



Roshan Digital Account

Account Opening User Guide





Start Application

Initiate your application by visiting:
<https://roshan.bankalhabib.com>

After selecting the country code, enter the mobile number without "0" so that the number displays in correct format.

The screenshot shows the application form on a laptop screen. The browser address bar displays <https://roshan.bankalhabib.com>. The page has a green header with two options: 'Individual Account' (represented by a single person icon) and 'Joint Account' (represented by two people icons). Below the header, the form is titled 'Your Basic Information' and includes the following fields:

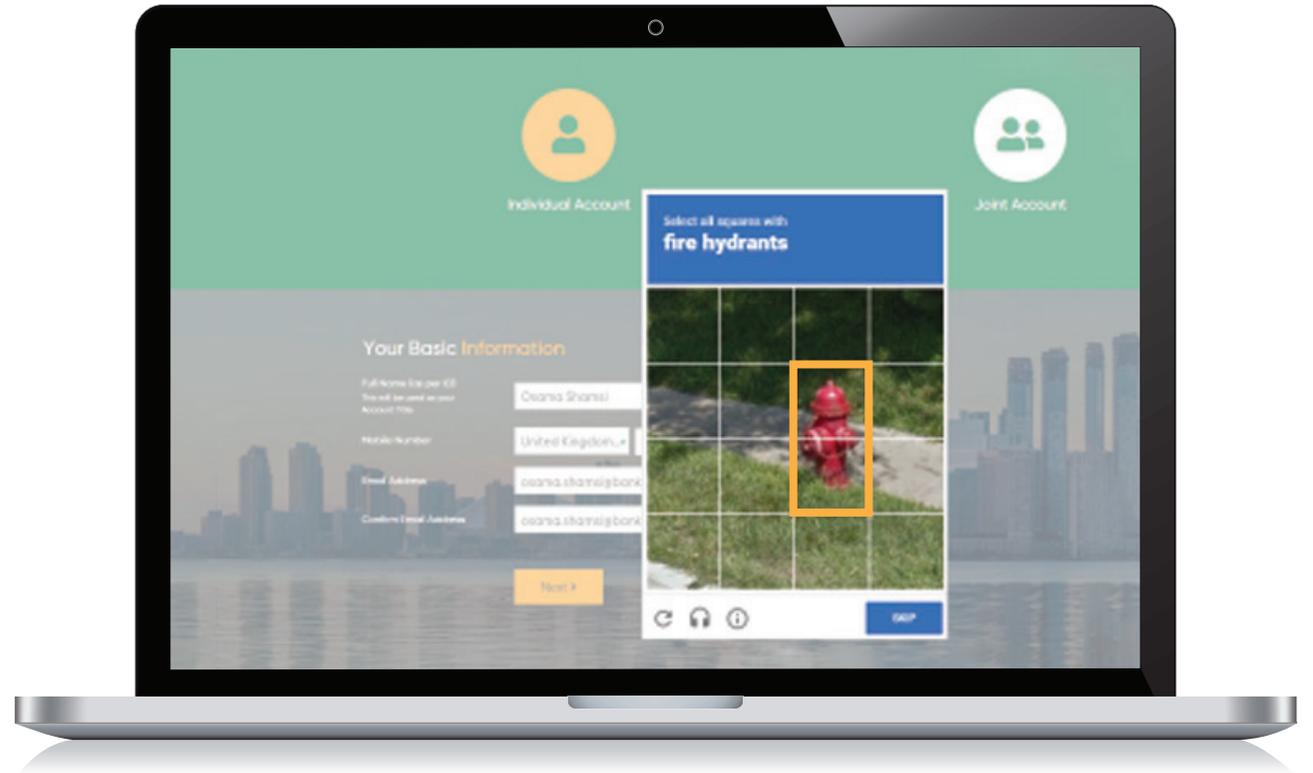
- Full Name (as per ID): Osama Shamsi
- Mobile Number: United Kingdom... 3342667395
- Email Address: osama.shamsi@bankalhabib.com
- Confirm Email Address: osama.shamsi@bankalhabib.com

A 'Next >' button is located at the bottom of the form. An orange arrow points to the Mobile Number field, indicating the instruction to enter the number without a leading zero.



Verify Your Identity

Select the boxes in which the required picture is partially or fully displayed.

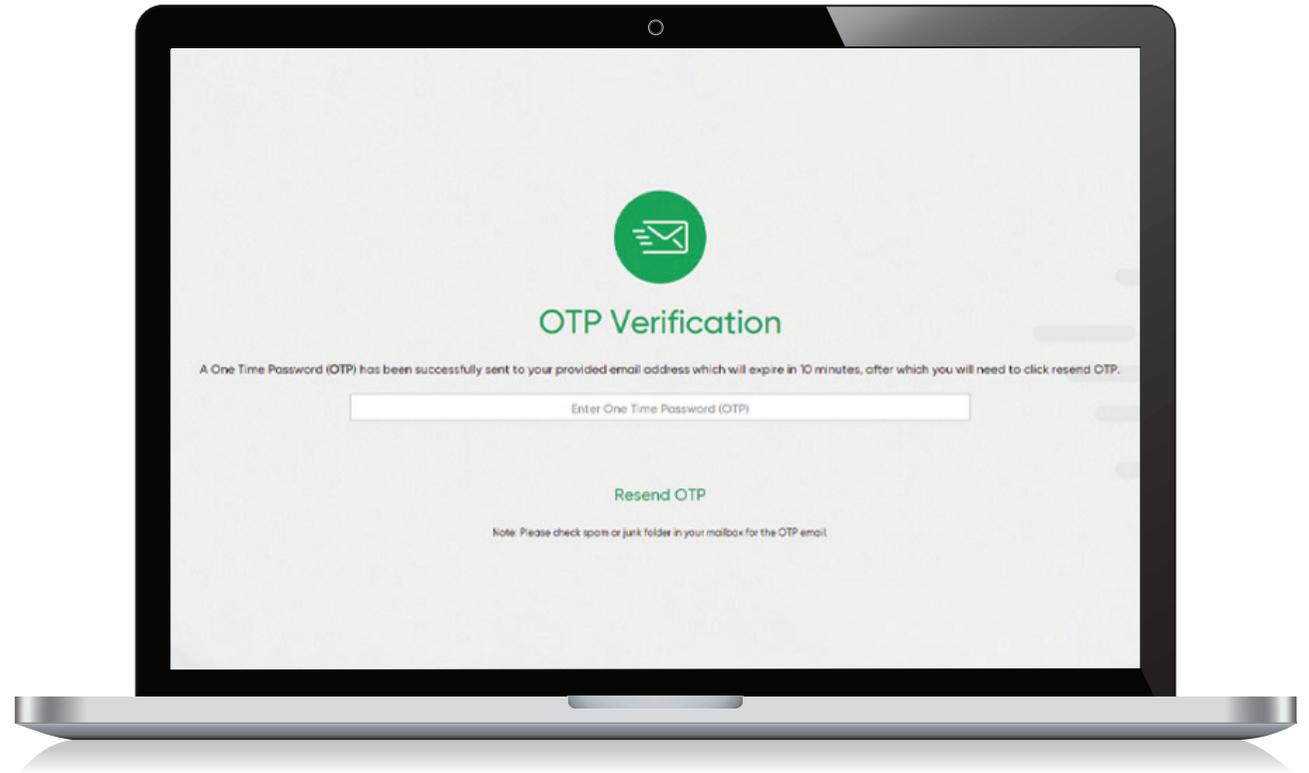


NOTE: This fire hydrant image is a sample.
Any image can appear, where the user needs
to select the boxes.



Verify Your Identity

Enter the One Time Password (OTP) received on your email.



NOTE: After entering the OTP, Primary & secondary applicants will receive a reference number on their email by which they can resume the application any time by clicking the “RESUME” option.



Enter Personal Details

Mention all the required details as per your CNIC/NICOP or POC

Select “Yes” only if you are a politically affiliated person (Celebrity, Politician or Ambassador)

Some Details About Yourself

Full Name (as per ID)
This will be used as your Account Title

Identity Document (SNIC/CNIC/NICOP/POC)
Please select [X]XXXXX-XXXXXXX-X

Mother's Maiden Name

Father Name / Husband Name
(as per ID Document)

Country of Birth
Select Country of Birth

Date of Birth
DD/MM/YYYY

ID Expiry Date
DD/MM/YYYY

Are you PEP?
 Yes No

***"Politically Exposed Person (PEP)" means an individual who is or has been entrusted with a prominent public function either domestically or by a foreign country, or in an international organization including but not limited to: (a) for foreign PEPs, Heads of State or of government, senior politicians, senior government officials, judicial or military officials, senior executives of state owned corporations and important political party officials; (b) for domestic PEPs, Heads of State or of government, senior politicians, senior government officials, judicial or military officials, senior executives of state owned corporations, important political party officials; (c) for international organization PEPs, members of senior management or individuals who have been entrusted with equivalent functions; and (d) Provided that middle ranking or more junior individuals in the above referred categories are not included in the definition of PEPs.

Update



Enter Overseas Details

Enter the **Passport Number** of the country of nationality and residence.

Foreign/Overseas Information

Passport / Other ID Number

Country of Residence

Nationality

NOTE: For dual nationals, you may select either of your nationalities.



Select Product & Services

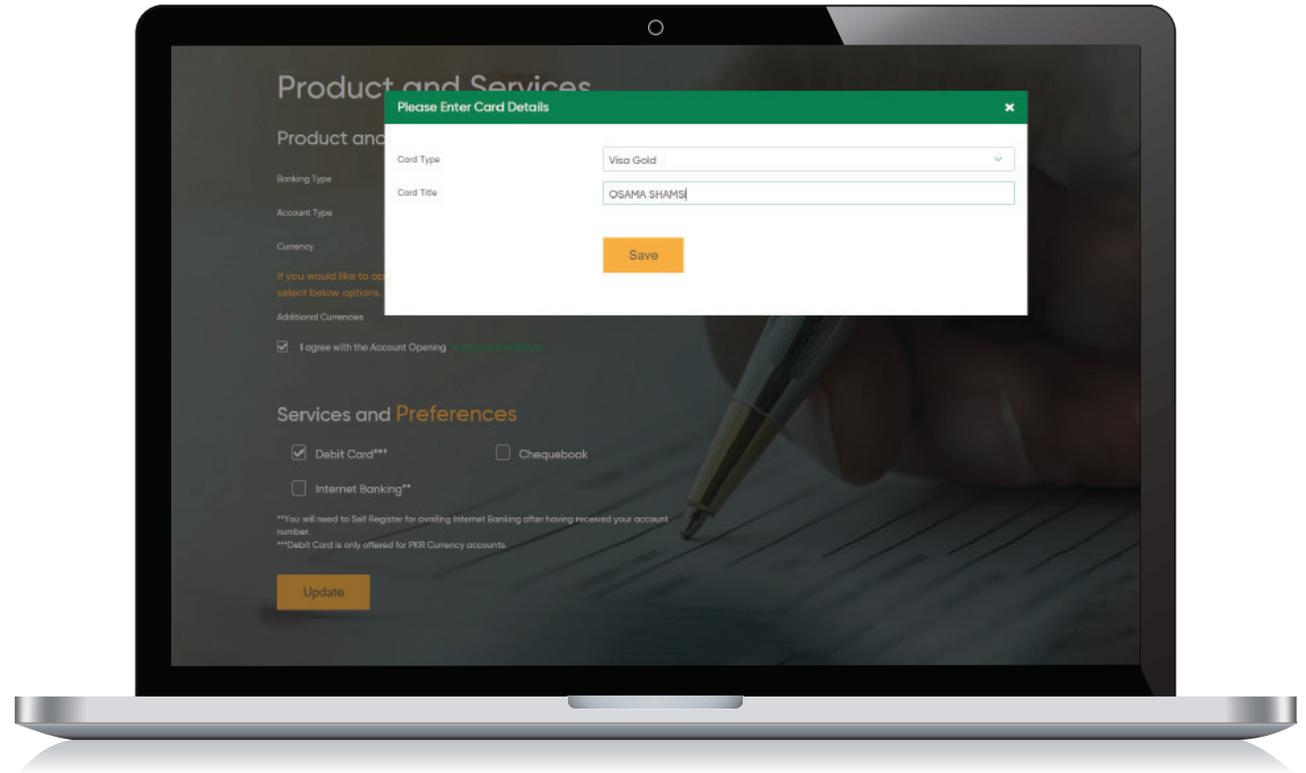
Select the products and services you want to avail.

The image shows a laptop screen displaying a web form titled "Product and Account Selection". The form includes three dropdown menus for "Banking Type" (set to "Conventional"), "Account Type" (set to "Current"), and "Currency" (set to "Pak Rupee"). Below these is a checkbox for "I agree with the Account Opening Terms and Conditions". The "Services and Preferences" section has three checkboxes: "Debit Card***", "Internet Banking**", and "Chequebook". At the bottom of the form is an "Update" button. The background of the screen shows a hand holding a pen over a document.



Enter Details for Debit Card

Select card type and enter title as per your CNIC / NICOP / POC.



NOTE: If your name exceeds word limit then only write your first and last name, exclude the middle name. Please use **CAPITAL LETTERS**. Debit card is available only on PKR accounts.



Enter Professional Details

Select your profession, name of employer and job title.

Incase of Unemployed/Housewife/Student please provide the details of funds provider.

Your Professional and Personal Details

Professional Details

Occupation: Employment
Name of Employer: Bank AL Habib
Job Title: Business

Address Information

Address type: Permanent (Mandatory)
Country: Select Country
City: Select City
House/Office No:
Street/Lane/Avenue:
Area/Town/Village:
Postal code:

Permanent x
UNITED KINGDOM, LONDON, House No 2, James Street, North London, SW152DS

Professional / Institute Address x
UNITED KINGDOM, LONDON, House No 2, James Street, North London, SW152DS

Current / Mailing Address x
UNITED KINGDOM, LONDON, House No 2, James Street, North London, SW152DS

+ Add Address
Update



Enter Address Details

Select the type of address (Mailing, Permanent, Professional), enter the address and click “Add Address” to save.

Enter 2 more addresses and click “Add Address” to save.

NOTE: All three addresses are mandatory. For Primary applicant professional address needs to be of the country they are currently resident of. Please make sure to mention your Current/ Mailing address in the correct format for delivery of your Welcome Pack.



Fill FATCA Form

(Only for U.S. Residents)

United States Citizens/residents are required to fill out the FATCA form.

Upload the filled and signed W-9 or W-8 document in the “document upload” section of the application.

The screenshot shows a laptop displaying the FATCA form interface. The title is "Foreign Account Tax Compliance Act (FATCA)". Below the title is a brief explanation: "FATCA is US legislation aimed at preventing tax evasion by US Persons (which includes companies) using overseas accounts, and improving tax compliance between the US and financial institutions/jurisdictions that have agreed to adopt it. FATCA seeks to establish US Persons tax status." The form contains five questions, each with radio button options for "Yes" and "No":

- Are You a US Citizen? Yes No
- Are you a US Green Card Holder? Yes No
- Are you paying any taxes in the US? Yes No
- Were you born in the US? Yes No
- Are any of your parents a US Citizen? Yes No

At the bottom, there is a checkbox labeled "I agree with FATCA Declaration" and an orange "Update" button.

NOTE: Overseas Pakistanis residing in any other country than U.S. need to check mark “NO” for all the questions.



Fill CRS TAX Residency Form

(Only For Non U.S. And/Or Pakistani Residents)

Select country of residence, enter Tax Identification Number (TIN) and click **Add Record** to save.

OR

If you do not pay tax or the employer pays tax for you or you do not have a tax number: **leave the Tax Identification Number field empty**, select from Reasons A, B or C and click **Add Record** to save.

NOTE: For Example, **REASON A** will apply for Saudi Arabia, UAE and most of the middle eastern countries residents. Please read the Reasons to identify the criteria you fit in and press **Add Record** to save the reason.

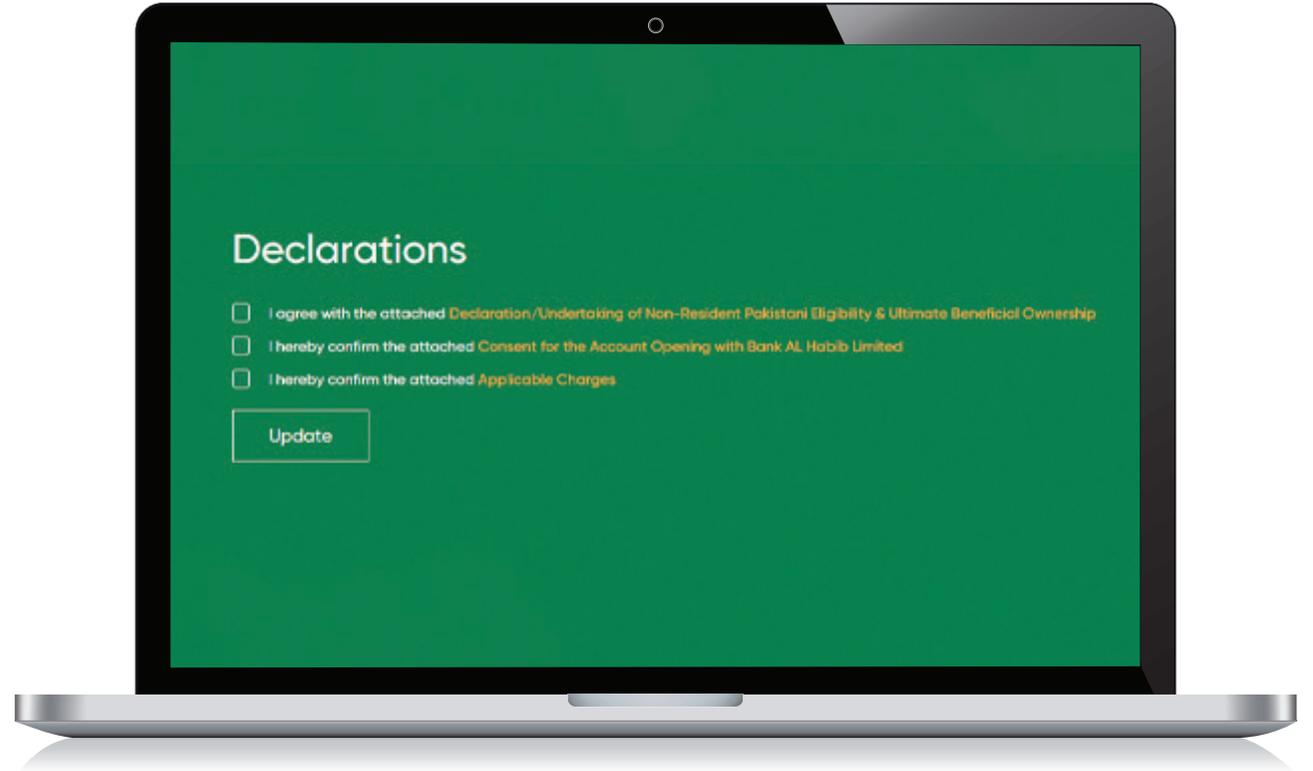
The screenshot shows a web form titled "Common Reporting Standard (CRS) - Tax Residency Information". The form includes a sub-header explaining that CRS is an information-gathering and reporting requirement for financial institutions. Below this, there are several fields and options:

- A question: "Are You a Tax Resident of a country other than US and Pakistan?" with radio buttons for "Yes" (selected) and "No".
- A dropdown menu for "Name of Country" with the text "Select Name of country".
- A text input field for "Tax Identification Number (TIN)".
- A dropdown menu for "If No TIN is available enter Reason A,B or C" with the text "Select Reason".
- Three toggle switches for "Citizen (CI)", "Permanent Resident (PR)", and "Tax Resident (PR)".
- A green button labeled "+ Add Record".
- Three sections of text explaining "Reason A", "Reason B", and "Reason C".
- A checkbox labeled "I agree with CRS Declaration".
- An orange button labeled "Update".



Declarations

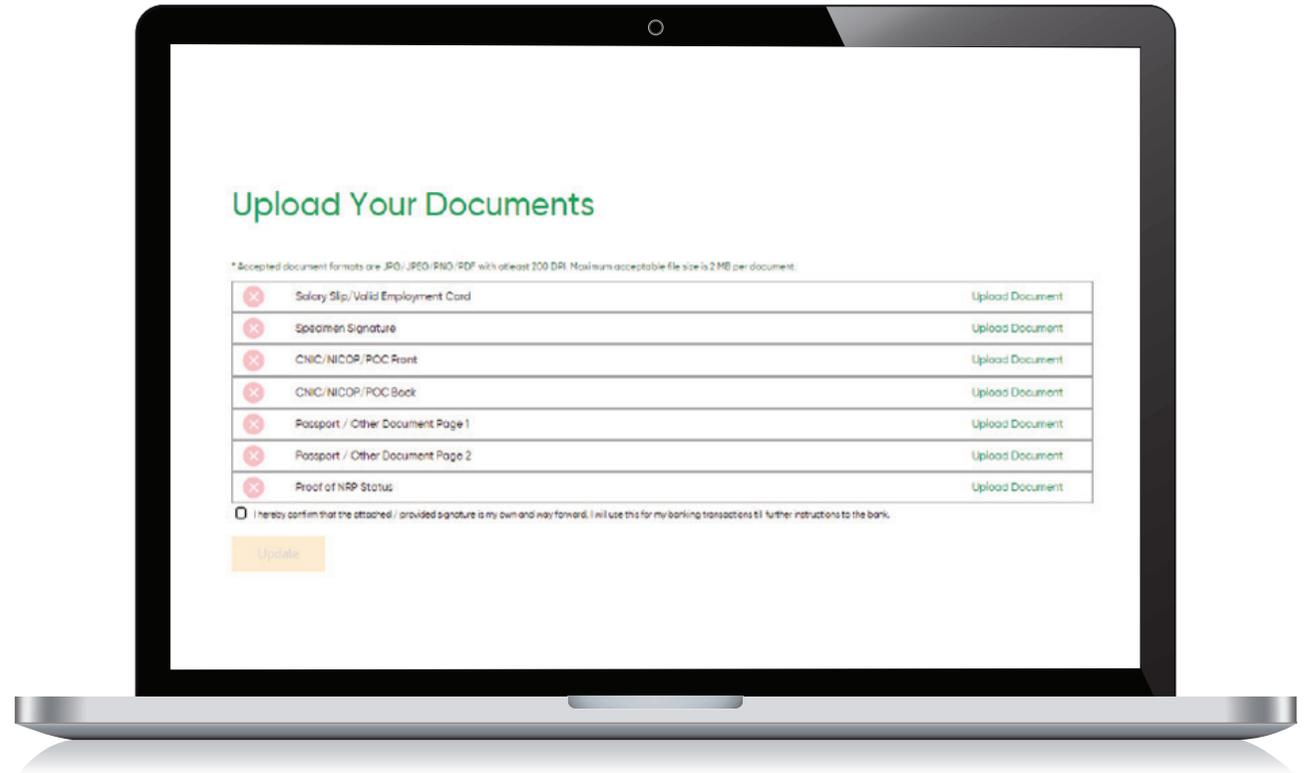
Check all declarations & click
Update to proceed.





Upload Supporting Documents

Upload all the documents listed in PDF, PNG, JPEG or JPEG format.



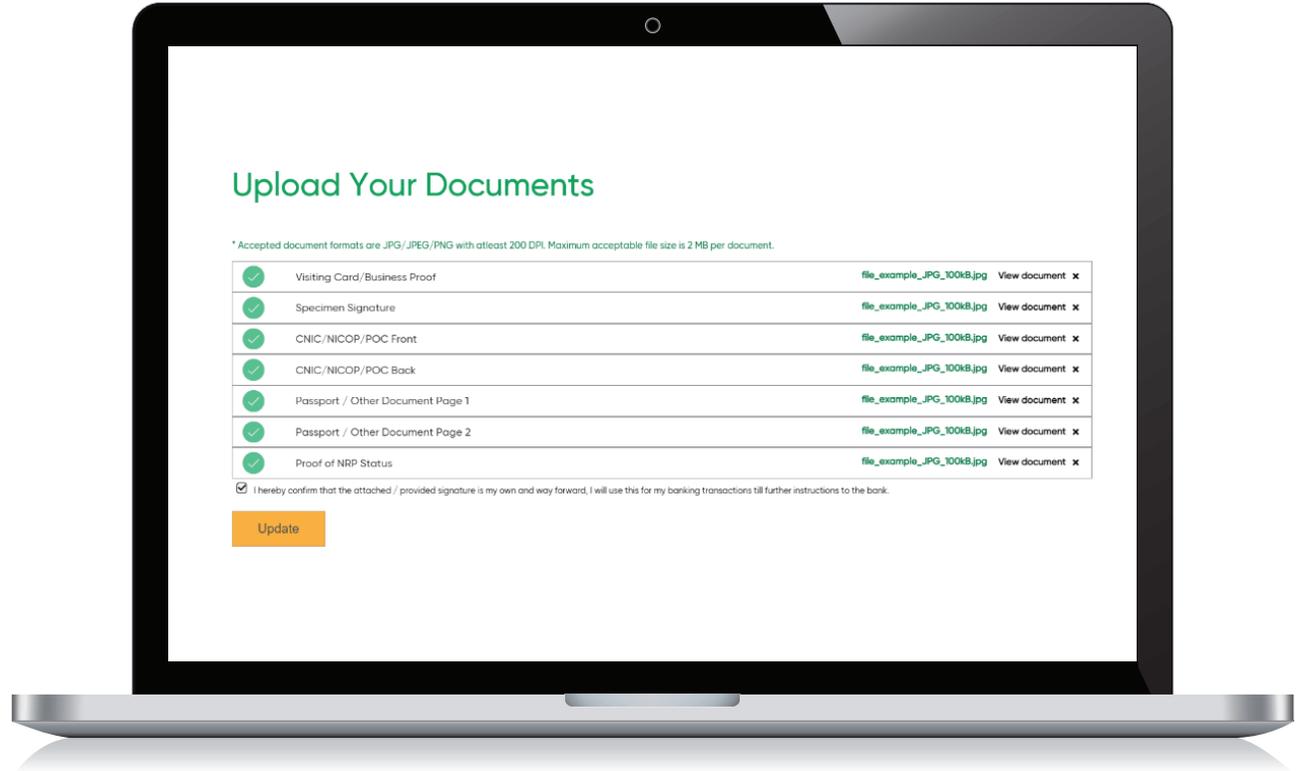
NOTE: All documents are mandatory to be submitted.

Ensure that documents name do not have any special characters (.,-/,!,@ etc...)



Upload Supporting Documents

The correct documents will automatically be marked as “Green”. Once all files are uploaded, check mark the declaration and click **Update** to proceed.



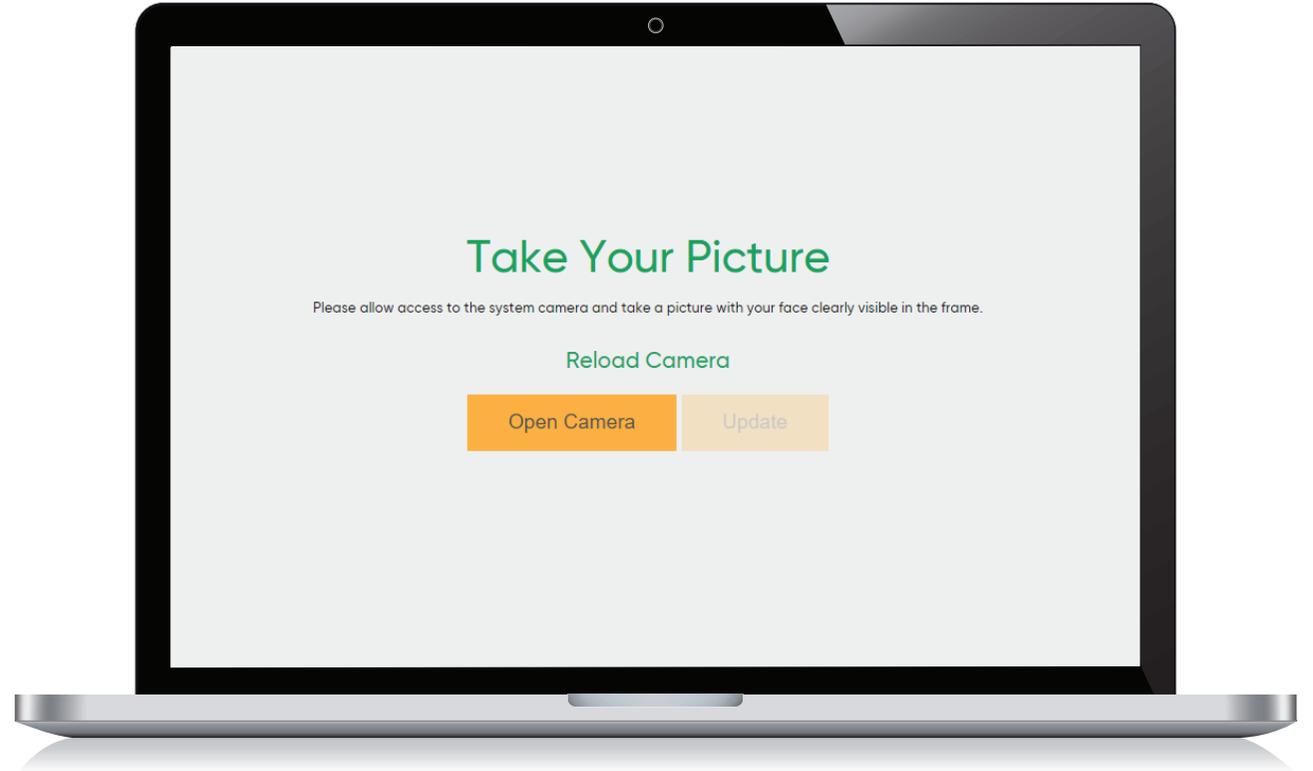
NOTE: All documents are mandatory to be submitted.

Ensure that documents name do not have any special characters (.,-/,!,@ etc...)



Upload Live Picture

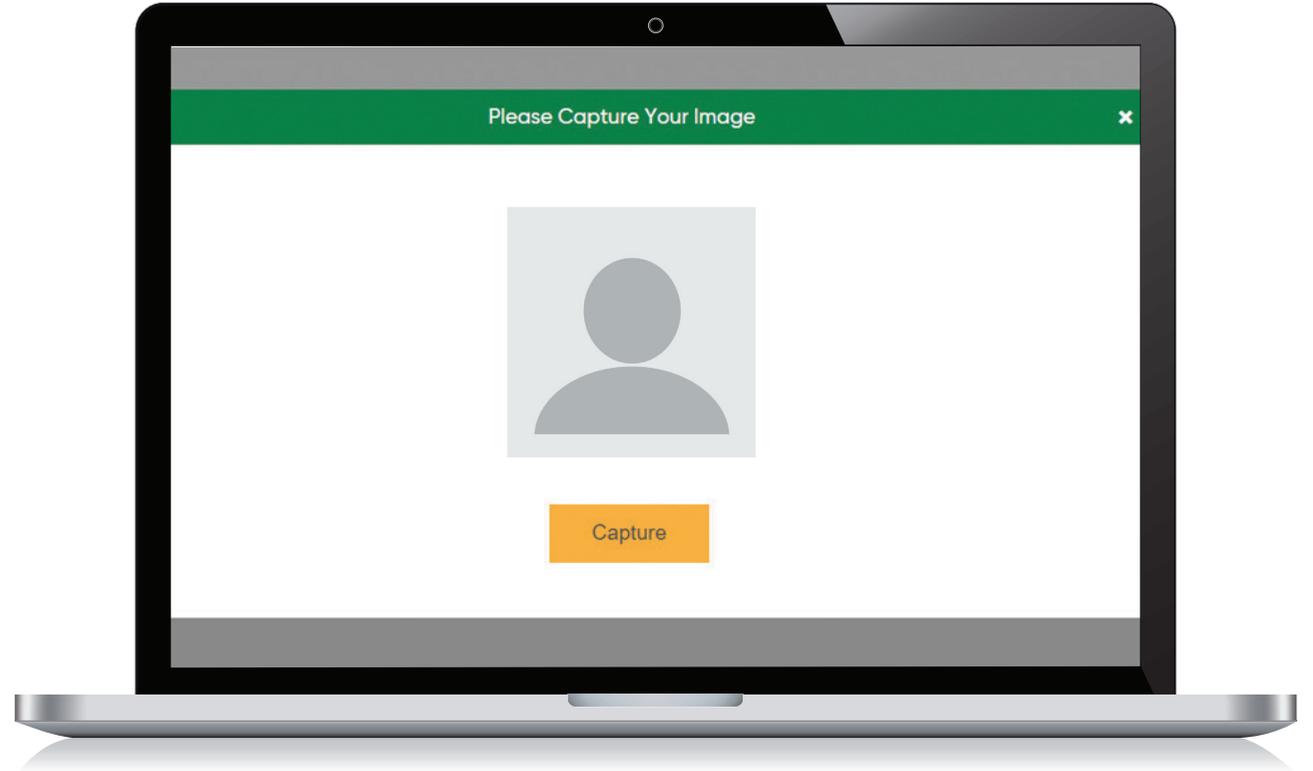
Allow camera access via POP UP or through browser settings & Click **Open Camera** to take a live picture.





Upload Live Picture

Take a clear picture by clicking **Capture** and update.





Review Your Application

Review your application details and click **Submit** for processing. Click **Edit** if you need to make any changes.

Review Details Download PDF ↓

Basic Information

Full Name (Account Title)
Mobile Number
Email
CNIC
Mother's Maiden Name
Father's Name
Country of Birth
ID Expiry Date
Date of Birth

Foreign/Overseas Information

Passport / Other ID Number
Country of Residence
Nationality

Professional and Personal Details

Occupation
Name of Employer
Job Title
Permanent
Profession Address
Current / Mailing Address

Common Reporting Standard (CRS) - Tax Residency Information

Are You a Tax Resident of a country other than US and Pakistan?

Product and Services

Banking Type
Account Type
Product
Operating Instructions
Debit Card
Chequebook
Internet Banking
Euro
Pound Sterling
Pak Rupee
US Dollar

Foreign Account Tax Compliance Act (FATCA)

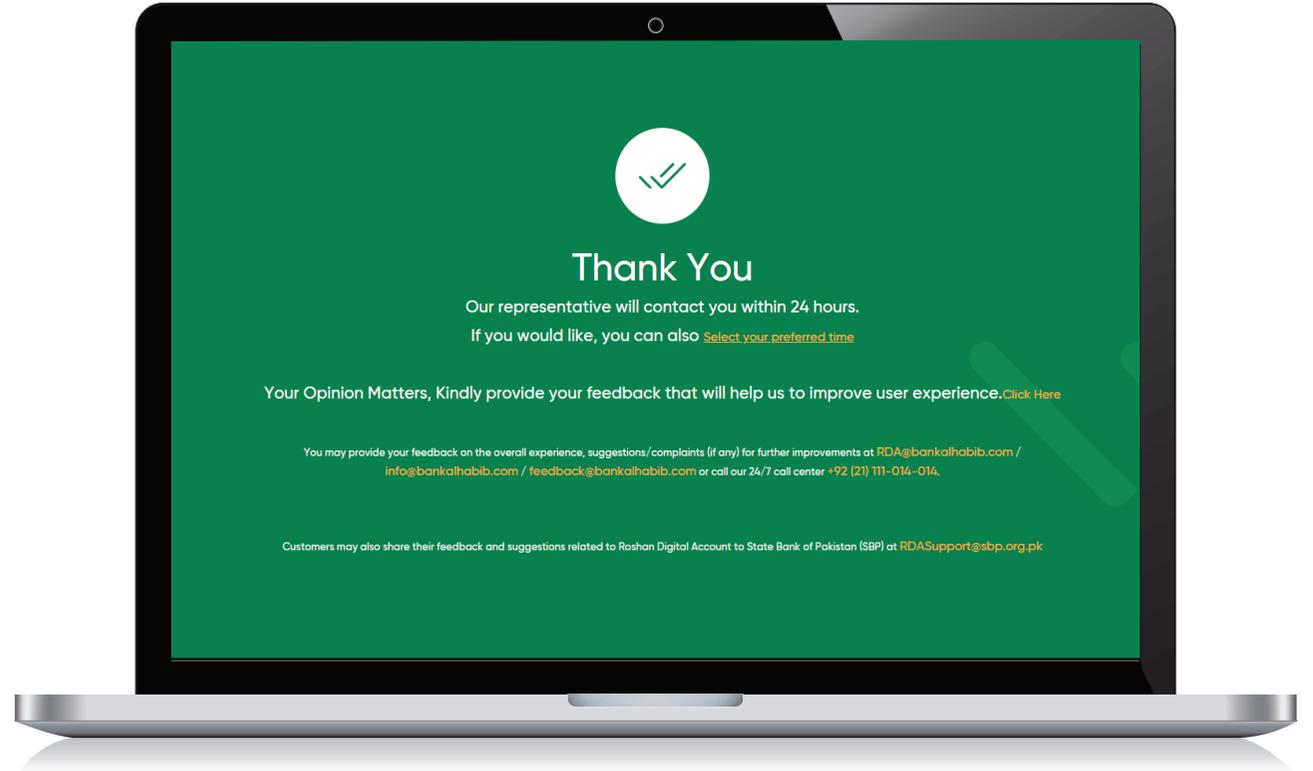
Are You a US Citizen
Are you a US Green Card Holder?
Are you paying any taxes in the US?
Were you born in the US?
Are any of your parents a US Citizen?

Submit **Edit**



Application Submission

After successful submission, our representative will contact you for account opening.





Additional Details

(For Joint Applications Only)

For **Joint Applications**, once the primary account holder enters all the details, the secondary account holder will access the application through clicking **Resume Application** via provided reference number on their email. The secondary applicant will fill in the application the same way as shown above.

Similarly once the Secondary applicant completes their application, the Primary applicant would be required to **Resume Application** with the provided reference and verify the secondary applicants' details and submit the application.

The screenshot shows a laptop displaying a web interface for resuming an application. At the top, there is a green button labeled "Resume Application". Below it, the main heading is "Retrieve Your Application". The form contains three input fields: "Reference Number" (a text box), "Mobile Number" (a dropdown menu labeled "Select Code" followed by a text box), and "Email Address" (a text box). Below these fields are two orange buttons: "Submit" and "Cancel". At the bottom of the form, there is a link that says "Forgot your reference number?".