Account Opening Process

Following are the guidelines for women for opening an account:



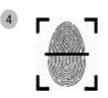




Customer discusses his requirements in an account with the RM



Customer to provide the required identification documents*



Branch to perform biometric verification and extract the necessary data from NADRA



screening for system alerts



In case of high risk customer, the bank staff to ask for additional information



Bank to scan the provided documents for the record and verification



Customer signs the CIF, AOF and specimen signature card after carefully reading the information being submitted



Application for account opening to be sent to the centralized unit for verification



Account Opened after completion of all requirements

*While required documentation may vary from account to account, the basic documents required at the time of account opening may include but are not limited to the following:

- 1. Proof of Identity- Valid ID
 - CNIC/SNIC/NADRA Receipt (Pakistan national only)
 - Form B/CRC/Birth Certificate (For minors)
 - ARC/POC/Passport (Foreign nationals)

2. Nadra verification

- Biometric Verification
- Nadra Verisys Report where biometrics where biometric cannot be captured (Exception
- Not Applicable (Passport/B Form/ARC/CRC)

3. Proof of Address

- Biometric Verification
- Utility Bill
- Office Address
- 4. Source of Funds-Proof of income

- Salaried individuals:
 - ➤ Employer certificate/Service Card/Staff Card/Salary Certificate/3-month Pay slip/ Pensioner book or card
- Non-Salaried individuals
 - Declaration form
- Housewife/ Minor/Student:
 - > Details of the funds provider/Guardian/ Financial Supporter and their source of income

5. Additional Documents-Special Accounts

- Photo/ Illiterate / Shaky Signature
 - > 4 personal Photographs
 - ➤ Indemnity Form
 - Vernacular Form
- Minor Customer:
 - > Student ID Card
 - Court order regarding appointment of guardian (in case guardian blood relation is not determined)
- Housewife
 - ➤ Housewife declaration
- Visually impaired
 - > Undertaking for visually impaired / Blind Person