



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 through a completely digital process. This account will enable users to take advantage of banking services such as:

- Sending remittances
- Fund transfers
- Bill payments
- Investment in stocks & shares

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 an account is the Roshan Digital Account?

A. The Roshan Digital Account is a current account.

4. Why is this account unique?

A. The whole account process can be completed remotely without the need to physically visit a bank branch. It gives NRPs a unique opportunity to avail basic banking services, channel remittances, make routine transactions and transfers, and also be able to invest in government securities and the Pakistan Stock Market.

5. 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.

6. Who can open this account at HBL?

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

7. Is there a minimum requirement to open an account?

A. No.

8. What currencies are available for this account.

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

9. Who can open this account?

A. Any non-resident Pakistani individual, or a non-resident POC card holder.

10. Which documents are required to open a Roshan Digital Account?

- CNIC/NICOP/POC
- Passport (Pakistani and foreign country's passport)

- Proof of non-resident status
- Proof of employment/profession and source of income/funds
 - Salaried individuals need a Salary Slip and Job Certificate
 - Business persons need tax returns/rent agreement/other proof of income
- Live photo

11. 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

12. 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:

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

13. 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

14. Is there a Debit Card available?

A. Yes. The Roshan Digital Account offers a Debit Card in both PKR & USD

15. 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 for further details.

16. 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.

17. How will I know my account is opened?

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

18. Can I open Roshan Digital Account online?

A. Yes. Please visit this link www.hbl.com/ebancroshandigitalaccount to check out the process for online account opening.

19. How can I send funds from overseas to my Roshan Digital Account?

A. You can send funds into your Roshan Digital Account through any bank overseas.

20. Can I use the services of a Money Exchange Company to transfer funds into my Roshan Digital Account?

A. No. Currently, the Roshan Digital Account accepts remittances from Banking channels only. Money Exchange Companies such as Western Union, Transfer Wise, UAE Exchange etc. are not accepted.

21. Are there any charges by HBL for remittances into my Roshan Digital Account?

A. No. There are no charges by HBL for any incoming remittances into the Roshan Digital Account. Charges may be applied by the overseas Bank for the remittances. Please confirm both your Bank's charges as well as the Correspondent Bank Charges before the remittance.

22. 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 for any query.