

Required Documents for Opening of Accounts

Minor Accounts

Required Documents:

- Duly attested copy of Birth Certificate /Juvenile Card / under 18 CNIC.
- Copy of CNIC or other related document issued by NADRA or passport of the Guardian.
- Source of income of the Guardian / Minor.
- Certificate of Guardianship in case of Court appointed guardian.
- Certificate/Attested copy of Form 'B'/ NADRA issued family registration form in case of Natural Guardian.
- FATCA "A" form of the guardian duly filled and signed
- CRS "A" duly filled and signed by the guardian.

Illiterate / Photo Accounts

Required Documents:

- Copy of CNIC or other related document issued by NADRA.
- Source of income.
- Indemnity form for Illiterate Persons.
- FATCA "A" form duly filled and signed/ Thumb impression
- CRS "A" duly filled and signed / Thumb impression of the customer
- Two recent passport size colored photographs of the customer.

Sole Proprietorship Accounts

Required Documents:

- Copy of CNIC/ SCNIC /NICOP/ POC.
- Customer request on letterhead for opening of account.
- Sales Tax registration and NTN (preferable).
- Declaration of ownership on Company's letterhead.
- Copy of Registration certificate of registered concerns.
- Visit report, preferably conducted by the B.M on prescribed format.
- FATCA "A" form duly filled and signed with Annex "X"
- CRS "A" duly filled and signed by the customer.

Partnership Accounts

Required Documents:

- Attested copy of the “Partnership Deed” duly signed by all the partners.
- In case of a Registered Partnership, attested copy of the Registration Certificate.
- Copies of CNICs or other related identity documents of all Partners and mandates.
- Account Opening Request on letterhead signed by all the partners clearly mentioning Operating Instructions.
- Declaration of Partnership on letterhead signed by all the partners.
- Sales Tax registration and NTN (preferably).
- FATCA “B” form duly filled and signed by all the partners.
- CRS “B” duly filled and signed by all the partners.

Housewife Accounts

Required Documents:

- Copy of CNIC or other related identity documents.
- Details of funds providers.
- House wife’s declaration of source and beneficial ownership of funds.
- Copy of identity documents of funds provider/s issued by NADRA .
- FATCA “A” form duly filled and signed with Annex “X”.
- CRS “A” duly filled and signed.

Self Employed Individuals / Business Persons Accounts

Required Documents:

- Copy of CNIC or other related identity documents.
- Proof of income or declaration of income.
- Annx-H required stating that transaction exceeding Rs. 5 M per month related to business / transaction will not be conducted in this account.
- Customers having monthly credit/ debit turnover of Rs. 5 M should open a separate Business Bank account.
- FATCA “A” form duly filled and signed
- CRS “A” duly filled and signed by the customer

Salaried Persons Accounts

Required Documents:

- Copy of CNIC or other related identity document.
- Pay slip / Employer’s certificate or any other acceptable evidence. It should not be more than three months old.
- FATCA “A” form duly filled and signed
- CRS “A” duly filled and signed.

Agriculturists / Landlord Accounts

Required Documents:

- Copy of CNIC or other related identity document.
- Declaration for Agriculturists / Landlord Income.
- Copy of Evidence of ownership documents like Passbook, Form 7B (Fard Jamabandi), Form 8 (Khasra Girdawari) or Fard-e-Milkiat etc, which should not be more than 6 months old. Old documents should bear revalidation stamp of concerned department / officer. However, revenue Tax receipts of last crop may be accepted.
- FATCA "A" form duly filled and signed
- CRS "A" duly filled and signed.

Students Accounts

Required Documents:

- Copy of CNIC or other related identity documents.
- Copy of the valid Student Identification Card /Marks sheet or other acceptable evidence.
- Source of income (self, parents or other).
- FATCA "A" form duly filled and signed.
- CRS "A" duly filled and signed.

Public / Private Limited Company's Accounts

Required Documents:

- Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account.
- Certified copy of Memorandum of Association.(CEO / Director / Company Secretary can certify the document).
- Certified copy of Article of Association, where applicable.(CEO /Director/Company Secretary can certify the document).
- Certified copy of Certificate of Incorporation.
- Certified copy of SECP registered declaration for commencement of business as required under Companies Act 2017.
- Copies of CNICs or other related identity document of all the Directors and authorized signatories.
- Attested copies of passport and Valid Visa in case of Foreign Directors.
- Form QA 22 (Annexure "I") in duplicate in case the Foreign Directors are residing in Pakistan.
- Certified copy of latest Form 29.
- Certified copy of latest Form A/ Form B submitted to SECP by the company dated not older than 15 months.
- List of Directors required to be filed under Companies Act 2017, as applicable, attested by CEO/Director or Company Secretary.
- Attested copy of NTN Certificate.
- FATCA Form "B" duly filled and signed.
- CRS Form "B" duly filled and signed by the customer.

Clubs / Societies / Charities Accounts

Required Documents:

- Certified copy of Certificate of Registration.
- Certified copy of By-laws/Rules & Regulations.
- Resolution of the Governing Body/Executive committee for opening of the account authorizing the person(s) to operate the account.
- Attested List of Governing Body/Executive committee.
- Copies of CNICs or other related identity documents of the members of the Governing body / Executive Committee/authorized persons.
- An undertaking from Governing body / Executive Committee / Sponsors that any change of control or ownership and authorized person (s) to operate the account, will be conveyed to the Bank..
- Source of funds and its utilization on the letterhead.
- Visit report of B.M.
- FATCA “B” form duly filled and signed.
- CRS “B” duly filled and signed.

Trust Accounts

Required Documents:

- Certified copy of Certificate of Registration.
- Certified copy of Trust Deed.
- Attested list of Trustees on Official letterhead.
- An undertaking from Governing Body / Executive Committee / Board of Trustees that any change of control or ownership and authorized person (s) to operate the account, will be conveyed to the Bank.
- Resolution passed by the Trustees for opening of account authorizing the person(s) to open and operate the account.
- Copies of CNICs or other related identity documents of all the Trustees.
- Source of funds and its utilization.
- Visit report by the B.M.
- FATCA “B” form duly filled and signed with Annex “Y”.
- CRS “B” duly filled and signed.

Non-Government Organizations / Non-Profit Organizations Accounts

Required Documents:

- Copies of CNICs or other related documents of the authorized persons and members of Governing Body/Executive Committee.
- Certified copy of rules / Bye laws / Constitution.
- Certified copy of Registration certificate.
- Resolution of the Governing Body/Executive Committee for opening of the account authorizing the person(s) to open and operate the account.
- Attested list of Office Bearers / Governing Body/Executive Committee.
- An undertaking from Governing Body / Executive Committee that any change of control or ownership and authorized person (s) to operate the account, will be conveyed to the Bank..
- Detailed source of funds, properly documented and their utilization.
- Comprehensive Visit report conducted by the B.M.
- Any other documents as deemed necessary including its annual accounts/financial statements or disclosures in any form which may help to ascertain the details of its activities, sources and usage of funds in order to assess the risk profile of the prospective customer.
- FATCA “B” form duly filled and signed.
- CRS “B” duly filled and signed.

Mentally Disordered Persons Accounts

Required Documents

- Copy of applicable valid identity documents of mentally disordered person and court appointed manager under the applicable laws related to mental health.
- Certified true copy of court order for appointment of manager for mentally disordered person.
- Verification of identity document through biometric verification from NADRA for both persons i.e. mentally disordered person and the manager appointed by the court.
- Verification of court order from the concerned court (to be obtained by the Branch).
- Account shall be opened in the name of mentally disordered person and operated by the court appointed manager.
- All CDD requirements / formalities shall be conducted / completed for both persons.
- In case of change of manager by the court, the CDD will be conducted for the new appointed manager by the bank afresh.