

Account Opening Checklist (Personal Accounts)

Ticket/Account No.					Date:				
Title of A/C					Branch:				
S.No	General	Yes	No	N/A	S.No	General	Yes	No	N/A
1	Full Name(s) as per Identity documents CNIC/NICOP/POR/ARC/PASSPORT For Foreign Nationals Only				25	Indemnity obtained from customer in case of Signature Differ from CNIC duly endorsed by BM/OM of the branch			
2	Joint Name as per Identity documents (In case of Joint A/C-Maximum 4 Individuals)				26	Indemnity obtained in case of Signature other than English.			
3	Duly signed and completed Specimen Signature Cards with Complete Operating Instructions				27	Original identification document(s) seen by Branch			
4	Attested copy of Valid & Visible CNIC Copy or Valid passport with valid visa for foreign national only				28	CNIC does not contain a photograph, attested copy of any other document obtained such as driving license, passport etc that contains a photograph, in addition to CNIC			
5	Duly signed and filled CRS form with due diligence documents incase of any Indicia found.				29	Customer signature on account opening form admitted & verified by BM/OM along with PA numbers			
6	Duly signed and filled FATCA form with due diligence documents incase of any Indicia found,				30	Passport size photographs obtained for "Photo Account" along with Photo Indemnity			
7	Landline & Mobile Number Mentioned on Account Opening Form				31	Attested copy of NADRA Receipt / Token for issuance of new card obtained incase of expired ID or any changes			
8	E-mail Address Obtained (If Available)				32	Biometric Verification Obtained (As per AML/CFT regulation)			
9	Account Opening Form filled & signed by the customer with Complete Information				33	Utility Bill Obtained for address verification (Where Applicable)			
10	Complete Mailing Address Mentioned on Account Opening Form				34	ID Seeker Report Checked and Verified by the branch incase of existing account maintained by the customer with prior approval where required			
11	Attested/Notarized copy of Zakat Declaration Obtained for marking Zakat Exemption as per Zakat & Ushr Ordinance				35	Senior Management Approval Obtained incase of opening PEP, FOREIGN NATIONAL etc Accounts as per Compliance Policy			
12	Key Fact Statement (KFS) Filled and Duly Signed by the customer				36	Biometric Verification obtained from Other Branch, Endorsement & Reason Obtained from Branch Management of both branches			
13	BDO code mentioned on Account Opening Form and KYC				37	Customer details checked in OFAC, SBP Sanctioned List etc. as per Compliance Policy			
14	KYC/CDD Checklist / EDD duly filled and signed from branch management incase of High Risk Account followed by compliance policy				38	Information from Beneficial Owner of Fund Provider along with ID documents and Biometric Verification / Nadra Verisys Obtained			
15	Terms and conditions duly signed by account holder (s)				39	Customer PEP (Direct/Close Associated) Due Diligence Conducted by the branch along with prior approvals			
16	All blank spaces marked "VOID" on Account Opening Form				40	Status of Account Obtained on Account Opening Form			
17	SBP Code Mentioned on Account Opening Form as per Code List				41	Title of ATM Card Obtained			
18	Any cutting / over writing authorized by account holder(s) with full signature(s)				42	Employer / Business Verification Due Diligence Conducted by the branch management			
19	Form QA-22 obtained incase of Foreign National Opening Resident Account in Local Currency				43	Declaration of Beneficial Owner Marked on Account Opening Form			
20	Next of Kin information completely filled and obtained on Account Opening Form				44	Account Opening Form Approved / Authorized by OM/BM of the branch			
21	Know your Customer (KYC) form filled & signed as per compliance policy				45	All Documents Obtained as per Nature of Account followed by SOP of			
22	CRP filled & Risk Rating Assigned as per compliance policy				46	Due Diligence Conducted by the branch in shape of NTN, PEC Liscence etc Online verification and contents are noted on KYC/EDD			

1.1	House wife / House Hold	Yes	No	N/A	1.2	Minor Account	Yes	No	N/A
1	Proof of Source of Income of fund provider & ID Documents				1	Title of Account to include the word "MINOR" & "GUARDIAN" along with name of the customers			
2	Undertaking from Customer Declaring herself as Housewife / House Hold				2	Certificate of Guardianship in case of Court appointed Guardian/verification through birth certificate/ Form 'B' in case of natural Guardian			
1.3	Salaried	Yes	No	N/A	3	Date of Birth/ Age of reaching majority of the Minor to be marked on Account Opening Documents			
1	Proof of employment & income at least any from below mentioned a. Attested copy of employment card b. Attested copy of Salary Slip c. Letter from employer (with signature and stamp) d. copy of appointment letter if newly appointed				4	Minor Indemnity Obtained from Guardian			
1.5	Agriculturist / Landlord	Yes	No	N/A	1.4	Self Employed	Yes	No	N/A
1	Landlord Accounts Proper Proof of Source of income of Landlord such as Passbook of Land holding records or tenancy agreement which ever applicable				1	Business Visiting Card of the customer (if available)			
1.6	Illiterate Persons	Yes	No	N/A	2	Attested copy of NTN certificate or certificate from any registered body			
1	Three color photographs of the customer duly attested by the Operations/Branch Manager upon physical presence of the customer				3	Customer request on letter head obtained requesting for opening account for the purpose of Saving/General Transactions			
2	Obtained thumb impression on "Indemnity for illiterate person" after read the contents of the Indemnity for having understood the contents of the Indemnity by the customer				4	Undertaking from Small Trader/Businessmen Opening Personal Account for Business Purpose along with Business KYC			
3	Photo Account, payment shall only be made to the Account Holder over the Counter stamp affixed on Account Opening Documents				1.7	Foreign nationals (Resident/Non Resident)	Yes	No	N/A
1.8	Staff Account	Yes	No	N/A	1	Attested copies of identification and visa pages of Passports of Foreign Nationals			
1	Employment Letter/Letter of Introduction issued by the HR Department				2	Form QA-22 in duplicate in case the Account Holder if residing in Pakistan & opening LCY Account			
1.9	Student	Yes	No	N/A	3	Copy of the page of the passport where last-entry into Pakistan was stamped obtained			
1	Attested Copy of latest & valid identity card of Educational Institute or Letter from the Educational Institute.				1.10	Unemployed	Yes	No	N/A
2	Proof of Source of Income of fund provider				1	Proof of Source of Income of fund provider			
1.11	Political Exposed Person (PEP)	Yes	No	N/A	2	Undertaking from Customer Declaring himself/herself as Unemployed			
1	Declaration from PEPs / Family members on purpose of account and source				3	Fund provider ID documents			
2	Senior Management (EVP or Above) prior approval obtained as per compliance policy				1.13	Visually Impaired Blind Persons	Yes	No	N/A
1.12	Mentally Disordered Person Account	Yes	No	N/A	1	Braille Script Form Received from Customer			
1	Certified true copy of court order for appointment of manager for mentally disordered person				2	Photo Obtained from Customer along with Indemnity			
2	Verification of court order from the concerned court to be obtained by bank								

Account Opening Officer Certificate & Manager Approval

We have checked this Account Opening Form and the required documents and certify that these are in order. We also certify having verified the signatures, identity and credentials of the Applicant(s).

We have checked the name of the Individual/Authorized signatories from the debarred list and met him/her personally.

**Account Opening Officer
Name & Signature**

**Branch Operations Manager / Branch Manager
Name & Signature**

Note: Please follow SOP of Account Opening/Management & Compliance Policy for managing account opening formalities