/Passport No. \*(in case of Minor, provide B-Form number or juvenile card): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

CNIC Issue Date: \_\_\_\_\_ CNIC Expiry Date: \_\_\_\_\_ Place of Birth: \_\_\_\_\_ Religion: \_\_\_\_\_

 Marital Status:  Married  Single Nationality: \_\_\_\_\_ Resident:  Yes  No

Mailing Address: \_\_\_\_\_ Province: \_\_\_\_\_

Mobile no. \_\_\_\_\_ Phone No. \_\_\_\_\_ Email Address: \_\_\_\_\_

In case of Minor Account:

Name of Guardian: \_\_\_\_\_

Relation with minor: \_\_\_\_\_ Guardian CNIC: \_\_\_\_\_ CNIC Issue Date: \_\_\_\_\_

Mobile no. \_\_\_\_\_ Phone No. \_\_\_\_\_ CNIC Expiry Date: \_\_\_\_\_

## Section 2: Know Your Customer (KYC):

 Source of Income:  Salary  Business  Inheritance  Savings/ Investments  Other, please specify: \_\_\_\_\_

 Occupation:  Private Service  Govt. Service  Homemaker  Student  Retired  Self-Employment

 Real Estate Dealer  Lawyer/ Legal Advisor  Accountant/ Tax advisor  Other, Please specify: \_\_\_\_\_

Nature of Business (Sole Proprietor): \_\_\_\_\_ In case of Homemaker/ Student, please specify dependency on: \_\_\_\_\_

Type of Counter Parties (Sole Proprietor): \_\_\_\_\_

## Section 3: Miscellaneous KYC:

- a) 1) Are you a resident/ national of any country other than Pakistan? (If "Yes", please fill point #2 below):  Yes  No  
 2) Do you belong to a country that is not part of FATF (Financial Action Task Force\*):  Yes  No
- b) Do you have any business relationship or transactions in/ from offshore Tax Haven countries?  Yes  No
- c) Has any Financial Institution ever refused to open your account?  Yes  No
- d) Do you deal in high value items i.e. Gold, Silver, Diamonds, Metals, and Gems etc.?  Yes  No
- e) Are you a resident or inhabitant of Southern Punjab or Afghan Border?  Yes  No
- f) Is your total investment in JS Investments more than Rs. 25 million?  Yes  No
- g) Do you hold a high profile position i.e. Sports or Media Personality?  Yes  No
- h) Are you acting on behalf of any other person? (If "yes", please provide "Declaration for Ultimate Beneficial Ownership").  Yes  No
- i) Are you a domestic or foreign "Politically Exposed Person" (PEP)?  Foreign  Domestic  Neither
- j) Are you a family member or close associate of a domestic or foreign "Politically Exposed Person" (PEP)?  Foreign  Domestic  Neither

\*FATF members: Argentina | Australia | Austria | Belgium | Brazil | Canada | China | Denmark | Finland | France | Germany | Greece | Hong Kong (China) | Iceland | India | Ireland | Italy | Japan | Korea | Luxembourg | Malaysia | Mexico | Netherlands | New Zealand | Norway | Portugal | Russian Federation | Singapore | South Africa | Spain | Sweden | Switzerland | Turkey | United Kingdom | United States

## Section 4: Declaration:

I/We hereby acknowledge that the information provided on this form is correct to the best of my/ our knowledge and I/ we shall immediately update JS Investments Limited (JSIL) if there is any change in the information provided, including change in my/ our source of wealth/ income. I/We hereby authorize JSIL to verify any or all information related to KYC, CNIC verification using NADRA Verisys, IBAN and Mobile Number verification as provided herein above in this form.

 \_\_\_\_\_  
 Joint / Authorized Signature

### For Official Use

Channel Partner: \_\_\_\_\_ Region / City: \_\_\_\_\_ Branch Name / Code: \_\_\_\_\_

Relationship Manager: \_\_\_\_\_ Comments: \_\_\_\_\_

## Risk Profiling Questionnaire (RPQ)

For Individual Clients

Name of applicant: \_\_\_\_\_

Date: \_\_\_\_\_

Q. 01 Please select your age range?

- A.  Over 60 years or below 18 years  
 B.  Between 50 and 60 years  
 C.  Between 30 and 50 year  
 D.  Between 18 and 30 year

Q. 02 How do you consider your capital market experience and knowledge, as an investor?

- A.  Basic  
 B.  Average  
 C.  Above Average/ Good  
 D.  Very Good

Q. 03 What are you looking for in terms of your investment objective?

- A.  Capital preservation and regular income with very low risk investments avenues  
 B.  Capital preservation and regular income with low risk investment avenues  
 C.  Capital growth and regular income with medium risk investment avenues  
 D.  Capital appreciation and returns with high risk investment avenues

Q. 04 Please select your average monthly income?

- A.  Less than PKR 100,000  
 B.  Between PKR 100,000 and PKR 500,000  
 C.  Between PKR 500,000 and 1000,000  
 D.  More than PKR 1000,000

Q. 05 What levels of fluctuation in your investment would you generally accept?

- A.  Less than PKR 5%  
 B.  Between 5% to 10%  
 C.  Between 10% to 20%  
 D.  More than 20%

### How to Score your Risk Profile

- Each option has points associated with it. Score the answers in ascending order (A = 1, B = 2, C = 3, and D = 4).
- Please select one option under each question given
- Calculate all the scores given to each question in below table;

Question No.	Your Points
01	
02	
03	
04	
05	
<b>Total Score</b>	

The level of risk mentioned below is driven after ascertaining general risk factors applicable to the Mutual Funds industry;

Total Score	Risk Level	General Description
1 - 6	Low	Principle at Low risk
7 - 13	Medium	Principle at Medium risk
14 - 20	High	Principle at High risk

### Declaration:

This RPQ has been filled to the best of my knowledge and I agree that this questionnaire only provides some indication of my risk profile, which may or may not exactly reflect my ability to take risk and/ or risk tolerance level. Moreover, JSIL has provided all the necessary advice about the Fund(s), under its management. I agree that any misleading or inaccurate information provided herein may give wrong outcome of the recommendation made. Further, JSIL will not be held liable for any financial consequences.

I hereby declare that -please tick (  ) the box;

- I wish to proceed with the recommended Fund as per the Risk Profiling Questionnaire  
 I have decided to purchase other Fund(s) that is not recommended as per Risk Profile Questionnaire and I understand the risk associated with the Fund(s) of my choice

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_

Applicant's Signature \_\_\_\_\_

**Disclaimer:** All investments in mutual funds are subject to market risks. Past performance is not necessarily indicative of future results. Please read the Offering Documents to understand the investment policies and the risks involved.

# Foreign Account Tax Compliance Act (FATCA) Checklist

For Institutions, Individual & Joint Account Holders (Please write clearly using BLOCK LETTERS)

\*If any of the below is selected as "YES" then kindly provide country specific supporting documents with details

S#	Particulars	Principal Applicant
1	Full Name	First <input type="text"/>
		Middle <input type="text"/>
		Last <input type="text"/>
2	Country of Residence:	<input type="text"/>
3	Country of Birth:	<input type="text"/>
4	CNIC/ POC/ NICOP:	<input type="text"/>
5	Country of Incorporation (For entities)	<input type="text"/>
6	Are you a U.S. Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Do you hold a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	Are you a Resident/ Citizen of any other country? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
10	Are you Dual National (Please specify what nationality do you hold)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
11	Are you a Resident of any country other than Pakistan? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
12	Do you have any tax obligation in a country other than Pakistan? <small>(Note: If "YES" then please specify the list of countries along with its respective tax number, social security number, or local equivalent.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
13	Are you a U.S. Owned Entity/ any other country? (Please specify)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>
14	Have you a given Power of Attorney to any Person residing overseas? Please provide Attorney's Address:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
15	W8BEN/ W9 Forms/ W8BENE Submitted with date of submission.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="text"/>

I/We hereby confirm the information provided above is true, accurate and complete.

I/We hereby provide my/our consent to JS Investments Limited (JSIL) or any of its affiliates to disclose and furnish and share information pertaining to my/ our account to domestic or overseas regulators or tax authorities where necessary to establish our tax liability in any jurisdiction.

I/ We also authorize JSIL to deduct withholding tax from my/ our account when required to do so by domestic or overseas regulators or tax authorities or pay out, from my/our account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

I/We shall indemnify and hold JSIL harmless against any claim, damages, costs, expenses and other direct and/or indirect consequence of disclosing, furnishing and sharing any information with any domestic or overseas regulators or tax authorities.

I/We agree and undertake to notify the JSIL within thirty (30) calendar days if there is a change in any information which we have provided above.

\_\_\_\_\_  
Principal /Authorized Signature

# Declaration / Undertaking on "Source of Income" & "Source of Funds"

Date: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

Name: \_\_\_\_\_

Father's / Husband's name: \_\_\_\_\_

CNIC No. \_\_\_\_\_

JSIL A/C # \_\_\_\_\_

Further to my request for opening of account with **JS Investments Limited ("JS Investments")**, I do hereby declare the following:

## A. Source of Income (where "Income" means money received on regular basis in exchange providing goods or services or investing capital)

My monthly income is: PKR \_\_\_\_\_ and,

Please check mark one or more options that apply to you, and attach relevant documentary proofs:

- I am a **Self-employed individual**. <Attach Business ownership / Proprietorship / Partnership document | Professional membership card OR Any other equivalent document>
- I am a **Salaried individual**. <Attach proof of Employment e.g. Job card | Employment Letter>
- I earn regular **Investment Income**. <Attach Proof of Investment Income>
- I am a **Company owner** of a "Limited Company". <Attach Form A or Form B, and Form 29>
- I have **No Source of Income**. <For **Retired person** OR **Un-employed** OR **Housewife/Homemaker** etc>
- I am a **Minor**. <Attach Guardian's Source of Income>

## B. Source of Funds (where "Funds" refers to the amount(s) you invest in schemes managed by JS Investments)

(Only Required if investment amount is more than Rs. 2 million)

Please check mark one or more options that apply to you, and attach relevant documentary proofs:

- My investment is funded by **my current Income**. <Attach documentary proof of income, for example: "Pay-slip" OR "Profit statement of Partnership / Business / Company" OR "Proof of Investment Income" OR Equivalent document>  
Note: (If Investment amount is more than 4 times your annual income declared in Section A above, you must declare additional "Source of Funds" from the options in Section B)
- My investment is funded by my **Savings** from past income. <Attach documentary proof of Savings, for example "Wealth statement" OR "Past Employment Experience Certificate & Pay-slip" OR "Past Business ownership document & Profit statement of business" OR Other Equivalent document>
- My investment is funded by my **Father / Husband / Son** Or \_\_\_\_\_. <Attach CNIC, KYC Form, and Declaration / Undertaking of Source of Income / Funds for the person funding your investment.>
- My investment is funded by "**Sale of Asset**" Or "**Inheritance**" Or \_\_\_\_\_. <Attach proof of funding e.g. "Property sale document" OR "Succession & Inheritance document" OR Other Equivalent document>

I undertake that in case of changes in information above, I shall immediately declare the same to **JS Investments**.

I also hereby undertake responsibility of the truthfulness, accuracy and completeness of facts/ information stated herein and agree to hold **JS Investments** and its officers, severally and jointly, indemnified and harmless from and against any adverse consequences including all loss(es), damage(s), cost(s) and expense(s) (including legal form) that may result on account of any defect in the truthfulness, accuracy and completeness of facts and information stated herein.

Sincerely yours,

\_\_\_\_\_  
Authorized Signature

## COMMON REPORTING STANDARD (CRS) FORM FOR INDIVIDUAL CLIENTS

### Part 1 – Identification of Individual Account Holder

Name as per CNIC (Mr/ Mrs/ Ms): \_\_\_\_\_  
 Father/ Husband Name: \_\_\_\_\_ CNIC Number: \_\_\_\_\_  
 Date of Birth: \_\_\_\_\_ City of Birth: \_\_\_\_\_ Country of Birth: \_\_\_\_\_  
 Current Address: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_

### Part 2 – Country of Residence for Tax Purposes and related Taxpayer Identification Number (“TIN”)

Please indicate countries where Account Holder is tax resident and TIN for each country or equivalent number. If a TIN is unavailable please provide the appropriate reason A, B or C as explained below:

**Reason A** - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents;

**Reason B** - The Account Holder is unable to obtain a TIN or equivalent number (Please explain reason of not obtaining TIN);

**Reason C** - No TIN is required for that country/ jurisdiction.

	Country of tax residence	TIN	If no TIN available enter Reason A, B or C
1			
2			
3			

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

### Part 3 – Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder’s relationship with JSIL setting out how JSIL may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorized to sign for the Account Holder) of all the account(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise JSIL within 30 days of any change in circumstances which affects the tax residency status of the individual identified above or causes the information contained herein to become incorrect or incomplete, and to provide JSIL with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Capacity

# Consumer Health Declaration Form

## صحت کا اقرار نامہ



1. Name of Investor / Participant بیرہ دار کا نام \_\_\_\_\_
2. Father's / Husband's Name والد / شوہر کا نام \_\_\_\_\_
3. Date of Birth تاریخ پیدائش \_\_\_\_\_ 4. Gender: جنس Male مرد [ ] Female خاتون [ ]
5. CNIC No. کمپیوٹرائزڈ شناختی کارڈ نمبر \_\_\_\_\_ 6. CNIC Issuance date تاریخ اجراء \_\_\_\_\_
6. Residential Address رہائشی پتہ \_\_\_\_\_
7. Mobile Number موبائل نمبر \_\_\_\_\_ 8. Email Address: ای میل \_\_\_\_\_
9. Level of education تعلیم \_\_\_\_\_
10. Present Occupation موجودہ پیشہ (i) Government Employment  سرکاری ملازمت (ii) Private Employment  نجی ملازمت (iii) Self Employment  ذاتی کام  
(iv) Agriculturist  کاشتکار (v) Landlord  مالک اراضی (vi) Retired  ریٹائرڈ (vii) Housewife  گھریلو خاتون (viii) Student  طالب علم  
(ix) Unemployed  بے روزگار (ix) Others  کوئی اور
11. Employer's/Business Name آجر / کاروبار کا نام \_\_\_\_\_
12. Employer's/Business Address آجر / کاروبار کا پتہ \_\_\_\_\_
13. Employer's E-mail Address ای میل \_\_\_\_\_ 14. Employer's Phone No. ٹیلیفون نمبر \_\_\_\_\_
15. Designation / Job Title عہدہ \_\_\_\_\_ 16. Exact Nature of Daily Duties کام کی نوعیت \_\_\_\_\_
17. Annual Income (Approx.) سالانہ آمدنی (تقریباً) \_\_\_\_\_ 18. Account Opening Date اکاؤنٹ کھلنے کی تاریخ \_\_\_\_\_
19. Account No. اکاؤنٹ نمبر \_\_\_\_\_ 20. Branch برانچ \_\_\_\_\_ 21. Customer ID کسٹمر آئی ڈی \_\_\_\_\_
22. Investment: Amount مجموعی سرمائے کی رقم \_\_\_\_\_; Term سرمائے کی مدت \_\_\_\_\_; Mode سرمایہ کاری کا طریقہ کار \_\_\_\_\_
23. Beneficiary: Name بھینشتری کا نام \_\_\_\_\_; Relationship رشتہ \_\_\_\_\_  
Date of Birth تاریخ پیدائش \_\_\_\_\_; CNIC/B-Form No. کمپیوٹرائزڈ شناختی کارڈ نمبر \_\_\_\_\_; 'ب فارم' / کمپیوٹرائزڈ شناختی کارڈ نمبر \_\_\_\_\_  
Guardian: Name سرپرست کا نام \_\_\_\_\_; CNIC No. کمپیوٹرائزڈ شناختی کارڈ نمبر \_\_\_\_\_  
(In case of minor) تا بالغ ہونے کی صورت میں
24. Beneficiary account number بھینشتری کا اکاؤنٹ نمبر \_\_\_\_\_
25. Current Weight موجودہ وزن \_\_\_\_\_ Kg/Lbs and Height قد اور کلگرام پیمانہ \_\_\_\_\_ ft-In /M فٹ سائچ میٹر
26. Are you to the best of your knowledge in good health now i.e. free from any Mental or Physical Impairment or Deformity? کیا آپ صحت مند ہیں اور آپ ہر قسم کی ذہنی اور جسمانی بیماری یا معذوری سے سبزا ہیں؟ Yes  ہاں No  نہیں
27. Do you presently suffer or have you in the past suffered from? کیا آپ ماضی میں یا اب مندرجہ ذیل بیماریوں میں سے کسی بیماری میں مبتلا رہے ہیں؟
  - (a) Diabetes Mellitus (Raised Blood Sugar, Sugar in Urine)? ذیابیطیس (خون میں اضافی شکر یا پیشاب میں شکر)؟ Yes  ہاں No  نہیں
  - (b) Hypertension (Raised Blood Pressure)? ہائی بلڈ پریشر؟ Yes  ہاں No  نہیں
  - (c) Heart Disease (e.g. Heart Attack, Angina, Chest Pain, Coronary Artery Disease, Shortness of Breath etc.)? دل کی بیماری (مثلاً دل کا دورہ، انجائنا، سینے میں درد، دل کی شریانوں کی بیماری، سانس لینے میں تکلیف وغیرہ)؟ Yes  ہاں No  نہیں
  - (d) Liver Disease (e.g. Jaundice, Hepatitis A/B/C etc.)? جگر کی بیماری (مثلاً یٹرائق، ہیپاٹائٹس اے، بی، سی وغیرہ)؟ Yes  ہاں No  نہیں
  - (e) Respiratory Disease (e.g. Tuberculosis, Chronic Cough, Asthma etc.)? نظام تنفس کی بیماری (مثلاً تپ دق، دائمی کھانسی، دم وغیرہ)؟ Yes  ہاں No  نہیں
  - (f) Kidney Disease (e.g. Stones, Kidney Failure etc.) or any Disease of the Genito-Urinary System? گردوں کی بیماری (مثلاً گردوں میں پتھری، گردے کا نفل ہونا وغیرہ) یا نظام اخراج یا تولید کی کوئی بیماری؟ Yes  ہاں No  نہیں
  - (g) Digestive System Disease (e.g. Gall Stones, Chronic or Recurrent Diarrhea, Ulcers etc.)? نظام ہضم کی بیماری (مثلاً پھتے کی پتھری، شدید ہضم کار سلسل ڈائیریا، اسرو وغیرہ)؟ Yes  ہاں No  نہیں

(h) Any form of Tumor, Growth, Cancer or Blood Disease?

Yes  ہاں No  نہیں

کسی قسم کی رسولی یا کینسر یا خون کی بیماری؟

(i) Stroke or Any Disease of the Nervous System or any Mental Disorder (e.g. Depression, Fits, Epilepsy, Anxiety, Fainting Attacks, Headaches etc.)?

Yes  ہاں No  نہیں

فالج یا کوئی اعصابی یا نفسیاتی بیماری (مثلاً ذہنی دباؤ، دورہ پڑنا، مرگی، گھبراہٹ، بیہوشی کے دورے، سر درد وغیرہ)؟

(j) Diseases of Eyes, Ears, Nose, Throat, Spleen, Glands, or Skin?

Yes  ہاں No  نہیں

کسی قسم کی آنکھ، کان، ناک، جلق، تلی، غدود یا جلد کی بیماری؟

(k) Any other Disease or Illness not mentioned above \_\_\_\_\_

مندرجہ بالا کے علاوہ کوئی اور بیماری؟

28. Do you currently have or recently had any of the COVID-19 related symptoms (such as fever, sore throat, dry cough, shortness of breath etc.) or have you been tested for COVID-19?

Yes  ہاں No  نہیں

کیا آپ میں ابھی / حال ہی میں کووڈ 19 سے متعلق علامات موجود ہیں / تھیں (جیسے کہ بخار، جلق، خشک کھانسی، سانس لینے میں تکلیف، وغیرہ) یا آپ کا کووڈ 19 کیلئے کوئی ٹیسٹ ہوا ہے؟

29. Have you ever been admitted in a Hospital for any reason or undergone any diagnostic test/procedure (e.g. Urine/Blood test, Angiography, CT Scan, MRI, Ultrasound, X-Ray etc.) or any operation?

Yes  ہاں No  نہیں

کیا آپ کو کبھی کسی ہسپتال میں داخلے کی ضرورت پیش آئی ہے یا آپ نے کسی قسم کا تشخیصی ٹیسٹ عمل (مثلاً پیشاب، خون کا ٹیسٹ، انجیو گرافی، سی ٹی سکین، ایم آر آئی، الٹراساؤنڈ، ایکس رے وغیرہ) یا کوئی جراحی عمل کروایا ہے؟

30. Do you presently take or have you ever in the past taken any medication on a regular basis?

Yes  ہاں No  نہیں

کیا آپ اس وقت کوئی دوا استعمال کر رہے ہیں یا ماضی میں کوئی دوا باقاعدگی سے استعمال کی ہے؟

**For Females only:** صرف خواتین کے لئے:

31. (a) Are you now pregnant? کیا آپ اس وقت حاملہ ہیں؟

Yes  ہاں No  نہیں

(b) If yes, which month of pregnancy are you in? \_\_\_\_\_

اگر "ہاں" تو حمل کا کون سا مہینہ ہے؟

32. Do you presently have, or have you ever had any Gynecological or Obstetric Problem?

Yes  ہاں No  نہیں

کیا آپ ماضی میں یا اس وقت کسی زنا نہ بیماری یا حمل و تولیدی نظام کی بیماری میں مبتلا ہیں یا رہے ہیں؟

33. Name and address of the Physician you generally consult for any illness:

بیماری کے دوران آپ عموماً جس ڈاکٹر سے مشورہ کرتے ہیں، اس کا نام اور پتہ تحریر کریں:

### DECLARATION

I hereby declare that the statements in this form are true and complete and I hereby give my consent to EFU Life Assurance Ltd. to seek information from any doctor, hospital, laboratory (who has ever attended me), my employer, any other organization or person that has any record information or knowledge of my health/treatment and from any Life Assurance/Takaful office to which a proposal on my life has at any time been made, and the giving of such information is hereby authorized. I confirm that I have checked and found correct all answers and statements in this form, even those that are not in my own handwriting. I further agree that this form and the declaration and the statements made above or to the medical examiner acting for EFU Life Assurance Ltd. shall be the basis of the proposed coverage by EFU Life Assurance Ltd. , and that if anything contrary to the truth shall be stated or if any information which ought to be made to EFU Life Assurance Ltd. with reference to the proposed coverage be withheld or concealed, any coverage which may be issued in pursuance of this form shall be null and void.

آقرار نامہ

میں اقرار کرتا کرتی ہوں کہ اس بیان میں دیئے گئے جو بات اور کوائف ہر طرح سے مکمل اور حقائق پر مبنی ہیں۔ ای۔ ایف۔ یو۔ لائف انشورنس لمیٹڈ اس بات کی مجاز ہوگی کہ وہ ہر اس معالج، ہسپتال، لیبارٹری، آجریا کوئی بھی دیگر ادارہ یا فرد جس سے میں نے مشورہ یا علاج کروایا ہو اور ہر اس ادارے جس سے میری زندگی کا مکمل کیلئے رجوع کیا ہو میری صحت اور ذاتی کوائف کے بارے میں معلومات کرے گی۔ میں تصدیق کرتا کرتی ہوں کہ میں نے اس فارم میں دیئے گئے تمام جوابات اور بیانات کی جانچ کی ہے اور انہیں درست پایا ہے، مع ان کے جو میری لکھائی میں تحریر نہیں ہیں۔ مزید اقرار کیا جاتا ہے کہ ای۔ ایف۔ یو۔ لائف انشورنس لمیٹڈ جاری ہونے والا بیسک فیڈ بیک بیان میں دیئے گئے کوائف یا اس سلسلے میں ہونے والے ڈاکٹری معائنے کے دوران دیئے جانے والے جوابات اور تفصیلات کی مکمل صحت پر ہوگی اور اگر یہ تفصیلات اور جوابات سچائی پر مبنی نہ ہو یا تفصیلات کی جانچ بوجھ کے پردہ پوشی کی گئی ہو یا ان کی تکمیل سے گریز کیا گیا ہو تو یہ بیس روڈ اڈل سے منسوخ تصور کیا جائے گا۔

Signature: \_\_\_\_\_

دستخط

Date: \_\_\_\_\_

تاریخ

**IMPORTANT NOTICE:** Any mis-statement or omission of a material fact could affect the payment of the benefits under the policy. If you are uncertain whether a fact is material or not, please include it on the declaration.

اہم ہدایت: کسی قسم کی غلط بیانی یا حقائق کی پردہ پوشی پالیسی کی ادائیگی پر اثر انداز ہو سکتی ہے۔ لہذا اگر آپ کو شبہ ہے کہ حقائق ٹھوس ہیں یا نہیں اس اقرار نامہ میں ضرور تحریر کریں۔



RE: PROPOSAL NO. \_\_\_\_\_

This statement should be completed by the life assured.

Full name:

Date of birth:

Please answer each question and where appropriate provide particulars.

1. Do you currently have or have you had any of the following symptoms in the past 14 days?

- Fever Yes  No
- Sore throat Yes  No
- Dry cough Yes  No
- Generalized body ache Yes  No
- Headache Yes  No
- Shortness of breath Yes  No
- Loss of sense of taste or smell Yes  No

*If the answer to any of the above is yes, please provide further details i.e. since when do you have the symptoms, duration of symptoms, any treatment taken yet, lab test results (if any), name and address of treating doctor/clinic/hospital.*

\_\_\_\_\_

2. Have you been tested for Covid-19? Yes  No

If Yes: Date of the test: .....

- Result of the test:  Covid-19 positive  
 Covid-19 negative

In case of a positive test, have you made a complete recovery with no sequelae? Yes  No

3. Within the past 14 days have you had any contact with someone confirmed as infected with the virus (COVID -19) ? Yes  No

4. Have you been issued any notice or directive by any health/state authority to self-quarantine or stay home ? Yes  No

5. Are you currently residing outside your usual country of residence or have you returned to your usual country of residence within the last 4 weeks? Yes  No

*If yes, please provide information: Country / City / Departure Date / Arrived Date / Planned return date.*

\_\_\_\_\_

6. In the next three months, do you intend to travel outside your usual country of residence ? Yes  No

*If yes, please provide information: Country / City / Date of Travel / Intended Duration*

\_\_\_\_\_

**Declaration**

I hereby declare that the above answers and statements are true and complete and understand that they shall form part of the contract between me and EFU Life Assurance Ltd. I confirm that I have checked and found correct all answers and statements in this form, even those that are not in my own handwriting. Further, I have understood the declaration that I have made in this form and understand that this declaration forms part of my proposal based on which my policy will be issued, reinstated, or altered. I am well aware that if any information which ought to be made to the Company is withheld, concealed or any false statement is given in this form, any issuance, reinstatement or alteration made in pursuance of this form shall be considered null and void from its inception and all money paid in respect of premiums shall be forfeited to EFU Life Assurance Ltd.

\_\_\_\_\_  
Signature of the life assured

\_\_\_\_\_  
Date