



## **Roshan Digital Account**

### **FAQs**

1. What is the Roshan Digital Account?

A. The Roshan Digital Account is opportunity for Overseas Pakistanis to open an account with HBL from the comfort of their homes.

2. What is the purpose of this account?

A. The Roshan Digital Account is a fully functional account that the customer can use to channel remittances for all his/her regular transactions & for further investments in Pakistan.

3. What kind of account is the Roshan Digital Account?

A. The Roshan Digital Account is a current account.

4. What if I already have an Account with HBL? Can I open the Roshan Digital Account as well?

A. Yes. You can open a Roshan Digital Account even if you already maintain an account with HBL.

5. Who can open this account at HBL?

A. The Roshan Digital Account can be opened by both existing and NTB (New-to-Bank) customers.

6. What currencies are available for this account.

A. The account can be opened in PKR and USD.

7. Can I deposit any other funds in my Roshan Digital Account?

A. No. The Roshan Digital Account only allows funds through Inward Remittances. No local credits from within Pakistan are allowed in the account. However, the account allows proceeds from disinvestment/sale/maturity of Government of Pakistan's debt securities, residential and commercial real estate, quoted shares, term deposits, and profit/rent/dividend/ /interest on such securities/properties/shares/ deposits received on account of investments made from the account

8. What are the kind of investments can I opt for via the Roshan Digital Account?

A. The Roshan Digital Account allows multiples avenues for investment:

- Investment in the local securities market via the CDC
- Government of Pakistan debt securities (**Naya Pakistan Certificates**)
- residential & commercial real estate via DHA (Coming Soon)
- Local Term Deposits with HBL (Coming Soon)

9. How can I access my funds?

A. The Roshan Digital Account offers the use of the Mobile App which can be used to process local fund transfers, Mobile Top Ups & Bill Payments

10. What other facilities does the Roshan Digital Account Provide?

A. The Roshan Digital Account also provides Credit Card & Auto Loan for local beneficiaries in Pakistan. Please visit our website [www.hbl.com/ebancroshandigitalaccount](http://www.hbl.com/ebancroshandigitalaccount) for further details.

11. How long does it take to open an account?

A. Accounts will be opened within 48 hours if all account opening requirements have been duly completed documents have been submitted as per bank requirement.

12. How will I know my account is opened?

A. You will receive an auto-generated email about account activation.

13. Can I open Roshan Digital Account online?

A. Yes. Please visit this link [www.hbl.com/ebancroshandigitalaccount](http://www.hbl.com/ebancroshandigitalaccount) to check out the process for online account opening.

14. How can I contact the bank?

A. You can contact HBL through our 24/7 UAN number +92 21 111 555 425 or email us at [ebanc.roshanaccount@hbl.com](mailto:ebanc.roshanaccount@hbl.com) for any query.