



Effective from: Jamadi-us-Sani 1436 H/ April 2015

Date _____

The Manager,

_____, Branch,
_____, Pakistan.

I/We request you to open an account with Meezan Bank Limited as specified hereunder.

NATURE OF ACCOUNT

☐ Individual (Single) ☐ Joint ☐ Minor ☐ Photo Account ☐ MBL Staff ☐ Sole Proprietorship

TITLE OF ACCOUNT _____ (in BLOCK letters)

Mailing Address _____

_____, Purpose of Account ☐ Savings ☐ Salary ☐ Other(s) _____

NTN _____ (where applicable)

STRN (Optional) _____

Personal Information	Applicant 1	Applicant 2
Full Name (as per CNIC & in Block letters)		
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Father's Name		
Husband's Name		
Marital Status		
Mother's Maiden Name		
Date of Birth (dd-mm-yyyy)		
Nationality		
Religion		
Country of Residence		
CNIC/Passport/B. Form No.		
Expiry Date (CNIC/Passport) (dd-mm-yyyy)		
Date & Place of Issue (Passport)		
Residence Telephone Number		
Mobile Number		
Residential Address		
Residential Status (Owned/Rented/Other)		
Email Address		
Occupation/Profession	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other _____	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Housewife <input type="checkbox"/> Other _____
Designation		
Name of Employer/Business		
Employer/Business Address		
Office Telephone/Fax No.		
Monthly Income		

NOTE: In case of more than two applicants, please provide particulars of remaining applicants on photocopy of first page of AOF duly signed by all applicants.

ACCOUNT OPERATING INSTRUCTIONS

☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Other (please specify) _____

ZAKAT DEDUCTION

☐ Yes ☐ No (Please submit a valid affidavit) ☐ Not Applicable



NEXT OF KIN

Name & address of the person/next of kin to be contacted for ascertaining my/our whereabouts:

Name _____ Relationship _____ CNIC No. (Optional) _____

Address _____ Contact No. _____

PARTICULARS OF INTRODUCER (Optional)

Account No. _____ Title of Account _____

Bank & Branch _____ Relationship with the Applicant(s) _____ Contact No.: _____

(Introducer's Signature) Name & P.A. No. of Verifying Officer with branch's stamp _____

SERVICES & FACILITIES

☐ Cheque Book ☐ 10 leaves ☐ 25 leaves ☐ 50 leaves ☐ 100 leaves

(Cheque book undertaking: If yes, I/we understand that this cheque book, if not collected within 30 days from the date of issuance, may be destroyed & applicable charges, if any, shall be recovered)

☐ Debit Card

(Name to appear on Card - max 20 characters)

If yes ☐ Visa Silver ☐ Visa Gold ☐ MasterCard Titanium

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☐ SMS Alerts Service If yes

Mobile No.

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Note: Charges will be applicable as per latest schedule of charges.

(If your network is on MNP, type MNP from your handset and SMS to 9060 for subscription)

STATEMENT DELIVERY OPTIONS (Select only one)

☐ Mailing Address ☐ Hold Mail Facility (Charges will be applicable as per latest Schedule of Charges)

☐ E-statement Email Address _____ Frequency ☐ Monthly ☐ Quarterly ☐ Half Yearly

I/We hereby authorize the Bank to send me/us account statement at above mentioned email address instead of dispatching hard copy of account statement through courier/mail.

EXISTING RELATIONSHIP WITH MEEZAN BANK LTD. / OTHER BANK

☐ Yes ☐ No Account No.: _____ Account Title: _____ Bank/Branch Name: _____

SIGNATURE OF APPLICANT(S)

I/We hereby certify that all information provided herein is true and correct.

1. _____ 2. _____ 3. _____ 4. _____

Signature Specimen

Title of Account _____

Account Number _____ Product Name _____

Currency _____ Branch Code _____ Branch Name _____

Please sign within the box provided.

1 - Name

Signature

2 - Name

Signature

3 - Name

Signature

4 - Name

Signature

SIGNATURE REQUIREMENT ☐ Singly ☐ Jointly ☐ Either or Survivor ☐ Other (Please specify) _____

1. Relationship between Bank & Customer

- 1.1 For all profit bearing/Saving Accounts/Certificate of Islamic Investment (COII) (local or foreign currency), the relationship between the Bank and customer shall be based on the principles of Mudarabah, where the Customer is the Rab ul Maal and the Bank is the Mudarib. The Bank as the Mudarib may invest or disinvest, at its sole discretion, money/funds received by it from the customers in any of the businesses (The "Business") of the Bank as it deems fit with the approval of the Shariah Advisor/Shariah Supervisory Board of Meezan Bank. Additional features in respect of Saving Accounts schemes and COIIs as may be applicable from time to time shall be stipulated in product brochures and at the website of the Bank at www.meezanbank.com
- 1.2 Funds deposited by the Customer with the Bank under the Current Account are on the basis of Qard and therefore shall be payable by the Bank upon demand. The Bank may at its discretion utilize such funds as it deems fit.

2. Profit & Loss sharing

- 2.1 The Bank, as Mudarib, shall share in the profit on the basis of a predetermined percentage of the distributable profit of the Business (the "Mudarib Share"). The Distributable Profit of the Business is defined as profit earned on depositor's fund i.e. income of the Business minus all direct costs and expenses incurred in deriving that income as well as minus Banks' share as an investor. The Mudarib Share may be varied from time to time and can be obtained from the Bank upon request as well as available on the Bank's website at www.meezanbank.com
- 2.2 The Bank may at its option also participate in the Business as an investor. The Bank share as an investor will be in proportion to the Bank equity invested in any pool before distribution of profit between Rab-ul-Maal and Mudarib.
- 2.3 All the Customers/COII Holders shall be assigned weightages (profit distribution ratio for weighted average investment) based on the features of the Account(s) and/or COII(s) held by them, such as tenure, Profit payment options and other applicable features for the purposes of calculation of profit. The weightages applicable to all Account(s)/COIIs shall be announced every month and shall be available at the Bank upon request and at the website of the Bank at www.meezanbank.com. The weightages shall be announced 3 working days before the beginning of the period concerned and shall not be changed during the period.
- 2.4 In case of Savings Accounts, unless otherwise indicated by the Bank, profit would be applied on monthly basis. All accounts are finalized at the end of the month by the Bank for calculation of profit or loss.
- 2.5 Profit calculation method, used as per the deposit product specification, are on a daily product basis (daily day end balance maintained in such accounts calculated with the respective weightages applicable). Such method associated with the respective deposit products is mentioned in the product brochure as well as available on the Bank's website at www.meezanbank.com
- 2.6 In the event of loss on either the capital or revenue account in respect of the business, all investor of the investment pool shall share in such loss on a pro rata basis proportionately as per their investments. However, if loss has been incurred by the Business and was caused by the gross negligence or willful default of the Bank, the Customers will not be liable to share in such loss.
- 2.7 Redemption of any amount subject to COIIs/Saving accounts by the customer shall mean the transfer of its respective share in the Business along with all related risks and rewards as such redemption shall be on the basis of the principal value of the investment, subject to the provisions in respect of Profit in Clause 2.1 and Loss in Clause 2.6 hereof.
- 2.8 The COIIs issued by the Bank shall be governed by these conditions as well as the Terms and Conditions for Certificates of Islamic Investment ("COII Terms"). To the extent that these terms are not inconsistent with the Call Terms, they shall apply to the same extent and effect as if the COII Holder is an Account Holder of the Bank and the funds invested in the COIIs are considered as amounts available in the Accounts of the COII Holders.
- 2.9 No profit will be paid on Current Accounts (Pak Rupees/Foreign Currency) as these are on the basis of Qard.

3. General

- 3.1 Upon receipt of duly filled Account Opening Form and the requisite documentation and information required thereunder or otherwise by the Bank, the Bank may, at its sole discretion, open an account and/or agree to provide the Services to the Customer.
- 3.2 The Bank may accept cheques, drafts and other instruments payable/or endorsed to the Customer for collection entirely at the Customer's own risk. Uncleared items, though credited, shall not be drawn against, and if the same is allowed to be drawn against, the Bank shall have the right to debit the Account if the proceeds of the instruments are not realized.
- 3.3 The Bank shall issue Account statements or make them available through Internet Banking or Electronic Mail (Email) to the Accountholder semiannually or at such other intervals as required by SBP. The Customer will inform the Bank within forty five (45) days of the date of the relevant statement of account of any mistake, discrepancy and/or error in the same otherwise the same would be considered correct and accepted by the Customer.
- 3.4 In case, Account Statement is sent through Email, bank will not be held responsible for any misuse of the information so relayed, incomplete information, email containing Account Statement gets bounced back/could not be delivered due to reasons of Email Box Full, Server unavailability, or other such reasons.
- 3.5 The Bank may, without any further express authorization from the Customer, debit any account of the Customer maintained with the Bank for all expenses, fees, commissions, taxes, duties, Zakat or correct erroneous and incorrect posting of entries and inform the Customer subsequently or other charges and claims, damages, actual losses incurred, suffered or sustained by the Bank in connection with the opening/operation/ maintenance of the Account including withdrawals/transactions through use of Card and/or providing the Services and/or for any other banking services which the Bank may extend to the Customer unless exempted by SBP/other regulatory bodies.
- 3.6 Withdrawals shall only be made through cheque forms and Debit Cards supplied by the Bank at the written request of the Customer. Cheques and other payment instructions are to be signed as per specimen signature supplied to the Bank and alterations therein are to be authenticated by the Customer's signature. All cash withdrawals in a currency/currencies other than Rupees shall be subject to the availability at the time of sufficient currency notes with the bank.
- 3.7 If the Account is opened in the names of two or more persons, the balance to the credit thereof at any time shall belong to the Customers jointly. Such persons shall be jointly and severally liable for all liabilities incurred on the Account and the Services.

- 3.8 In case of Joint Account with either or survivor operating instructions, in the event of the death of any of the Customers, the amount of deposit to the credit of such Account at the time of the death in question shall belong to the survivors. In such cases, the survivors may withdraw total available funds from the Account using cheque book, close the Account and open new Account as per their discretion.
- 3.9 Any customer account such as Current and/or Savings or similar account opened in any product including Foreign Currency Account that remain inoperative for a period of one (1) year shall be designated as Dormant Accounts (the "Dormant Accounts"). Debit/Credit of Bank generated transactions of money in the Dormant account(s) shall not reactivate the Dormant Account. Similarly, credits received in account on account of inward remittances, clearing, cash deposits or other such transactions shall not reactivate the Dormant Account. Withdrawals from the Dormant Accounts shall be subject to the approval of the relevant Branch Manager/Manager Operations or in accordance with the prevailing policies of the Bank. A Customer may have his/her Account(s) reactivated by making an application in writing to the Bank as per the procedure/form provided by the Bank. **In case an Account remains inoperative for ten (10) years, the fund lying to the credit of the Dormant Account Shall be surrendered to the State Bank of Pakistan, in accordance with the applicable rules and regulations**
- 3.10 In case of the Bank receiving notice of the demise of an individual Customer or becoming aware from any reliable source, the Bank shall not be obliged to allow any operation or withdrawal except on the production of evidence of title or right to operate the Account, which the Bank considers sufficient.
- 3.11 The Bank reserves the right, at its sole discretion and with 15 days notice to the Customer, to close the Account, without disclosing the reason for closure of the said Account to the Customer. After expiry of 15 days period, the credit balance in the Customer Account will be sent through Payorder on the current customer's address on the Bank's record. Furthermore, the Bank, at its discretion, reserves the right to close the Account(s) having zero balance/s for a continuous period of three months.
- 3.12 On closure of an Account, any unused cheques and ATM Card relating to the Account should be returned forthwith by the Customer to the Bank. Alternatively, it may be confirmed to the satisfaction of the Bank in writing that the unused cheques have been destroyed.
- 3.13 In respect of Account(s) opened in the name of minors, the Bank shall be entitled to act on the instructions received from the guardian named on the account opening form and accept the same as correct, accurate and duly authorized.
- 3.14 When the minor reaches the age of majority, the guardian shall be required to close the minor account and open a regular account in the name of the child / ward. In case the minor account is not officially closed by the guardian, upon minor attaining age of majority, the account shall be marked as "Debit Blocked".

4. Alternate Distribution Channels

- 4.1 The Card represents a Shariah Compliant Business entity and shall not be in any way used for purchases of HARAM Products or Services (both locally and internationally). The Bank reserves the right to discontinue the Card Service or/and Business relationship with the Accountholder if non-compliance is encountered
- 4.2 The Card shall only be used by the Accountholder and is not transferable. If the Accountholder authorizes anybody else to use his/her Card, despite this prohibition, then he/she will be exclusively responsible for any and all risks and consequences; this includes usage of Card at ATM and POS terminals.
- 4.3 In the event of loss or theft of the Card, the Accountholder shall immediately notify such loss or theft to Call Center Department of the Bank on such number as provided by the Bank for this purpose. The Card Holder can also De-activate his/her Debit Card by registering and using the Bank's "SMS Banking 9060" Service.
- 4.4 The Bank is also entitled to market its products and services to its existing Customers via the SMS, e-mails and other channels.
- 4.5 The Customer acknowledges that SMS facility is dependent on the telecommunications infrastructure, connectivity and services within Pakistan. The Customer accepts that timelines of Alerts sent by the Bank will depend on factors affecting the telecommunications industry. Neither the Bank nor its Service Providers shall be liable for non-delivery or delayed delivery of alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
- 4.6 The Accountholder's instructions, received through IVR (Interactive Voice Response) by manually entering Debit Card number and T-PIN or oral instruction received at Call Center, after providing positive verifications about his/her account, shall be deemed to be proper. Accordingly, the Bank shall be entitled to rely on any such instructions. The Accountholder shall not reveal Personal Identification Number (PIN) and Telephone Personal Identification Number (T-PIN) to anyone including Call Center or any other staff of the Bank.

5. Premium Banking

- 5.1 Premium Banking services are offered by the Bank at its sole discretion to customers (including Current and Savings account-holders) who maintain the required criteria. Criteria for Premium Banking services are mentioned in the Bank's Schedule of Charges, and can be changed as per the Bank's discretion. Premium Banking services may be discontinued if the required criteria are not maintained. Subsequently, charges for services shall be levied as per the Bank's Schedule of Charges.

6. Amendments

- 6.1 The Bank may from time to time and at any time revise and/or change any of these Terms and Conditions and/or the features or service pertaining to the Account(s) including without limitation, the charges leviable in respect of the Services in accordance with Schedule of Charges. Such revisions and/or changes shall be effective from the date specified by the Bank and will either be notified to the Customer(s) who are maintaining such Accounts through mail/email or by affixing a notice to that effect at a conspicuous place within the premises of the Bank's concerned branch(es). The amendments shall also be made available on the website of the Bank at www.meezanbank.com. The amendments in Terms and Conditions will be notified to the Customers within 30 days advance notice.

7. Governing Law

- 7.1 All funds deposited in the Account to be opened pursuant to this application and all transactions in relation thereto will be governed by the Terms and Conditions for Accounts and Services, Policies of Meezan Bank Ltd., and all laws, regulations, rules, decrees, by-laws applicable to Meezan Bank Ltd. including regulations, directions and circulars, issued by the State Bank of Pakistan and all amendments that may be made from time to time, provided that such laws do not contradict the Islamic Shariah. In case of any contradiction, the rule of Islamic Shariah as per the directives of the Resident Shariah Board Member/ Shariah Supervisory Board of the Bank or Shariah Supervisory Board of State Bank of Pakistan, in light of the IBD (Islamic Banking Department) guidelines, will prevail.

اکاؤنٹ اوپننگ فارم کی شرائط و ضوابط کے بنیادی نکات

- 1- سیونگزا اکاؤنٹ (لوکل یا فارن کرنسی) میں کسٹمر اور بینک کا تعلق مضارب کا ہے، جس میں بینک مضارب (کام کرنے والا) ہے اور کسٹمر رب المال (سرمایہ دار) ہے۔ بینک اور کسٹمر کے درمیان نفع کا طے شدہ تناسب اور کسٹمر کے مخصوص اوزان (Weightages) کسٹمر کی درخواست پر اسے فراہم کئے جاسکتے ہیں۔ نیز یہ بینک کی ویب سائٹ پر بھی میسر ہیں۔
- 2- سیونگزا اکاؤنٹ میں حاصل شدہ نفع میں سے طے شدہ تناسب کے مطابق بینک اور کسٹمر کو اپنا حصہ ملے گا۔ سیونگزا اکاؤنٹ (میعادی وغیرہ میعادی) میں اگر بینک کو کوئی الگ ہدایت نہ دی گئی ہو، تو ماہانہ بنیادوں پر نفع تقسیم کیا جائے گا۔ مہینے کے اختتام پر تمام اکاؤنٹس کے نفع یا نقصان کا حساب کر لیا جائے گا۔
- 3- سیونگزا اکاؤنٹ کی رقم کے نقصان کی صورت میں تمام نقصان کسٹمر کا ہوگا، اور بینک کا نقصان یہ ہوگا کہ اسے نفع میں سے کوئی حصہ نہیں ملے گا۔ اگر یہ نقصان بینک کی غفلت اور لا پرواہی سے ہوا تو کسٹمر اس نقصان میں بینک کے ساتھ شریک نہیں ہوگا۔
- 4- کرنٹ اکاؤنٹ (لوکل یا فارن کرنسی) میں جمع کرائی گئی رقم قرض کی بنیاد پر ہوں گی، ان رقم پر کوئی نفع نہیں دیا جائے گا، اور مطالبہ پر یہ رقم ادا کر دی جائیں گی۔
- 5- بینک کسٹمر کے رسک پر چیک، ڈرافٹ یا دیگر ایسی دستاویزات وصول کر سکتا ہے جو کسٹمر کے لیے واجب الادا ہوں۔ Uncleared آنکڑ، اگرچہ بینک اکاؤنٹ میں کریڈٹ کر بھی دیئے جائیں تو بھی ان کی بنیاد پر رقم نکلوانے کی اجازت نہیں دی جاسکتی اور اگر کبھی ان کی بنیاد پر رقم نکلوانے کی اجازت دی گئی تو بینک کو رقم وصول نہ ہونے کی صورت میں بینک کو یہ حق ہوگا کہ وہ اکاؤنٹ سے اتنی رقم منہا کر لے۔
- 6- بینک کسٹمر کو ہر چھ ماہ بعد یا کسی بھی اس مدت کے بعد جسے بینک مناسب سمجھتا ہو، اسٹیٹمنٹ آف اکاؤنٹ بھیجتا رہے گا۔ کسٹمر بینک کو اسٹیٹمنٹ آف اکاؤنٹ کی تاریخ کے پینتالیس (45) دن کے اندر اندر کسی بھی قسم کی غلطی وغیرہ کے بارے میں اطلاع دے گا۔
- 7- رقم کا اخراج صرف ان چیکس سے ہوگا جو بینک کی طرف سے کسٹمر کی تحریری درخواست پر مہیا کئے گئے ہیں۔ چیکس پر کسٹمر کے وہ دستخط ہوں گے جو نمونہ کے طور پر کسٹمر سے وصول کئے گئے ہیں اور اس میں اگر کوئی تبدیلیاں ہوں تو وہ کسٹمر کی طرف سے تصدیق شدہ ہونا ضروری ہیں۔
- 8- کسٹمر بینک کے اکاؤنٹ اوپننگ فارم میں اپنی فراہم کردہ معلومات میں پیش آنے والی کسی بھی قسم کی تبدیلی کے بارے میں مطلع کرے گا۔
- 9- اگر اکاؤنٹ دو یا دو سے زائد افراد کے نام پر کھولا گیا ہو، تو کسی بھی وقت موجود اس اکاؤنٹ کا تیلنس دونوں کسٹمرز کا مشترکہ طور پر ہوگا۔ ایسے کسٹمرز اس اکاؤنٹ اور خدمات سے متعلق تمام ذمہ داریوں کے مشترکہ طور پر ذمہ دار ہوں گے۔
- 10- کسٹمر کو کوئی بھی اکاؤنٹ جو یا تو سیونگزا ہو یا کرنٹ ہو جو کسی بھی پروڈکٹ میں کھلا ہوا ہو بشمول فارن کرنسی اکاؤنٹ کے اور وہ ایک سال تک غیر مستعمل رہا ہو تو وہ ڈارمنٹ اکاؤنٹ ہو جائے گا۔ بینک کی طرف سے اس اکاؤنٹ میں کسی رقم کا ڈالنا یا نکالنا اکاؤنٹ کو دوبارہ موثر نہیں کرے گا۔ ایسے اکاؤنٹ کے تمام معاملات بند رہیں گے اور اس اکاؤنٹ سے رقم کا اخراج متعلقہ برانچ منیجر اور منیجر آپریشنز کی منظوری پر موقوف ہوگا یا بینک کی رائٹ پالیسیز کے مطابق ہوگا۔ کسٹمر بینک کے فراہم کردہ طریقہ کار / فارم کے مطابق ایک درخواست تحریر کر کے اپنے اکاؤنٹ کو دوبارہ موثر بنا سکتا ہے۔ اگر کوئی غیر مستعمل رہا تو اس اکاؤنٹ میں موجود رقم متعلقہ اصول و قوانین کو مدنظر رکھتے ہوئے اسٹیٹ بینک آف پاکستان کو دے دیئے جائیں گے۔
- 11- بینک کو یہ حق حاصل ہے کہ وہ کسی ایسے اکاؤنٹ کو بند کر دے (15) دن کا نوٹس دے کر کسٹمر کو وجہ بتائے بغیر بند کر دے، جو بینک کے لحاظ سے اطمینان بخش حالت میں نہ چل رہا ہو یا کسی بھی اور وجہ سے بند کر دے۔ نیز کسٹمر کو بھی یہ حق حاصل ہے کہ وہ بینک میں درخواست جمع کر کے اپنا اکاؤنٹ بند کروا سکتا ہے۔

DECLARATION

*For Savings Account only.

By signing these Terms and Conditions and attached Account Opening Form, I/We are entering into the joint pool of all Account Holders, and along with them into Mudarabah with the Bank to participate in profit and loss of the pool subject to the Terms and Conditions mentioned above.

I/We declare and confirm that I/We have received, read and understood the Bank's Terms and Conditions Governing Accounts/s which has been signed by me/us in acceptance thereof. I/We agree to observe and be bound by the said "Terms and Conditions" and any changes, supplements or modifications thereto that may be made by the Bank from time to time. Furthermore, I/We acknowledge having received a copy of this Account Opening Form including these Terms & Conditions, with salient features in Urdu.

واضح رہے گا کہ کسٹمر اس اکاؤنٹ اوپننگ فارم پر دستخط کرنا اس کو اچھی طرح سمجھنے کے مترادف ہے، تاہم اس فارم میں درج شرائط کا اردو ترجمہ بھی میسر ہے، جسے کسٹمر کی درخواست پر اس کے حوالے کیا جاسکتا ہے۔ مزید یہ کہ ترجمہ میں اس بات کی حتی الامکان کوشش کی گئی ہے کہ وہ انگریزی اکاؤنٹ اوپننگ فارم کے مطابق ہو، تاہم ترجمے کے انگریزی اکاؤنٹ اوپننگ فارم سے تعارض کی صورت میں انگریزی اکاؤنٹ اوپننگ فارم ہی قانوناً ماحصل اور غالب مقرر ہوگا۔

Signature of Applicant(s)

1. _____

Name: _____

3. _____

Name: _____

2. _____

Name: _____

4. _____

Name: _____



REQUIRED DOCUMENTS (CHECKLIST)

1. Copy of valid identity document(s): i.e. Copy of Computerized National Identity Card (CNIC) / Smart National Identity Card (SNIC)/National Identity Card for Overseas Pakistanis (NICOP)/Pakistan Origin Card (POC)/Passport in case of Foreign National.
2. Occupation/Proof for Source of Income
 - 2.1 Salaried Person: Copy of Service Card **Or** Copy of recent pay slip (not older than 3 months) **Or** Copy of latest Form 29 (if Director of Company).
 - 2.2 Self employed/Business Person: Letter of Sole Proprietorship on letterhead **Or** NTN Certificate of Business **Or** Letter from Partnership Firm.
 - 2.3 Housewives/Students/Retired etc: Valid proof of source of income of financial supporter i.e husband/parents/son/daughter (as per salaried/business person) **Or** pension documents.
3. For Minor Accounts
 - 3.1 Copy of Birth Certificate/B-Form of minor issued by NADRA.
 - 3.2 Documents of Guardian's as per Serial No. 1 & 2 above.
4. For Sole Proprietorship Accounts
 - 4.1 Identity document(s) of sole proprietor as per section I above.
 - 4.2 Copy of NTN certificates for business or sole proprietor.
 - 4.3 Account opening request & proprietorship letter on letterhead as per bank's prescribed format.
 - 4.4 Registration certificates for registered concerns.
 - 4.5 Certificate or proof of membership of trade bodies etc, where applicable.

Special Considerations:

- a. Expired CNIC
 1. CNICs of senior citizens (65 years or above) are not considered expired as per SBP directive.
 2. Customers whose CNIC is expiring within one month should apply for renewal of CNIC at NADRA Office and complete formalities, as below:
 - (i) Copy of Original NADRA receipt & copy of expired CNIC.
 - (ii) Customer's undertaking on the Bank's prescribed format.
- b. Shaky/Immature/Simple Signature (that can be easily imitated): Photo Account shall be opened (refer to Section c below).
- c. Photo Account: Two recent passport sized photographs and Customer's right and left thumb impressions on AOF and SS card in the presence of an authorized Bank officer.
- d. Vernacular Signature: Indemnity on the Bank's approved format on Rs. 100 stamp paper.
- e. In case signature differs on CNIC and AOF, obtain Customer's Undertaking on Bank's prescribed format.
- f. In case the address on CNIC and AOF is different, obtain Customer's Undertaking on Bank's prescribed format.
- g. CNIC does not contain photograph
 1. Photograph duly attested by Gazetted Officer/Nazim/Administrator/Bank Officer.
 2. CNIC copy without photograph duly attested by the same person who attested the photograph as per Sr. No. (1) above.
 3. A confirmation in writing to the effect that the individual has no other document bearing the photograph.
- h. Photocopy of documents
 1. Wherever the photocopy of documents needs to be submitted, Customers are required to show their original documents to Bank's authorized officer.
 2. The Bank may request for additional document(s), if required.

FOR BANK USE ONLY

Initial Deposit _____ Deposit Slip No./Detail of Cheque _____

Personal Banking Officer (Name & Signature) _____ Date _____

Input by (Name & Signature) _____ Date _____

Authorized by (Name & Signature) _____ Date _____

Operations Manager (Name & Signature) _____ Date _____

Branch Manager (Name & Signature) _____ Date _____

It is confirmed that the name of applicant(s)/entity is searched and not found in SDN/OFAC/UNSCR/NAB/Banned list.

_____ BM's Signature

BM's Remarks (if any) _____