



THE BANK OF KHYBER

APPLICATION FOR ORDINARY SHARES
FOR PAKISTANI INVESTORS
(Please see overleaf for instructions)

Subscription Dates: During banking hours on January 25 to January 27, 2006

The Board of Director,
The Bank of Khyber
Head Office, 24-The Mall,
Peshawar Cantt.
N.W.F.P.

Please fill in any one of the applicable category

Issue & Dispatch of Shares

Tick One Physical CDC

a)

CDC PARTICIPANT ID	SUB-ACCOUNT NO.	HOUSE ACCOUNT NO.
CDC PARTICIPANT NAME		

b)

CDC INVESTOR SERVICE AC. ID	CDC INVESTOR ACCOUNT NO.



FOR BANKERS TO THE ISSUE

BANK STAMP

BANK CODE	BRANCH CODE
BRANCH SERIAL NO.	
No. of Shares Applied for	

I have enclosed the sum of Rs _____ being the amount payable on application for _____ shares of Rs 15/- each

Category of Application	Amount (PKR)
For 500 Shares	
For Shares in multiples of 500 Shares	

I/we apply for and request you to issue me/us the above number of shares for the value indicated above and I/we agree to accept the same or any smaller number that may be issued to me/us upon the terms of the Prospectus and subject to the Memorandum and Articles of the Company and I/we authorize you to send the shares issued to me/us pursuant to this application and in case no shares are issued to me/us your are hereby authorized to return to me/us by cheque or other means any application money by post at my/our risk to the first address written below or to the bank through which I/we tender this application.

I/WE DECLARE THAT:

- I AM/WE ARE NATIONAL(S) OF PAKISTAN AND RESIDENT(S) / NON RESIDENTS IN PAKISTAN.
- I AM/WE ARE NOT MINOR(S).
- I/WE HAVE NOT MADE NOR HAVE I/WE INSTRUCTED ANY OTHER PERSON(S) INSTITUTION(S) TO MAKE ANY OTHER APPLICATION(S) IN MY/OUR NAME(S) OR IN THE NAME OF ANY OTHER PERSON ON MY/OUR BEHALF OR IN ANY FICTITIOUS NAME.
- I/WE AGREE TO ABIDE BY THE INSTRUCTIONS PRINTED OVERLEAF AND IN CASE OF ANY INFORMATION GIVEN HEREIN BEING INCORRECT I/WE UNDERSTAND THAT I/WE SHALL NOT BE ENTITLED TO ISSUE OF SHARES.

YOUR(S) FAITHFULLY

(a) _____ (b) _____ (c) _____ (d) _____

4 FULL NAME(S) & ADDRESS(S) MUST BE WRITTEN IN BLOCK LETTERS. PLEASE ALSO INDICATE MR, MISS, MRS, BEFORE THE NAME(S).

(IN CASE OF DIFFERENCE OF SIGNATURE (S) WITH THE BANK AND ON THE N.I.C. BOTH SIGNATURES SHOULD BE AFFIXED ON THE FORM)

(a) Name in full (Mr./Miss/Mrs.)	NIC No.											
Father's/Husband's Name	Address											
Banker's Name, Address & Account No.												
Whether Muslim or Non-Muslim	Tick (✓) one	<input type="checkbox"/> Muslim	<input type="checkbox"/> Non-Muslim									
FOR JOINT HOLDERS												
(b) Name in full (Mr./Miss/Mrs.)	NIC No.											
Father's/Husband's Name	Address											
Banker's Name, Address & Account No.												
Whether Muslim or Non-Muslim	Tick (✓) one	<input type="checkbox"/> Muslim	<input type="checkbox"/> Non-Muslim									
(c) Name in full (Mr./Miss/Mrs.)	NIC No.											
Father's/Husband's Name	Address											
Banker's Name, Address & Account No.												
Whether Muslim or Non-Muslim	Tick (✓) one	<input type="checkbox"/> Muslim	<input type="checkbox"/> Non-Muslim									
(d) Name in full (Mr./Miss/Mrs.)	NIC No.											
Father's/Husband's Name	Address											
Banker's Name, Address & Account No.												
Whether Muslim or Non-Muslim	Tick (✓) one	<input type="checkbox"/> Muslim	<input type="checkbox"/> Non-Muslim									

* Occupation

Code

* Occupation

Code

* Occupation

Code

* Occupation

Code

* Please indicate the application code number of the occupation as per overleaf

(TO BE FILLED IN BY THE APPLICANT'S BANKERS)

I, _____ Manager, certify that the bank has not advanced any money for the purpose of this application has advanced Rs _____ for the purpose of this application and that to the best of my knowledge and belief the declaration of or on behalf of the applicant contained in sub-paragraph (iii) of paragraph 3 above is correct.

SPECIMEN SIGNATURE(S) OF APPLICANT(S) OR OF THE BANKER OR BROKER ON BEHALF OF THE APPLICANT(S)
(THIS WILL NOT BE SIGNED BY THE BANKER/BROKER IF THE APPLICATION IS FOR 1000 SHARES)

NAME(S) IN BLOCK LETTERS	SPECIMEN SIGNATURE(S)
(a) MR / MISS / MRS	(a)
(b) MR / MISS / MRS	(b)
(c) MR / MISS / MRS	(c)
(d) MR / MISS / MRS	(d)

BANKER'S PROVISIONAL ACKNOWLEDGEMENT FOR APPLICATION FOR ORDINARY SHARES OF THE BANK OF KHYBER
RECEIVED FROM _____ APPLICATION FOR _____ Shares of Rs 15/- each

Name of Bank	Branch Code	Serial No.	Date of Receipt

Signature & Rubber Stamp of Receiving Bank

APPLICATION AND TRANSFER INSTRUCTIONS

1. Eligible investors include Pakistan citizens resident in Pakistan, companies, bodies corporate or other legal entities incorporated or established in Pakistan (to the extent permitted by their constitutive documents and existing regulations as the case may be), Provident/pension/gratuity funds/trusts (subject to the terms of their Trust Deed and existing regulations), and Branches in Pakistan of companies and bodies corporate incorporated outside Pakistan are allowed to subscribe to the share offered to the general public.
2. Copies of this Prospectus and applications forms can be obtained from members of the Karachi Stock Exchange (Guarantee) Limited, the Bankers to the Issue and their branches, the Financial Advisor and the registered office of the Company. The Prospectus and Application forms can also be downloaded from the following website: www.bok.com.pk
3. APPLICATION MUST BE MADE IN THE ISSUER'S APPLICATION FORM OR A LEGIBLE COPY THEREOF.
4. Applicants opting for scripless form of security are required to complete the relevant sections of the application. In accordance with the provision of the Central Depositories Act, 1997 and the CDC regulation, credit of such security is allowed ONLY in the applicant's own CDC account. In case of discrepancy between the information provided in the Application Form and the information already held by the CDC, the bank reserves the right to issue share certificates in physical form.
5. Name(s) and Address(es) must be written in full block letters, in English and should not be abbreviated. All applications must bear the signature(s) and address(es) corresponding with that recorded with the bank for that account. In case of difference of signatures with the bank and the National Identity / Power of Attorney (as the case may be), both signatures should be affixed on the application form.
6. (i) In case of individual investor, an attested photocopy of National Identity Card ("NIC") should be enclosed and the NIC number indicated against the name of applicant. Copy of NIC must be attested by any Federal/Provincial Government gazetted officer, Councillor, Bank Manager, Oath Commissioner, or Head Master of High School etc.
- (ii) Original NIC, along with one attested photocopy, must be produced for verification to the branch at the time of presenting an application. The attested photocopy will, after verification, be retained by the bank branch along with the application.
7. (i) Applications made by companies, corporate bodies, provident/pension/gratuity funds/trusts and other legal entities must be accompanied by a copy of their Memorandum and Articles of Association or equivalent instrument document. Where applications are made by virtue of a Power of Attorney, the same must be lodged with the application. Copies of such documents can be attested by any Federal / Provincial government gazetted officer, Councillor, Bank Manager, Oath Commissioner, or Head Master of High School etc.
- (ii) Attested copies of the documents mentioned in Para 8.7 (i) must be produced for verification to the branch at the time of presenting an application. The attested copies will, after verification, be retained by the bank branch along with the application.
8. (i) Subscription money must be paid by cheque / bank draft.
- (ii) All applications must bear the signature and address corresponding with that recorded with the bank in the applicant's account.
- (iii) Only one application will be accepted against each account. In case of joint accounts, one application will be accepted in the name of each of the joint account holders. No application will be accepted in the name of a person shown as minor in the records of the bank.
9. Joint application from more than four persons will not be accepted. In case of joint applications each party must sign the application form and submit copies of attested NIC. The share certificates will be dispatched to the person whose name appears first on the application form while in case of CDS, it will be credited to the respective CDS account and where any amount is refundable, in whole or in part, the same will be refunded through the bank where the application was lodged, to the person named first on the application form without interest, profit or return.
10. Payments should be in the form of cheques or drafts drawn payable to one of the Bankers to the Issue "A/C THE BANK OF KHYBER" and crossed "A/C PAYEE ONLY" and must be drawn on a bank in the same town as the bank to which the application has been sent.
11. Applications are not to be made by minors and persons of unsound mind.
12. Applicants should ensure that the bank branch, on which their payment is made, completes the relevant portion on the application form.
13. Applicants should retain the bottom portion of their application form as provisional acknowledgement of submission of their application. This may be made available at the time of submission of the application or may be collected at a later time from the bank branch (through which they submitted their application). This should not be construed as an acceptance of the application or a guarantee that the applicant will be allotted the number of shares for which the applicant has subscribed.
14. No receipt will be issued for payment made with the application. An acknowledgment will be forwarded in due course by refund of the money in case of unaccepted or unsuccessful applications. No interest or profit will be payable in respect of the refund portion.
15. It would be permissible for a bank to refund subscription money to unsuccessful applicants having an account in that bank by crediting such account instead of paying the same by cheque, pay order or bank draft. Applicants should therefore not fail to give their bank account numbers.
16. Issue of shares to successful applicants shall be made subject to the rules of the Securities and Exchange Commission of Pakistan.
17. Making any false statement in the application or willfully embodying incorrect information therein will make the applicant or the bank liable for legal action.
18. Basis for Issue of Shares:

- a. The minimum amount of application for subscription of 500 ordinary shares is Rs 7,500/-.
- b. Applications for shares below the value of Rs 7,500/- shall not be entertained.
- c. Application for shares by the general public, including institutions and individuals, must be made for 500 shares or in multiples of 500 shares only. Applications, which are neither for 500 shares nor for multiples of 500 shall be rejected.
- d. Frivolous and multiple (more than one application by a single applicant) applications are prohibited and such application money shall be liable to confiscation under Section 18-A of the Securities and Exchange Ordinance, 1969.
- e. If the shares to be issued to the general public are sufficient for the purpose, all applications shall be accommodated.
- f. If the issue is oversubscribed in terms of number of applications and amount, the shares will be allotted by computer balloting in the presence representative(s) of Karachi Stock Exchange (Guarantee) Ltd.
 - (i) If all applications for 500 shares can be accommodated, then all such applications shall be accommodated first. If all applications for 500 shares cannot be accommodated, then balloting will be conducted among the applications for 500 shares only.
 - (ii) If all applications for 500 shares have been accommodated and shares are still available for allotment, then all applications for 1,000 shares will be accommodated. If all applications for 1,000 shares cannot be accommodated, then balloting will be conducted among applications for 1,000 shares only.
 - (iii) If all applications for 500 shares and 1,000 shares have been accommodated and shares are still available for allotment, then all applications for 1,500 shares will be accommodated. If all applications for 1,500 shares cannot be accommodated, then balloting will be conducted among applications for 1,500 shares only.
 - (iv) If all applications for 500 shares, 1,000 and 1,500 shares have been accommodated and shares are still available for allocation, then all applications for 2,000 shares will be accommodated. If all applications for 2,000 shares cannot be accommodated, then balloting will be conducted among applications for 2,000 shares only.
 - (v) After the allotment in the above mentioned manner, the balance shares, if any, shall be allotted in the following manner:
 - (1) If the remaining shares are sufficient to accommodate each application for over 2,000 shares, then 2,000 shares shall be allocated to each applicant and the remaining shares shall be allocated on a pro-rata basis.
 - (2) If the remaining shares are not sufficient to accommodate all remaining applications for at least 2,000 shares, then balloting shall be conducted for allocation of 2,000 shares to the successful applicants.
- g. If the issuer is oversubscribed in terms of amount only, then the allotment of shares shall be made on the following basis:
 - (i) First preference will be given to applicant who applied for 500 shares.
 - (ii) Next preference will be given to applicants who applied for 1,000 shares.
 - (iii) Next preference will be given to applicant who applied for 1,500 shares, and then
 - (iv) Next preference will be given to applicant who applied for 2,000 shares.
 After allotment of the above, the balance shares, if any, shall be allotted on a pro-rata basis to the applicants who applied for more than 2,000 shares.
- h. In case of under subscription of the issue under preferential allocation to employees of the Company, the under-subscribed shares will be offered to general if the public offer is oversubscribed.
 - (i) Allotment of shares will be subject to scrutiny of applications for subscription.
 - (ii) Applications which do not meet with the above requirements, or applications which are incomplete, will be rejected.

19. The company will dispatch share certificates to successful applicants through their Bankers to the issue of credit the respective CDS accounts of the successful applicant (as the case may be).

20. Bankers to the Issue

Code No.	Bank
01	First Dawood Investment Bank Limited
02	Habib Bank Limited
03	MCB Bank Limited
04	Metropolitan Bank Limited
05	National Bank of Pakistan
06	PFFB Commercial Bank Ltd
07	The Bank of Khyber
08	United Bank Limited

21. Code of Occupation

Code No.	Occupation	Code No.	Occupation
01	Business	02	Professional
03	Business Executive	04	Student
05	Service	06	Agriculture
07	Housewife	08	Industrialist
09	Household	10	Other