

Home Remittances	<a href="#">Main</a>
<b>What is Home Remittance ?</b>	
Home Remittance Service enables remitters to send money from abroad to Pakistan instantly, conveniently, and safely through the legal banking channel.	
<b>What types of Inward Home Remittance products does NUST Bank offer ?</b>	
<p>NUST offers the following Home Remittance Products to cater to the needs of various home remittance beneficiaries in Pakistan:</p> <ul style="list-style-type: none"> <li>• Cash Over the Counter (CoC) payments for walk-in customers</li> <li>• NUST Account Transfer</li> <li>• Other Bank Account Transfer via Inter Bank Funds Transfer (IBFT) &amp; Real Time Gross Settlement (RTGS)</li> </ul>	
<b>In which currency will I receive my remittance?</b>	
All home remittance payments are disbursed in Pak Rupees.	
<b>Is there any limit on the amount received through NUST Home Remittance?</b>	
<p>Below are the applicable limits:</p> <ul style="list-style-type: none"> <li>• NUST Accounts - No Limit</li> <li>• Other banks accounts - No Limit</li> <li>• Cash Over the Counter (CoC) Transactions - Up to PKR 1,000,000/- per transaction and there is no limit of Western Union COC transactions</li> </ul>	
<b>Are there any charges/fee for NUST's Home Remittance Service?</b>	
NUST Home Remittance Service is free of charge.	
<b>Are there any tax deductions on Home Remittances?</b>	
Home Remittance Service is free of taxes.	
<b>Can I receive remittance in Pakistan if I do not have a bank account with any bank?</b>	
You can receive your home remittance from any of NUST 600+ domestic branches nationwide if you have a valid CNIC and Transaction Unique Reference No. / Pin	
<b>Is there any list of branches I can access to get information?</b>	
<p>The list of NUST domestic branches can be viewed from the Branch Locator available on our corporate website <a href="http://www.nustbank.com">www.nustbank.com</a> .</p> <p><a href="https://NUSTbank.com/find-us/">https://NUSTbank.com/find-us/</a></p>	
<b>Who should I contact in case I need to lodge a complaint regarding Home Remittance?</b>	
<p>For any query/complaint regarding Home Remittance, you may contact our dedicated Remittance Service Centre at UAN# 021-111-000-787.</p> <p>You may also email your queries/complaints at <a href="mailto:remittance@NUSTbank.com.pk">remittance@NUSTbank.com.pk</a></p>	
<b>How can I obtain a Proceed Realization Certificate (PRC)/Encashment Certificate against remittance(s) received? Who should I contact?</b>	
<p>Please find below contact details for obtaining a PRC and e-PRC:</p> <ul style="list-style-type: none"> <li>• e-PRC option is also available at the NUST website <a href="https://secureportal.NUSTbank.com/eprc/customer">https://secureportal.NUSTbank.com/eprc/customer</a> to obtain a system generated PRC on your registered email address.</li> <li>• Proceeds Realization Certificate (PRC) is issued from NUST Centralized Remittance Department. You may contact them at the following email addresses: <a href="mailto:remittance.prc@NUSTbank.com.pk">remittance.prc@NUSTbank.com.pk</a></li> </ul>	
<b>Can I track my remittance status online?</b>	
Yes, you can view the status of your remittance online through NUST Remittance Tracker by following link <a href="https://NUSTbank.com/services/alternate-delivery-channels/home-remittance-tracking/">https://NUSTbank.com/services/alternate-delivery-channels/home-remittance-tracking/</a>	
<b>What are NUST's Banking hours to avail home remittance services from NUST Branches?</b>	
<p>Customers can avail home remittance services from NUST domestic branches during regular business hours appended below:</p> <ul style="list-style-type: none"> <li>• Monday to Thursday: 09:00 am to 05:00 pm</li> <li>• Friday: 09:00 am to 05:30 pm</li> <li>• Saturday: 09:00 am to 01:30 pm (through selected branches)</li> </ul>	
<b>Is it important to declare the purpose of the funds being sent to Pakistan?</b>	
Yes, it is mandatory to provide purpose of funds being sent to Pakistan.	

<b><i>I am a foreign national, can I send money to Pakistan?</i></b>
<i>Yes, you can.</i>
<b><i>Does the PRI comes under the laws of State Bank or Government?</i></b>
<i>It is a joint initiative of State Bank of Pakistan, Ministry of overseas Pakistanis and Ministry of Finance.</i>
<b><i>Can the Freelance payment be made through PRI?</i></b>
<i>Yes Freelance payments is allowed under specfic arrangemnts with Tie-ups with allowed purposes as per SBP guidelines.</i>
<b><i>What conversion rates will be applied on remittance?</i></b>
<i>The same conversion rates will be applied at the time of sending the remittance. Affiliated bank or Exchange Company confirm the Conversion rates to Sender at the time of sending the remittance.</i>
<b><i>Does NUST Bank has specialized remittance Account as per SBP guideline?</i></b>
<i>Yes NUST has remittance account name as Pak Wattan Remittance Account.</i>
<b><i>Who can open Pak Wattan Remittance Account?</i></b>
<i>A Bonafide recipient of Home remittance (PRI) can open this account.</i>
<b><i>Can remittance be sent from anywhere to Pakistan?</i></b>
<i>Yes, remittance can be sent from around the globe to Pakistan through our agent Partners like Western Union, Mastercard, Dandelion Payments (RIA) etc. For more information please go through the below link:</i>
<a href="https://NUSTbank.com/services-home-remittance-our-partners/"><i>https://NUSTbank.com/services-home-remittance-our-partners/</i></a>