

Analysis stage (Group 2)

Mr. Karim Belkacem

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Date: October 12, 2025

To:

Customer Service Department
Al Baraka Islamic Bank – Head Office
45, Rue Didouche Mourad
Algiers 16000, Algeria
Tel: +213 21 123 456
Email: customerservice@albaraka.dz

Subject: Customer Inquiry – Islamic Savings Account (Mudarabah)

Dear Sir or Madam,

I am writing to express my interest in opening an **Islamic savings account** with Al Baraka Islamic Bank and to request detailed information prior to submitting an application.

In particular, I would appreciate details on the following:

1. **Account Options & Features** – the types of Sharia-compliant savings (e.g., Mudarabah tiers), currency options (DZD/EUR), minimum opening balance, and profit distribution frequency (monthly/quarterly).
2. **Profit-Sharing & Risk Parameters** – the current customer/bank **profit-sharing ratios**, historical profit rates for the past 12 months, treatment of losses, and how profit is calculated and allocated to depositors' accounts.
3. **Fees & Operating Limits** – any maintenance or withdrawal fees, early-withdrawal conditions (if applicable), debit card availability, and daily transaction limits.
4. **Documentation & Eligibility** – the list of required documents (national ID/passport, proof of address, proof of income, tax number), and the

expected processing timeline from submission to account activation.

5. **Digital Services** – availability of **online and mobile banking** for Islamic savings accounts (balance/profit tracking, internal/external transfers, e-statements, SMS/email alerts) and security features.
6. **Zakat/Charity Options** – whether the bank facilitates Zakat calculation or voluntary charitable deductions from profits upon request.

For convenience, I am prepared to open the account at your **Didouche Mourad** branch, though I remain open to your recommendation. If a branch appointment is required, kindly propose an available date and time next week. I would also be grateful if you could share a **product brochure** and the **account opening forms** (PDF) along with your standard terms and conditions.

Thank you for your time and assistance. I look forward to your guidance and to establishing a lasting banking relationship with your institution.

Yours faithfully,

signature

Karim Belkacem

Attachments: Copy of National ID; Proof of Address (utility bill); Contact form (completed).

Task:

- 1-What is the main purpose of Mr. Karim Belkacem's letter?
- 2-Which specific information does the sender request from the bank?
- 3-What expressions make the letter formal and polite?
- 4-Why did the writer choose to contact the bank through a formal letter?

Subject: Request for Approval – Client Meeting with Aurora Trading DZ

To: mr.hakim.benali@albaraka.dz

From: [lina.merabet@albaraka.dz](mailto:lina.merabet@albaraka.dz)

Dear Mr. Benali,

I would like to request your approval to schedule a meeting with our corporate client, Aurora Trading DZ, to discuss their inquiry about upgrading their business account. They are particularly interested in the profit-sharing system and the integration of online payment services.

Please let me know if you are available to attend the meeting later this week or if you would prefer that I prepare a short summary before arranging it. Thank you for your time and guidance.

Kind regards,
Lina Merabet
Customer Relations Officer
BNA Bank

Task

1. What is the purpose of Lina Merabet's email to Mr. Benali?
2. Who is the client mentioned in the message, and what do they want to discuss?
3. Which expressions in the email make it sound formal and respectful?

Useful Expressions Table

Purpose	Useful Expressions
Opening	I hope this message finds you well. / I am writing to inquire about... / I would like to request...
Requesting Information	Could you please provide me with... / I would appreciate it if you could... / Would it be possible to...
Attaching/ Referring	Please find attached... / I am enclosing... / As mentioned in our previous discussion...
Clarifying	To clarify, ... / Please note that... / Just to make sure I understand correctly...
Closing Politely	Thank you for your time and assistance. / I look forward to your response. / Do not hesitate to contact me for further information.
Formal Sign-offs	Best regards, / Yours sincerely, / Yours faithfully, / Kind regards,