Account Opening Process Flow

Following are the guidelines for opening an account:

1. Customer approaches the Branch to open an account
2. Customer discusses his/her requirements in an account with the Branch Manager / designated staff
3. Customer to provide required valid Identification documents
4. Branch to perform biometric verification and extract necessary data from NADRA
5. Branch to conduct customer's screening for screening system
6. In case of High Risk customer, Bank to ask customer for additional information
7. Customer signs the AOF and Specimen Signature Card after carefully reading the information being submitted to Branch
8. Customer is offered:
   1. e-Statement
   2. Debit Card
   3. Cheque Book
9. Bank to scan provided documents for record and verification
10. Application for account opening to be sent to the centralized unit for Account Opening
11. Account reverted due to irregularities / incomplete documents
12. Branch contacts customer informing discrepancy in Account Opening Document
13. Customer visits Branch to Rectify / regularize discrepancy
14. Account opened after completion of all requirements
15. Turn-Around-Time (TAT) 24 working hours (if complete documents as per requirement are submitted at concerned Branch)