



- **General:** I hereby declare that I am above twenty-one (21) years of age and maintain the required legal capacity to receive financing from Bede B.S.C.(c) under a Murabaha agreement. All information mentioned and any document provided in/with the Murabaha agreement, and its subsequent documentation are true, correct and accurate. I declare that I have not withheld or concealed any information from Bede B.S.C.(c) which may affect its decision to grant me the financing.
- **Personal Data:** I hereby acknowledge and consent that Bede B.S.C.(c) may collect and process my personal data for the purposes of the Murabaha Agreement. I acknowledge that the withdrawal of my consent shall be considered a request for termination of the Murabaha Agreement and accordingly subsequent consequences shall be applied.
- **E-Signature:** I hereby acknowledge that Bede B.S.C.(c) shall use an image of my signature from my EKYC information as well as additional information, such as IP address, OS system, mobile number, mobile device or any other identifiable information, in order to document my consent.
- **Commodity Request:** I hereby request Bede B.S.C.(c) to facilitate the purchase of a commodity in relation to my finance request under a Murabaha Agreement. I acknowledge that the commodity I shall purchase will be equal to the requested financing amount. I affirm my commitment to Bede B.S.C.(c)'s Terms & Conditions and the terms and conditions set out in the Murabaha agreement to be entered into with Bede B.S.C.(c) and understand that the transaction will be conducted adhering to transparent and compliant commodity Murabaha principles facilitated by Bede B.S.C.(c). I acknowledge my responsibility to make informed decisions and ensure that any financing requests I make are Sharia compliant and adhere to the Islamic finance principles.
- **Bahrain Credit Reference Bureau:** I hereby authorize Bede B.S.C.(c) to retrieve my credit reports from the Bahrain Credit Reference Bureau (BCRB) when I apply for financing and at any time during the period that the credit facility is active. I understand that the purpose of retrieving these credit reports is to assess my creditworthiness, evaluate my finance application, and manage the credit facility effectively.
- **eKYC Consent:** I confirm with my full legal capacity that I have read and signed on the Information & eGovernment Authority's Electronic Know Your Client (eKYC) platform. I understand the purposes in which Bede B.S.C.(c) collects and retains my information and provides consent to Information & eGovernment Authority to process and transfer this information for eKYC purposes.
- **Fees and Charges:** I acknowledge that I have read and accepted the fees and charges associated with the Customer accounts and Services the Company offers which are available in the "Tariff of Charges" as may be amended from time to time on the Company's website.



Shari'a Certificate Ref#: BEDE-4118-02-02-01-25-#02