

SUBSCRIPTION APPLICATION FORM



Application No.:

Preamble:

The Board of Directors of Qatar First Bank LLC (Public) (the "Bank") hereby invites its shareholders to subscribe in new shares, by way of a rights issue, as approved by the Bank's Extraordinary General Meeting held on 22 September 2021.

The Extraordinary General Meeting resolved to increase the Bank's nominal paid-up share capital from QAR 700,000,000 (seven hundred million Qatari Riyals) up to QAR 1,120,000,000 (one billion one hundred and twenty million Qatari Riyals), representing an increase of 60% from the current nominal paid-up share capital of the Bank by way of offering 420,000,000 (four hundred and twenty million) new ordinary shares (the "New Shares") for subscription by means of rights issue (the "Rights Issue"), in accordance with the provisions of the Bank's articles of association, the Qatar Financial Centre Companies Regulations 2005, the Qatar Financial Centre Authority Rules, and, in particular, Article 195 of the Commercial Companies Law No. 11 of 2015 (as may be applicable to the Bank as a company established in Qatar Financial Centre) and Article 5.2 of the Offering and Listing Rulebook as well as the Trading Rights Issue Rules, both issued by the Qatar Financial Markets Authority (the "QFMA").

The rights to subscribe to the New Shares (the "Subscription Rights") will be offered to the Bank's shareholders who are registered in the shareholders' register with Qatar Central Securities Depository ("QCSD") at close of trading on Sunday, 13th March, 2022 (including those shareholders who purchase the Bank's stock on that day) (the "Eligible Shareholders"). Any person (natural or juristic) who has either received Subscription Rights in their capacity as Eligible Shareholder or who has bought Subscription Rights during their trading period (a "Holder of Subscription Rights") will be entitled to subscribe to the New Shares. The New Shares will be offered at a price of QAR 1 (one Qatari Riyal) nominal value plus QAR 0.2 (Twenty Dirhams) premium per share. The premium is inclusive of issuance costs not exceeding 1% of the value of subscribed shares.

The subscription period for the Eligible Shareholders shall start on Wednesday, 6th April, 2022, and shall end at 1.00 PM Doha local time on Tuesday, 19th April, 2022 (the "Subscription Period").

Company

Minor

Individual

Application for Subscription to Qatar First Bank Rights Issue

Individual Name	First name	Second name	Third name	Fourth name	Family name
Company Name					
Subscriber ID/CR no					
Subscriber Date of birth (incase of individual or minor)					
Subscriber NIN					
Subscriber Land line Number					
Subscriber Mobile Number					
Subscriber Email Address					
Guardian Name (for minors)					
Guardian ID (for minors)					
Subscribers Address					
P. O. Box	Zone #	Street #	Building No.	Unit No.	

Part I - RIGHTS ISSUE

(1) Number of Rights Held	(2) Total number of Shares Subscribed	(3) Share Price	(4) Total value of Subscribed
		QAR 1.2	(2)X(3) =

Part II - METHOD OF PAYMENT & REFUND (as per the General Rules and Conditions)

1. Debit Masraf Al Rayan from Account Number — —

2. Qatari Bank Cheque Number: , Drawee Bank:

3. Electronic Fund Transfer to **Masraf Al-Rayan IBAN: QA53 MAFR 0000 0000 0001 7999 9203 1** , **SWIFT Code: MAFRQAQA**
(In case of refund, for payments made through local electronic transfers , fund will be routed back to the same source received from)

I/we hereby acknowledge that I/we have read, understood and accept the Terms and Conditions stated in the application form and I/we hereby also accept the Memorandum and Article of Association of the Company and its Designated Location

FOR BANK USE ONLY	
Date	
Signed in my presence (CSR Name & Signature)	Staff Number
Checked & Approved by (BM/ABM Name & Signature)	
Operations Dept. by (Name & Signature)	
Bank Authorized Stamp & Signature	

CUSTOMER SIGNATURE SPECIMEN	
Customer Name & Signature:	
.....	
A/C holder name and signature: (IF debiting MAR account on behalf of subscriber)	
.....	
.....	

General Terms and Conditions for Subscription to Qatar First Bank LLC (Public) Rights Issue (the "Terms"):

1. The number of New Shares offered against the Subscription Rights is 420,000,000 new ordinary shares.
 2. The subscription price for each New Share is QAR 1.2 per share (QAR 1 nominal value plus QAR 0.2 premium).
 3. Eligible Shareholders are defined as those who are registered in the shareholders' register with the QCS D at close of trading on Sunday, 13th March, 2022. This includes shareholders who purchase the Bank's stock on that day.
 4. Holders of Subscription Rights are defined as any person (natural or juristic) holding Subscription Rights at the end of the trading period on Tuesday, 29th March, 2022, either by receiving them in their capacity as an Eligible Shareholder or by buying them during the trading period.
 5. Holders of Subscription Rights cannot reserve their Subscription Rights as per regulatory requirements.
 6. Holders of Subscription Rights cannot pledge their Subscription Rights.
 7. Holders of Subscription Rights cannot purchase Subscription Rights through margin finance.
 8. Shareholders cannot own more than 25% of the shares of the Bank, with the exception of the Strategic Investors of the Bank (as defined in the articles of association of the Bank) that can own up to 55% of the total issued shares of the Bank.
 9. In order to be able to fully participate in the Rights Issue, shareholders of the Bank or investors seeking to participate in the Rights Issue must ensure that their account information is complete and up to date with QCS D and that their accounts and NINs are active and up to date. Failure to do so may lead to such shareholders of the Bank or investors seeking to participate in the Rights Issue being unable to participate in the Rights Issue or having their application rejected by the relevant authorities. The Bank and the Receiving Bank will not be held responsible and hereby exclude any liability whatsoever towards such non-confirming shareholders of the Bank, investors or regulators should this occur and such non-confirming shareholders or investors will be solely responsible in such case.
- Subscription:**
10. The subscription period for the Holders of Subscription Rights shall start on Wednesday, 6th April, 2022, and shall end at 1:00 PM Doha local time on Tuesday, 19th April, 2022.
 11. The Holders of Subscription Rights shall have the right to subscribe to the New Shares in a number equivalent to the number of rights they hold and they may not request New Shares in addition to such entitlement during the Subscription Period. However, Holders of Subscription Rights shall have the right to buy shares from the market, which may be the New Shares, that have not been subscribed for during the Subscription Period, that the Bank may decide to thereafter sell on the Qatar Stock Exchange after the end of the Subscription Period in accordance with the QFMA rules.
 12. Holders of Subscription Rights can authorise, by means of a written authorisation, another party to complete the subscription process on their behalf. The original written authorisation along with a copy of the Qatari ID cards of both the subscriber and the authorised party must be presented to Masraf Al Rayan (Q.P.S.C.) (the "Receiving Bank"). In addition, the original application form must be signed by the subscriber.
 13. Holders of Subscription Rights can subscribe to the New Shares by submitting the application form along with the documents stated in section 15 below, using any of the following methods of payment no later than 1:00 PM Doha local time on Tuesday, 19th April, 2022, and subject to the following terms:
 - i. Local subscribers can submit their applications through all of the Receiving Bank's operating branches in the State of Qatar;
 - ii. International subscribers can send applications and attested copies of the required documentation (by the Qatari Embassy/Consulate in their relevant country) via email along with the SWIFT copy of the transfer (qfbrights@alrayan.com) and send the original application via courier on or before Tuesday, 19th April, 2022 to the following address: Aisha Al Suwaidi, Grand Hamad Branch, Ground Floor, P.O. box 28888, Masraf Al Rayan, Grand Hamad Street, Doha, Qatar
- If the original application is not received within three (3) business days (which shall be Sunday to Thursday inclusive, save where such day falls on a national, religious or bank holiday in Qatar, in which case such day shall not be part of the calculation) following the closing of the Subscription Period, the application will be rejected. The subscriber must also enclose a copy of the shipping order, including the tracking number, in their email.**
14. Subscribers in Qatar are advised to present the duly filled Rights Issue application forms and proof of deposit (where applicable) of the subscription amount directly to the designated Receiving Bank branches:
 - i. The original application form and copy thereof will be stamped by the Receiving Bank.
 - ii. The original form will be retained by the Receiving Bank and a copy thereof will be returned to the subscriber.
 - iii. Subscriptions will not be accepted unless stamped by the Receiving Bank as 'PROCESSED'.
 15. Subscribers shall present the duly filled and signed original applications along with the following documents:
 - i. **Individuals:** a copy of their valid Qatari ID card for Qataris and a copy of their valid Qatari ID card or passport for non-Qataris. Subscribers can authorise, by means of a written authorization or a power of attorney, another party to complete the subscription process on their behalf. The original written authorization or power of attorney, together with the original copies of the Qatar ID cards of both the subscriber and the authorised party must be presented. The original application form must be signed by the subscriber.
 - ii. **Minors:** a copy of their valid Qatari ID card or passport or birth certificate specifying their personal identification number in addition to a copy of the valid Qatari ID card or passport of their respective guardian or trustee.
 - iii. **Companies:** For companies established in Qatar, an official extract of the valid commercial registration (or QFC licence or Qatar Science and Technology Park licence, as applicable) or a copy of a valid computer card and a copy of the valid Qatari ID card or passport of the authorised signatory. For companies established outside of Qatar, an official extract of the valid commercial registration or certificate of incorporation or any similar incorporation document adopted at the place of incorporation. In case of delegation of authority, a letter of authorisation from the company is required.
 - iv. **Holders of Subscription Rights:** a copy of the documents proving their ownership of the Subscription Rights (if available), along with the relevant documents requested in section 15 (i), (ii) or (iii), as applicable.
- Subscribers applying in the Receiving Bank's branches must present the abovementioned original documents for verification.**
16. The application forms and subscription amounts must be received by the Receiving Bank before 1:00 PM Doha local time on Tuesday, 19th April, 2022 and applications received after this date will not be accepted.
 17. Subject to prior written approval from the Bank, the Receiving Bank has the right to reject either in whole or in part any application in the following cases:
 - i. If the subscriber is not entitled to subscribe.
 - ii. If the full value of the subscribed shares was not received by the closing date of the Subscription Period (including if the cheque or electronic transfer is rejected for any reason).
 - iii. If the debit instruction/fund transfer/cheque is paid by a person (whether duly authorized or otherwise) other than the subscriber himself.
 - iv. If multiple applications are received from the same subscriber, only the first application will be accepted.
 - v. If the application form is incomplete, presents wrong information or is incorrectly filled in.
 - vi. If supporting documents stated above in section 15 of the present Terms are not submitted with the application form.
 - vii. If more than one debit instruction/fund transfer/ cheque was submitted to pay a single subscription in respect of the same subscriber.
 - viii. If one debit instruction/fund transfer/cheque was submitted to pay multiple subscription in respect of multiple subscribers.
 18. After submission of the subscription application to the Receiving Bank, the subscribers are not permitted to cancel their application to subscribe to the New Shares for any reason unless cancelled by the Bank or the Receiving Bank.
- Methods of Payment:**
19. The full value of QAR 1.2 representing the share price including the premium must be paid for each subscribed share either by:
 - i. Personal or company cheque drawn on a local bank in Qatar and dated no later than 1PM Doha local time on Tuesday, 19th April, 2022.
 - ii. Providing the Receiving Bank a debit authority to debit the subscriber's account with it.
 - iii. Transferring funds via SWIFT to the benefit of "Qatar First Bank LLC (Public)" for applied shares (To Masraf Al Rayan Account No: 0001-799992-031, IBAN QA53 MAFR 0000 0000 0001 7999 9203 1, SWIFT Code: MAFRQAQA).
 - a. The remittance information in the SWIFT message (MT103) (Field 70) must be populated with the following details:
 - A. Name of subscriber
 - B. Subscriber QID or passport for individuals and CR or registration document for companies.
 - C. Investor number (NIN).
 - D. The charges code in (Field 71A) from the SWIFT message (MT103) shall be "OUR" (all transaction charges are to be borne by the ordering customer).
 - b. If funds are transferred through any other electronic channels, such as QATCH, please make sure to mention the details and conditions as specified for the SWIFT message accordingly.
 - c. Any bank fees should be paid for separately by the subscriber, and the amount remitted to the Receiving Bank should equal the exact value of the New Shares subscribed.
 - d. Any transfer of funds received without full details of the subscriber will be returned to the remitting bank.
- Restrictions on methods of payment:**
- i. Personal or company cheque drawn on a local bank in Qatar and dated on the date of submission.
 - ii. The transferred money shall be received by the Receiving Bank no later than 1:00 PM Doha local time on Tuesday, 19th April, 2022.
- Shares Allotment:**
21. Fractions of shares shall not be considered within the subscriber's stake of shares nor their subscription. The Receiving Bank reserves the right to decide upon the allotment of any fractional shares, if applicable.
 22. If any Holder of Subscription Rights subscribes for their entitlement of New Shares or less, they will be allotted all the New Shares that they subscribed for and paid.
 23. Issued New Shares will be allocated to Holders of Subscription Rights in accordance with section 22 above provided that the Receiving Bank receives the subscription applications and subscription funds in full on the specific dates.
 24. If the Holders of Subscription Rights pay more than the amount due as per their subscription application, the Receiving Bank will return the balance payment without any profit will be returned after 2 weeks from the end of the allocation period).
 25. In case the issuance of New Shares is undersubscribed, the QFMA rules shall apply, along with any other applicable regulations.
 26. In case of refunds, refunds will be made via the payment method selected in "PART II - METHOD OF PAYMENT & REFUND" in the application form at the Subscriber's own risk.
 - i. In case of payments made through a cheque drawn on a local bank in Qatar or local or international transfers, subscribers will be refunded to the source from where the funds were received.
 27. The Subscriber acknowledges and agrees:
 - i. That the Receiving Bank will not be responsible for any error in data inputted by the Subscriber or for any malfunction in electronic devices.
 - ii. That all the information and details provided are correct.
- Note:**
- The present Terms are subject to, and shall be governed by, the laws of the State of Qatar, to the extent that these laws do not conflict with the provisions of Sharia principles. The courts of the Qatar Financial Centre will have the exclusive jurisdiction to resolve any dispute that may arise under these Terms. The Arabic language is the official language of this application, and in the event of any contradiction between the Arabic and the English versions, the Arabic version will prevail. For more information, please call the Bank at tel. +974 4425 3333. Eligible Shareholders are kindly requested to verify their mailing address and NINs registered with the QCS D.
- The Bank will sell unsubscribed shares through the market by the mechanism approved by the QFMA and any other applicable regulations or regulatory bodies.
- DISCLAIMER:**
- Existing shareholders of the Bank and prospective investors are solely responsible for having complete and up-to-date account information with the QCS D, obtaining and updating any data pertaining to their NIN with the QCS D and having complete and up to date information with any relevant bank accounts. Neither the Bank nor the Receiving Bank will have any liability whatsoever and hereby exclude any liability whatsoever if any application to subscribe for Rights Issue or New Shares is rejected as a result of shareholders of the Bank or investors seeking to participate in the Rights Issue having incomplete or outdated account information with the QCS D, inactive or outdated NIN with the QCS D or incomplete, inactive or outdated bank account information and such non-confirming shareholders or investors will be solely responsible in such case.