

Bank AL Habib Limited
بينك الحبيب لميٹڈ

AL Habib
digitalaccount

AL Habib Digital Account

Onboarding & Call Center Manual

Bank AL Habib Limited

رشته بھروسے کا

OVERVIEW

AL HABIB DIGITAL ACCOUNT

AL Habib Digital Account Opening facility enables our potential customers to apply for opening a bank account with Bank AL Habib Limited digitally.

In this phase, customers can open Asaan Digital Account, Remit Account and Digital Account only.

Who can Apply?

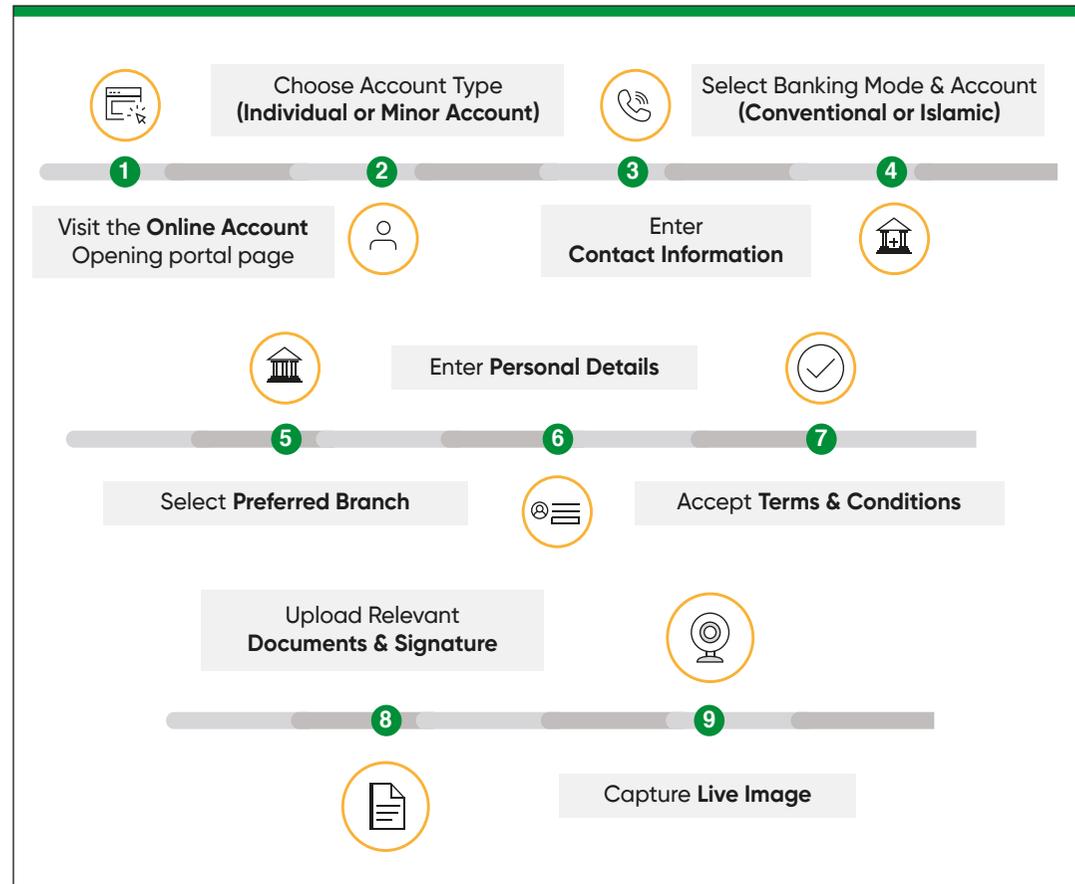
- Employed Individuals
- Unemployed Individuals
- Housewife
- Landlords
- Self-Employed Individuals
- Freelancers
- Individuals sending/receiving remittance
- Students
- Retired Individuals
- Guardian / Minors

What are the basic documents required to get started?

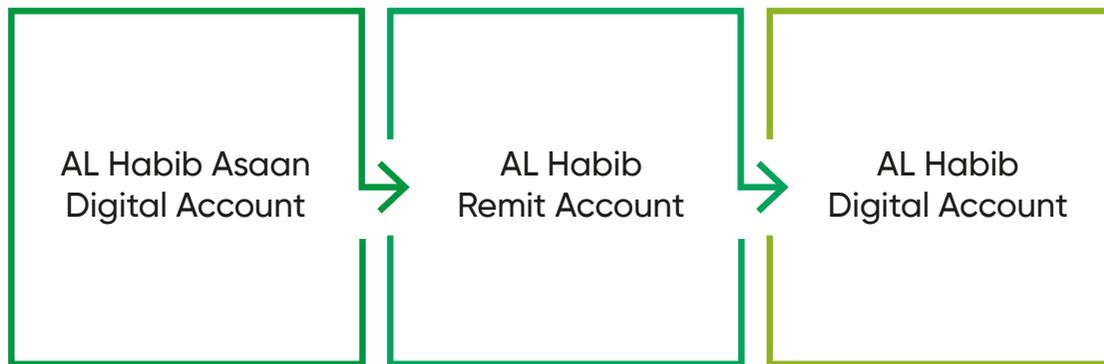
- Original scanned CNIC/SNIC – NADRA token incase of expired CNIC/SNIC
- Active Email ID
- Mobile number registered against CNIC
- Proof of income and/funds scanned digital copy
- Webcam to take a live photo
- Photo of signature on a white paper
- ID Documents of Fund Provider in case of Student and Housewife
- Proof /Source of Income/ Funds
- Self Declaration (Asaan Digital Account / Asaan Digital Remittance Account/Freelance Digital Account)

What are the steps involved in signing up online for an account through AL Habib Digital Account Opening facility?

- 1 Visit the Online Account Opening portal page
- 2 Choose Account Type (Individual or Minor Account)
- 3 Enter Contact Information
- 4 Select Banking Mode & Account (Conventional or Islamic)
- 5 Select Preferred Branch
- 6 Enter Personal Details
- 7 Accept Terms & Conditions
- 8 Upload Relevant Documents & Signature
- 9 Capture Live Image



Accounts Available Through AL Habib Digital Account Opening Facility



ASAAN DIGITAL ACCOUNT

The Asaan Digital Account (ADA) will provide banking opportunities to the unbanked population. The key target audience is Pakistani resident individuals who do not have a bank account. Only a CNIC and basic information is required to open this account and start banking with a host of value-added services.

KEY PRODUCT FEATURES

- **Free PayPak Debit Card** (Default)
Bank AL Habib PayPak card is free default debit card being offered under this account; however customers may opt for a Visa and UnionPay card. Terms & Conditions apply
- **Free AL Habib Netbanking & Mobile Banking**
- **Free Life Insurance** (Term and Conditions applied/ to be checked)
- **Free E-Statements**
- **Free Regular SMS Alerts**
- PKR Account only(as per regulator)
- **Maximum Monthly Credit Balance Limit** of PKR 1,000,000 (as per regulator)
- **Maximum Monthly Debit Limit** of PKR 1,000,000 (as per regulator)
- **No Service Charges** at Opening or Closure of ADA.
- **No Initial Deposit** or Minimum Balance Requirement.
- Statement of Account Hardcopy on Customer Request.
- **Cheque Book Facility**
- Financing against 90% Deposits.

(Subject to management approval / Bank`s Terms & Conditions)

PARAMETERS

- **Account Currency:** PKR only.
- **Account Nature:** Individuals/ Minor only.
- **Account Type:** Conventional and Islamic Banking.
- **Account Variant:** Current or Savings.
- **Eligibility:** Resident Individuals Pakistani only.
- **Fee & Charges:** To be levied as per Bank`s existing Schedule of Charges.
- **Profit Payout:** Biannual.
- **Profit Rate:** As per Bank`s Rate Sheet.
- **Cheque Book Issuance:** Only upon customer request.
- One CNIC – Holder can open only one ADA Account and cannot simultaneously maintain any other regular account.
- **Debit Card Policy:** All Debit Cards and their variants will be offered (PayPak, UPI and VISA) as per Bank`s Schedule of Charges/ regulations – Customer may pay for any charged card if they wish to.

Selected Documentation Required (As per regulator)

- Source of Income/ Funds and/or Self-Declaration Required
- Live Photo of Customer Required.
- Any of the under mentioned identity documents (as applicable) may be obtained for opening of Asaan Account:
 - Computerized National Identity Card (CNIC)
 - Smart National Identity Card (SNIC)
- For Minors (Juvenile Card, Form B, CRC and Live Photo are required)
- CRS & FATCA
- Any other necessary documentation deemed necessary

Account Opening Process

To be opened entirely digitally through the AL Habib Digital Account portal on Bank AL Habib website.

Standard Operating Procedures

All SPs / Guidelines will be followed as per instructions of SBP issued from time to time.

DIGITAL ACCOUNT

The Digital Account is the flagship offering in the AL Habib Digital Account Portfolio, providing a plethora of options to accountholders for a seamless, end-to-end banking experience.

KEY PRODUCT FEATURES

- **Free Regular** SMS Alert Facility
- **Free** E-Statement Facility by default, however physical SOA on request.
- **Free** Banker`s Cheque Facility
- **Free** Life Insurance (Term and condition applied/ to be checked).
- PayPak Debit Card (Default).

Bank AL Habib PayPak card is free default debit card being offered under this account, however you may opt for a Visa and UnionPay card. Terms & Conditions apply

- Offered in PKR, GBP, Euro and USD (as per regulator)
- Available in Current and Savings Category
- No Service Charges at Opening or Closure of Digital Account.
- No Minimum Balance Requirement
- Personalized Cheque Book Facility
- Financing against 90% Deposits and Opening of Term Deposit Facility (Subject to management approval / Bank`s Terms & Conditions)

PARAMETERS

- **Account Currency:** PKR, GBP, USD and Euro
- **Account Nature:** Individuals/ Minor only
- **Account Type:** Conventional and Islamic Banking
- **Account Variant:** Current or Savings
- **Eligibility:** Resident Individuals Pakistani only
- **Fee & Charges:** To be levied as per Bank`s existing Schedule of Charges
- **Profit Payout:** Monthly (Average Balance)
- **Profit Rate:** As per Bank`s Rate Sheet
- **Cheque Book Issuance:** Only upon customer request.
- Value added services including Internet Banking, Mobile Banking etc. to be offered as per request from customer.
- **Debit Card Policy:** All Debit Cards and their variants will be offered (PayPak, UPI and VISA) as per Bank`s Schedule of Charges/ regulations – Customer may pay for any charged card if they wish to.

Note : Kindly refer Schedule of Charges (SOC) for exemptions of service charges.

Selected Documentation Required (As per regulator)

- Source of Income/ Funds and Self-Declaration Required
- Live Photo of Customer Required
- Any of the under mentioned identity documents (as applicable) may be obtained for opening of Digital Account:
 - Computerized National Identity Card (CNIC)
 - Smart National Identity Card (SNIC)
- For Minor (Juvenile Card, Form B, CRC and Live Photo Required).
- CRS & FATCA
- Any other necessary documentation deemed necessary

Account Opening Process

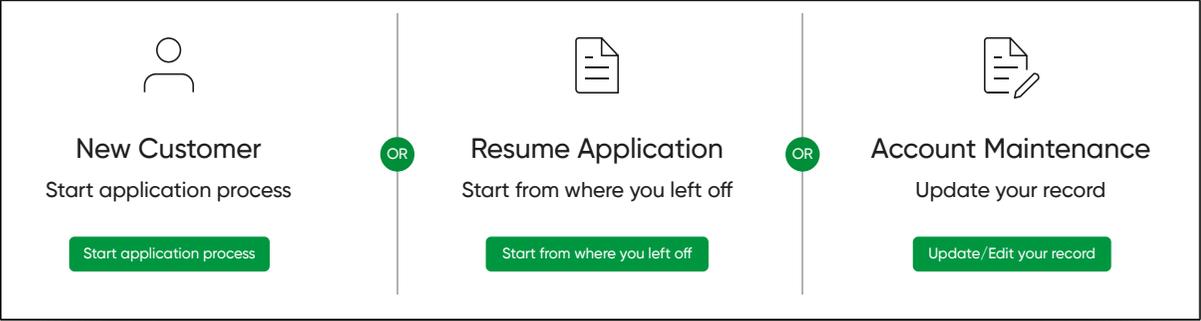
To be opened entirely digitally through the AL Habib Digital Account portal on Bank AL Habib website.

Standard Operating Procedures

All SoPs / Guidelines will be followed as per instructions of SBP issued from time to time.

SCREEN 1: ON-BOARDING PROCESS

This is the first screen of the account opening FORM



WHICH OPTION SHOULD THE CUSTOMER SELECT:

OPTION 1 : NEW CUSTOMER



New Customer
Start application process

Start application process



OPTION 1 – NEW CUSTOMER

For new customers who are starting their sign-up process for AL Habib Digital Account.

OPTION 2 : RETURNING CUSTOMER



Resume Application

Start from where you left off

Start from where you left off



OPTION 2 – Returning Customer

For customers who started the application process but did not finish filling the form – they can select this option to start from where they left off.

OPTION 3 : EXISTING CUSTOMER



Account Maintenance

Update your record

Update/Edit your record



OPTION 3 – Existing Customer

For existing customers who have an AL Habib Digital Account but want to update their information.

This option allows them to make changes to their mobile/email/phone number/address etc.

APPLICATION PROCESS FOR NEW CUSTOMERS

Application Process for
New Customers




New Customer
Start application process

Start application process

SCREEN 2

If you wish to open an account Digitally, follow the given steps:

Choose Account Type



Individual Account

Apply Now

OR



Minor Account

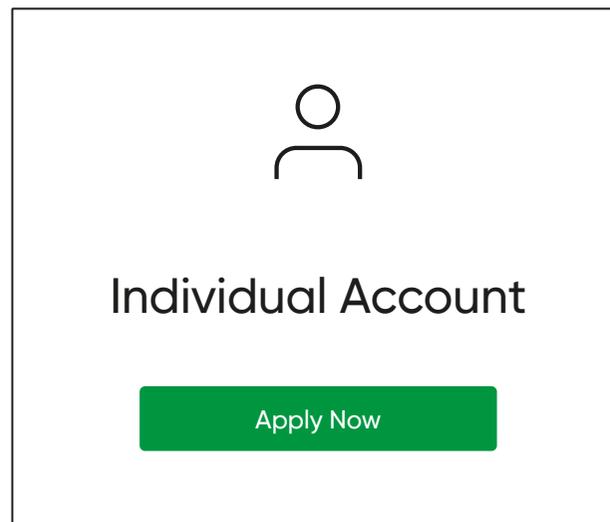
Apply Now

For Individuals **above**
18 years of age

For individuals **below 18**
years of age

Upon selecting
Individual Account

This is how customers will proceed with the digital onboarding process



SCREEN 3

Contact Information


Upload CNIC/SNIC - Front
Supported Formats: JPG, JPEG and PNG . Max file size: 2MB
Please ensure that the uploaded CNIC Front is a valid CNIC Front image, it is not rotated or blurry


Upload CNIC/SNIC - Back
Supported Formats: JPG, JPEG and PNG . Max file size: 2MB
Please ensure that the uploaded CNIC Back is a valid CNIC Back image, it is not rotated or blurry

Salutation
Select Salutation  Full Name (as per ID)  مکمل نام (جیسا کہ ID پر)

Identification Type   شناخت کی قسم
Select Identification Type

Enter CNIC   شناختی کارڈ نمبر
Enter CNIC

CNIC Issuance Date   شناختی کارڈ کی تاریخ
CNIC Issuance Date

Mobile Network   موبائل نیٹ ورک
Select Network Mobile Number  موبائل نمبر

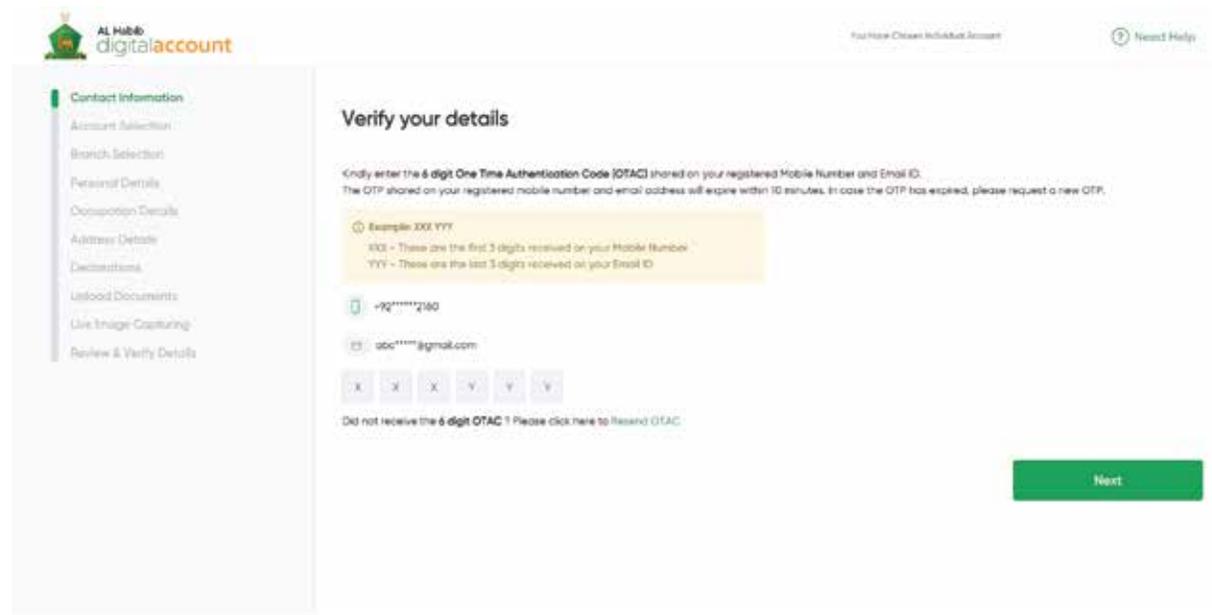
Email  ای میل
Email

| FIELD | REQUIREMENT |
|-------|---|
| 1 | Select Salutation |
| 2 | Full name as per ID document |
| 3 | Identification Document type |
| 4 | CNIC/SNIC Issuance Date |
| 5 | Upload Original Scanned copy of your CNIC/SNIC (front) Supported formats: JPG, PNG File size Max 2MB) |
| 6 | Upload Original Scanned copy of your CNIC/SNIC (back) Supported formats: JPG, PNG File size Max 2MB) |
| 7 | Select mobile network that you are currently using (eg: Jazz, Ufone, Telenor, Zong, etc |
| 8 | Enter your Mobile number that is registered against your CNIC/SNIC |
| 9 | Enter your active and valid Email ID |

SCREEN 4 Verification

The customer will need to enter a 6-digit OTAC (One Time Authentication Code) that will be shared with the customers on their registered mobile number and email address.

In case the OTP is not received in time the customer can click on the **“Resend OTP”** option written in green



The screenshot shows the 'Verify your details' screen of the AL Hibab digitalaccount. The page has a light green header with the logo and 'AL Hibab digitalaccount' text. A navigation menu on the left lists: Contact Information, Account Selection, Branch Selection, Personal Details, Occupation Details, Address Details, Declarations, Upload Documents, Live Image Capturing, and Review & Verify Details. The main content area is titled 'Verify your details' and contains instructions: 'Kindly enter the 6 digit One Time Authentication Code (OTAC) shared on your registered Mobile Number and Email ID. The OTP shared on your registered mobile number and email address will expire within 10 minutes. In case the OTP has expired, please request a new OTP.' Below this is an example box: 'Example: XXX YYY', where 'XXX' is the first 3 digits of the mobile number and 'YYY' is the last 3 digits of the email ID. There are input fields for mobile number (+92*****2180) and email address (abc*****@gmail.com). A 6-digit OTP input field is shown with the first three digits as 'X' and the last three as 'Y'. A green 'Next' button is at the bottom right. A 'Resend OTP' link is visible below the input field.

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SCREEN 4

Customers will choose their **preferred mode of banking**

Choose Banking Mode



Conventional Banking

We have a host of products tailored to your financial needs so you can bank with us with convenience.



Islamic Banking

Bank AL Habib offers a full range of Shariah Compliant Islamic Banking products and services through its dedicated branches in major cities across Pakistan

Then the customer will:

- 1 Choose the type of Account they wish to open, then;
- 2 Select the Currency Preference in which they want to open their account:
EG: PKR/USD/EUR

1


Current
Meet your regular banking needs with freedom.


Saving
Accounts that manage your savings with convenience

Select Currency

2

Rs PKR

\$ USD

£ GBP

€ EUR

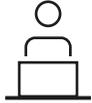
ACCOUNTS AVAILABLE IN PKR



Asaan Digital Account



Remit Account



Digital Account

ACCOUNTS AVAILABLE IN FCY



Digital Account

Based on the currency selected
the customer will be given options to choose an account from the following:

PKR

Select Currency

PKR

Select Account

- Basic Digital Account (2024)
- Digital Account
- New Digital Account

USD

Select Currency

Rs PKR \$ USD £ GBP € EUR

Select Account

Digital Account

Product Features

- Free SMS Alert Facility
- Free Digital Check Card
- Free E-Statement Facility
- Free Banker's Check Facility
- Free Life Insurance
- No Minimum Balance Requirement

GBP

Select Currency

Rs PKR \$ USD £ GBP € EUR

Select Account

Digital Account

Product Features

- Free SMS Alert Facility
- Free Digital Check Card
- Free E-Statement Facility
- Free Banker's Check Facility
- Free Life Insurance
- No Minimum Balance Requirement

Euro

Select Currency

Rs PKR \$ USD £ GBP € EUR

Select Account

Digital Account

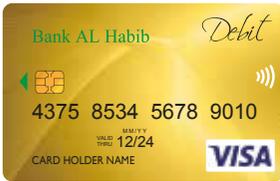
Product Features

- Free SMS Alert Facility
- Free Digital Check Card
- Free E-Statement Facility
- Free Banker's Check Facility
- Free Life Insurance
- No Minimum Balance Requirement

In the next step the customer will be given options to choose a Debit Card preference

Select your Preferences

Debit Card

| | | | |
|--|--|--|--|
|  <p>PayPak</p> <ul style="list-style-type: none">✓ ATM Cash withdrawal up to PKR 50,000✓ Point at Sale Transactions and Fund Transfer up to PKR 100,000 each✓ Available for PKR Currency Account Holders only✓ Free Debit Card for Account Holders (TnCs Apply) <p><input checked="" type="checkbox"/> Selected</p> |  <p>Visa Gold</p> <ul style="list-style-type: none">✓ ATM Cash withdrawal up to PKR 100,000✓ Point at Sale Transactions up to PKR 200,000 each✓ Fund Transfers up to PKR 250,000 each✓ Available for PKR Currency Account Holders only✓ Annual Fee for Primary Card PKR 1500 <p><input type="checkbox"/> Select</p> |  <p>Visa Silver</p> <ul style="list-style-type: none">✓ ATM Cash withdrawal up to PKR 75,000✓ Point at Sale Transactions up to PKR 150,000 each✓ Fund Transfers up to PKR 200,000 each✓ Available for PKR Currency Account Holders only✓ Annual Fee for Primary Card PKR 1200 <p><input type="checkbox"/> Select</p> |  <p>Union Pay International</p> <ul style="list-style-type: none">✓ ATM Cash withdrawal up to PKR 60,000✓ Point at Sale Transactions up to PKR 125,000 each✓ Fund Transfers up to PKR 150,000 each✓ Available for PKR Currency Account Holders only✓ Annual Fee for Primary Card PKR 1000 <p><input type="checkbox"/> Select</p> |
| <input type="text" value="Name on your card"/> ⓘ | | | |

Customers will then tick mark **SMS Alerts facility if they wish to obtain this service.**

Free/Regular SMS is provided by default upon check marking.

Value added SMS alerts option will need to be subscribed to

SMS Alerts

| | |
|--|---|
|  <p>Free</p> <p>Alerts for all transactions amounting 25,000 PKR</p> |  <p>Value Added Service</p> <p>Alerts for all transactions, with an added monthly fee</p> |
|--|---|

[Back](#) [Save as Draft](#) [Next](#)

SCREEN 5

The Customer will have two options for branch selection:

- 1 Select City from the dropdown box and select their choice of branch

1 Select your preferred Branch


Select Branch Manually


Locate Nearest Branch

City 
Select City 

Branch 
Select Branch 

Back

Next

2 OR click on locate nearest branch to search branches nearby which they can then select as their relationship branch

Select your preferred Branch

Select Branch Manually

Locate Nearest Branch

Branch Name Zaibunnisa Street
Branch Code 1298
Select Branch

✔ You have selected Branch: Zaibunnisa Street - Branch Code: 1298

Back

Next

SCREEN 6

Personal Details : Basic Information

- 1 Date of Birth* 2 Country of Birth 3 Nationality 4 CNIC/SNIC Expiry Date 5 Gender 6 Dual Nationality

Personal Details

Basic Information

| | | | |
|---|---|---|---|
| 1 | Date of Birth* <small>جنم پیدائش</small> | 4 | CNIC / SNIC Expiry Date <small>قلمتی دستاویز کی تاریخ ختم</small> |
| 2 | Country of Birth <small>جنم پیدائش</small> Select Country of Birth | 5 | Gender <small>جنم منتخب کریں</small> Select Gender |
| 3 | Nationality <small>قومیت</small> PAKISTAN | 6 | Dual Nationality <input type="checkbox"/> Yes <input type="checkbox"/> No |

| FIELD | REQUIREMENT |
|-------|--|
| 1 | Date of Birth |
| 2 | Country of Birth |
| 3 | Nationality |
| 4 | CNIC / SNIC Expiry (DAY – MONTH – YEAR) |
| 5 | Gender |
| 6 | Dual Nationality (Yes/No) |

Additional Information

- 1 Relationship with next of Kin
- 2 Next of Kin Name
- 3 Your Marital Status
- 4 Mother's Maiden Name
- 5 Landline Number
- 6 Father/Husband Name
- 6 Qualification

Additional Information

| | |
|---|---|
| 1 Relationship with next of Kin رشتہ دار کے ساتھ تعلق Select Relationship with next of Kin | 2 Next of Kin Name رشتہ دار کے نام کے بعد Next of Kin Name |
| 3 Your Marital Status آپ کی ازدواجی حیثیت Select Your Marital Status | 4 Mother's Maiden Name میں کا خاندانی نام Mother's Maiden Name |
| 5 Landline Number لینڈلائن نمبر Landline Number | 6 Father/Husband Name باپ / شوہر کا نام Father/Husband Name |
| 7 Qualification Select Qualification | |

| FIELD | REQUIREMENT |
|-------|---|
| 1 | Select Relationship with next of Kin (The next of kin is the person's spouse, parents, children or closest blood relative who the person may leave responsible of funds/documents in case the person passes away.) |
| 2 | Write the Full name of your Next of Kin |
| 3 | Select your current marital status |
| 4 | Write your mother's maiden name (The name prior to when she got married) |
| 5 | Write in your landline number (residence phone number) |
| 6 | Write your father/husbands name as listed on the CNIC/SNIC |
| 7 | Select Qualification |

This screen will only be visible to **those customers who choose “Digital Account”** as their account for on –boarding

- 1 Are You a PEP ?
- 2 Purpose of Account
- 3 Deposit Per Month
- 4 Withdrawal Per Month
- 4 Disclaimer

Know Your Customer information

1 Are You a PEP ? Yes No

2 Purpose of Account **الادخار**
Receipts and Payments

3 Deposit Per Month
10000000

4 Withdrawal Per Month
10000000

5 **Disclaimer**
You may be contacted for Video KYC if required by our representative. If you wish to select a particular time for your video KYC, you may do so by [clicking here](#).

Back Save as Draft Next

| FIELD | REQUIREMENT |
|-------|---|
| 1 | Are you a PEP? Yes / No - Politically exposed persons or PEPs” are individuals who are entrusted with prominent public functions either domestically or by a foreign country, or in an international organization, for example Heads of State or of government, senior politicians, senior government, judicial or military officials, senior executives of state-owned, corporations/departments/autonomous bodies. This does not intend to cover middle ranking or more junior individuals in the foregoing categories. |
| 2 | Select purpose of account: Receipts and Payments / Savings and Investments/ Personal Saving |
| 3 | Withdrawal per month (approximately) |
| 4 | Deposit per month (approximately) |

This screen will be visible to **all customers**

Know Your Customer (KYC)

- 1 Select Purpose of Account
- 2 Withdrawal Per Month
- 3 Deposit Per Month

1 Purpose of Account اکاؤنٹ کا مقصد
Select Purpose of Account

2 Deposit Per Month

3 Withdrawal Per Month

The following will be answered by all customers who have chosen any type of Asaan Account (also known as Asaan Digital)

- 1 Select Purpose of Account: Receipts and Payments/Savings and Investments/ Personal Saving
- 2 Withdrawal Per Month
- 3 Deposit Per Month

Know Your Customer Information

1 Purpose of Account اکاؤنٹ کا مقصد Select Purpose of Account 2 Withdrawal Per Month

3 Deposit Per Month

SCREEN 7

Fill Occupation Details: **Select ONE** of the following options that apply to you

- 1 Choose your Source of Funds
- 2 In case you are a student/housewife you have to clarify your source of income
- 3 Enter your Office phone number if applicable

1 Choose your Employment type

| | | | |
|---|--|--|---|
|  Self Employed |  Employment |  Unemployed |  Student |
|  House Wife |  Retired Person |  Landlord | |

2 Source of Fund
Please Select

3 Tel. Off (Customer)

Based on the OCCUPATION STATUS –

A list of Required Documents will appear below

Document Required

Proof of Business/ Work* (Any one of the following documents should suce) ^

- Business/ Proprietor Letter Head; or any other Proof of Self Employment (e.g. Lawyer/ Doctor/ Consultant/ Freelancers/ Grocery Store/ Medical Store/ Labor Work etc.). OR
- Partnership/ Business Deed, OR
- Self-employed or unemployed women - Self-declaration, OR
- Valid Student ID Card/ Letter from Educational Institute, OR
- Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR
- Any other Document evidencing the Profession

Back

Next

Some Customers will need to fill out additional fields that will load based on their employment “type”

List of required documents along with the added screens are as follows:

SELF - EMPLOYED

DOCUMENTS REQUIRED

- Proof of Income/Business

ELIGIBILITY OF DOCUMENTS

- Business / Proprietor Letterhead
- Partnership / Business Deed
- Proof of Self Employment
- Valid Work/ Business Permit Document
- Self Employed Declaration
- Receipt of Payment / Account Statement / Tax Statement / Tax Return
- Any other document evidencing profession/ source of income/ Funds
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income
- * A single document showing "proof of profession and source of income/ funds" may also suffice both of the requirements.

Documents Required

- Self Employed
- Employed
- Unemployed
- Student
- House Wife
- Retired Person
- Landlord

Eligibility of Documents

- 1 Name of Business
- 2 Source of Fund
- 3 Telephone Office (Customer)

Choose your Employment type



1

2

3

SALARIED PERSON

DOCUMENTS REQUIRED

- Proof of Income/Business

ELIGIBILITY OF DOCUMENTS

- Valid Job/ Employee Card /Employment Certificate/ Contract/ Employer Letter/ Work permit OR
- Self Declaration in case of ADA / ADRA
- Latest Salary Slip / Salary Certificate / Payment Slip / Account Statement / Tax Return / Tax Certificate
- Any document evidencing profession/ source of income.
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income

Documents Required

- Self Employed
- **Employed**
- Unemployed
- Student
- House Wife
- Retired Person
- Landlord

Eligibility of Documents

- 1 Write the name of your current employer/company
- 2 Your job title /designation
- 3 Source of Fund
- 4 Office telephone number

Occupation Details



 Self Employed

 **Employment**

 Unemployed

 Student

 House Wife

 Retired Person

 Landlord

1 Name of Business

3 Job Title

2 Source of Fund
Please Select

4 Tel. Off (Customer)

UNEMPLOYED

DOCUMENTS REQUIRED

➤ Source of Income

ELIGIBILITY OF DOCUMENTS

- Self Declaration for fund provider/ Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income
- Valid Job/ Employee Card /Employment Certificate/ Contract/ Employer Letter/ Work permit OR

Documents Required

- Self Employed
- Employed
- Unemployed
- Student
- House Wife
- Retired Person
- Landlord

Eligibility of Documents

- 1 Select Source of Funds

Occupation Details



| | | | |
|---|--|--|---|
|  Self Employed | Employed |  Unemployed |  Student |
|  House Wife |  Retired Person |  Landlord | |

1 Source of Fund
Please Select

Documents Required

 Note: Any one of the following documents should suffice

- Self Declaration for fund provider/ Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment/ Rental Income/ Interest Income

 Save as Draft

Back

Next

STUDENT

DOCUMENTS REQUIRED

➤ Source of Income

ELIGIBILITY OF DOCUMENTS

- *A single document showing "proof and source of income/ funds" may also suffice above requirements.
- Valid Student ID Card / Letter from Educational Institute
- Self Declaration (attached) [capture information through link] for fund provider/ Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income

Occupation Details

| | | | |
|-------------------------------------|--------------------------------------|----------------------------------|--|
| <input type="radio"/> Self Employed | <input type="radio"/> Employment | <input type="radio"/> Unemployed | <input checked="" type="radio"/> Student |
| <input type="radio"/> House Wife | <input type="radio"/> Retired Person | <input type="radio"/> Landlord | |



1

2 Source Of Income Self Fund Provider

3

4

5

6

7

8

| FIELD | REQUIREMENT |
|-------|---|
| 1 | Write the name of the Institute the student Is currently studying in or graduated from |
| 2 | Choose your source of Income: if customer is earning themselves, they will choose 1) SELF OR if they are dependent on a parent /guardian/spouse they will choose 2) Fund Provider |
| 3 | Select your Source of Funds |
| 4 | Select source of income from the dropdown options |
| 5 | Write the name of your fund provider |
| 6 | State your fund providers relation with you |
| 7 | Choose your fund providers identification document type (CNIC/SNIC) |
| 8 | Write in their identification document number |

HOUSEWIFE

DOCUMENTS REQUIRED

➤ Source of Income

ELIGIBILITY OF DOCUMENTS

- Self Declaration (attached) [capture information through link] for fund provider/ Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income

Occupation Details

| | | | |
|---|--|--|---|
|  Self Employed |  Employment |  Unemployed |  Student |
|  House Wife |  Retired Person |  Landlord | |

1 Source Of Income Self Fund Provider

2 Source of Fund
Please Select

3 Source of Income
Select Source of Income

4 Name of Fund Provider

5 Fund Provider Relation
Please Fund Provider Relation

6 Fund Provider Doc ID
Select Fund Provider Doc ID

7 Fund Provider ID Doc Number

| FIELDS | REQUIREMENT |
|---------------|---|
| 1 | Source of Income: |
| 2 | Source of Funds |
| 3 | Source of Income |
| 4 | Write the name of your fund provider |
| 5 | State your fund providers relation with you |
| 6 | Choose your fund providers identification document type (CNIC/SNIC) |
| 7 | Write in their identification document number |

RETIRED PERSON

DOCUMENTS REQUIRED

- Proof of Business & Income*

ELIGIBILITY OF DOCUMENTS

- Retirement Letter / Retirement Proof
- Pension Book Slip / Evidence of Terminal benefits
- Any other document evidencing profession/ source of income/ Funds
- Self Declaration in case of ADA, ADRA
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income
- *A single document showing "proof and source of income/ funds" may also suffice above requirements.

Documents Required

- Self Employed
- Employed
- Unemployed
- Student
- House Wife
- Retired Person
- Landlord

Eligibility of Documents

- 1 Customer will select their source of funds

Occupation Details

| | | | |
|--|--|--|---|
|  Self Employed |  Employment |  Unemployed |  Student |
|  House Wife  |  Retired Person |  Landlord | |

1 Source of Fund
Please Select 

LANDLORD

DOCUMENTS REQUIRED

- Land Ownership Document/
Agricultural Passbook/Khasra
Girdwaari

ELIGIBILITY OF DOCUMENTS

- Retirement Letter / Retirement Proof
- Pension Book Slip / Evidence of Terminal benefits
- Any other document evidencing profession/ source of income/ Funds
- Self Declaration in case of ADA, ADRA
- Documents showing Inheritance/ Agriculture Income/ Investment / Rental Income/ Interest Income
- *A single document showing "proof and source of income/ funds" may also suffice above requirements.

Documents Required

- Self Employed
- Employed
- Unemployed
- Student
- House Wife
- Retired Person
- Landlord

Eligibility of Documents

- 1 Customer will select their source of funds

Occupation Details

| | | | |
|---|--|--|---|
|  Self Employed |  Employment |  Unemployed |  Student |
|  House Wife |  Retired Person |  Landlord | |

1 Source of Fund
Please Select

SCREEN 8 Address Details

- 1 Select Address type: Permanent/Professional/Institute Address/Current Address
- 2 Select the province in which your address comes under
- 3 Select the City in which the given address is in
- 4 Enter house/apartment number
- 5 Enter your street/lane name
- 6 Enter area/town/village
- 7 Enter your postal code
- 8 In case you want to add another address, choose this option

SCREEN 8 Address Details

1 Address Type پدای نام
Permanent

2 Province پدای نام
Select Province

3 City شهر
Select City

4 House/Office No شماره کد

5 Street/Lane/Avenue خیابان/کوچه/بازار

6 Area/Town/Village منطقه/شهر/کلبه

7 Postal Code کد پستی

8 [+ Add Remitter](#)

[Back](#) [Next](#)

Permanent Address*
No Information Yet

Current Address*
No Information Yet

Professional Address*
No Information Yet

Address Details

1 Permanent Address*

SINDH, KARACHI
963, 485, Defence, 789

Use as Mailing Address

2 Current Address*

SINDH, KARACHI
963, 485, Defence, 789

Remove Address

Use as Mailing Address

Use same as Permanent Address

Use as Mailing Address

3 Professional Address*

SINDH, KARACHI
963, 485, Defence, 789

Remove Address

Use same as Permanent Address

Use as Mailing Address

Address Details

Address Type **پتہ کا قسم**
Select Address Type

Province
Select Province

City **شہر منتخب کریں**
Select City

House/Office No **گھر/دفتر نمبر**

Street/Lane/Avenue **سڑک/لیک/اویز**

Area/Town/Village **منطقہ/شہر/وادی**

Postal Code **پتہ کا نمبر**

+ Add Remitter

✓ Permanent Address*

SINDH, KARACHI
963, 485, Defence, 789

Use as Mailing Address

✓ Current Address*

SINDH, KARACHI **Remove Address**
963, 485, Defence, 789

Use as Mailing Address

Use same as Permanent Address

Use as Mailing Address

✓ Professional Address*

SINDH, KARACHI **Remove Address**
963, 485, Defence, 789

Use same as Permanent Address

Use as Mailing Address

 Save as Draft

Back

Next

| FIELD | REQUIREMENT |
|-------|--|
| 1 | Select Address type : Permanent / Professional – Institute Address / Current Address |
| 2 | Select the province in which your address comes under |
| 3 | Select the City in which the given address is in |
| 4 | Enter house/apartment number |
| 5 | Enter your street/lane name |
| 6 | Enter area/town/village |
| 7 | Enter your postal code |
| 8 | In case you want to add another address, choose this option |

SCREEN 9

1 Zakat Exemption Yes No

For customers who opt for SAVINGS ACCOUNT

– They can choose to be exempted from paying Zakat, as the Bank issues instructions for Zakat payments every year) Non-Muslims can also opt for Zakat Exemption.

Non Muslims can also apply for Zakat Exemptions by selection of Yes.

Read the Foreign Account Tax Compliance Act

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

2 If you are a US Citizen click **YES**

3 If you are a US Green Card Holder click **YES**

4 If you are paying any taxes in the US click **YES**

5 If you were born in the US click **YES**

6 If any of your parents (mother or father) are a US Citizen, click **YES**

Read the Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/ jurisdictions, to help fight against tax evasion and protect the integrity of the tax system

7 If you are a tax resident of another country other than the US and Pakistan

Yes No

Declarations

1 Zakat Exemption Yes No

Foreign Account Tax Compliance Act (FATCA)

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.

2 Are you a US Citizen Yes No

3 Are you a US Green Card Holder Yes No

4 Are you paying any taxes in the US Yes No

5 Were you born in the US Yes No

6 Are any of your parents a US Citizen Yes No

Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/ jurisdiction, to help fight against tax evasion and protect the integrity of the tax system

7 Are you a tax resident of a country other than US and Pakistan? Yes No

Back

Save as Draft

Next

Customers with a **US STATUS** need to fill the **W9 form**

- 1 Business Name
- 2 List of Account Numbers
- 3 Requester's name and address
- 4 Social Security Number
- 5 Employee Identification Number
- 6 Address (Number, Street, and apartment/suite no.)
- 7 Please fill and submit W9 along with the Social Security Number (SSN) or Employer Identification Number EIN

| | |
|---|---|
| 1 Business name/disregarded entity name | 2 List of Account Numbers |
| 3 Requester's name and address | 4 Social security number |
| 5 Employer Identification Number | 6 Address (number, street, and apt. or suite no.) |
| 7 Please fill and submit W-9 along with Social Security Number (SSN) or Employer Identification Number (EIN) | |

When there is no clarity in above answered questions.

These options will be given to the customer to get more clarity on their status

- 1 US STATUS 2 Business Name 3 List of Account Numbers 4 Requester's name and address 5 Social Security Number
- 5 Employee Identification Number 6 Address (Number, Street, and apartment/suite no.
- 7 Please fill and submit W9 along with the Social Security Number (SSN) or Employer Identification Number EIN

| | | |
|---|--|---|
| 1 | FATCA Declaration US Status | |
| 2 | Business name/ disregarded entity name | 3 List of Account Numbers |
| 4 | Requester's name and address | 5 Social security number |
| 6 | Employer Identification Number | 7 Address (number, street, and apt. or suite no.) |
| 8 | Please fill and submit W-9 along with Social Security Number (SSN) or Employer Identification Number (EIN) | |



Options for those customers who select a **NON US STATUS – W8**

- 1 NON-US STATUS
- 2 US Taxpayer Identification Number (SSN or ITIN)
- 3 Foreign Tax Identifying Number
- 4 Check if FTIN not legally
- 5 Reference Number
- 6 Provide Certificate of Loss Nationality (CLN) along with W-8

1 FATCA Declaration
Non US Status

2 US Taxpayer Identification Number (SSN or ITIN)

3 Foreign Tax Identifying Number

4 Check if FTIN not legally Yes No

5 Reference Number

6 Provide Certificate of Loss Nationality (CLN) along with W-8

Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/ jurisdictions, to help fight against tax evasion and protect the integrity of the tax system

Are you a tax resident of a country other than US and Pakistan? Yes No

- 1 Name of Country
- 2 CRS TIN
- 3 if No TIN is available enter Reason A, B or C
- 4 Citizen (C)
- 5 Reference Number
- 6 Permanent Resident (PR)
- 6 Tax Resident (PR)

Reason A

The country where the Account Holder is liable to pay tax does not issue TIN/NTNs to its residents

Reason B

The Account Holder is unable to obtain a TIN/NTN or equivalent tax number (Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

Reason C

No TIN/ NTN is required.

(Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN/NTN to be disclosed)

The screenshot shows a web form titled "Common Reporting Standard (CRS) - Tax Residency Information". At the top right, it says "You Have Chosen Individual Account" and "Need Help". The form contains the following elements:

- A heading: "Common Reporting Standard (CRS) - Tax Residency Information".
- A sub-heading: "The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/jurisdictions, to help fight against tax evasion and protect the integrity of the tax system".
- A question: "Are you a tax resident of a country other than US and Pakistan?" with radio buttons for "Yes" (checked) and "No".
- A list of fields with numbered markers (1-7):
 - 1: "Name of Country" (dropdown menu, "Select Name of Country").
 - 2: "CRS TIN" (text input field).
 - 3: "if No TIN is available enter Reason A, B or C" (dropdown menu, "Select Reason").
 - 4: "Citizen (C)" (radio buttons for "Yes" and "No").
 - 5: "Permanent Resident (PR)" (radio buttons for "Yes" and "No").
 - 6: "Tax Resident (PR)" (radio buttons for "Yes" and "No").
 - 7: "+ Add Record" (button).
- A "Back" button at the bottom left.
- A "Next" button at the bottom right.
- Footnote text at the bottom right: "Debug | Account T&C | FAQ's | Disclaimer | Privacy Policy |".

| FIELD | REQUIREMENT |
|-------|--|
| 1 | Select Name of Country |
| 2 | CRS TIN (Tax Identification Number) |
| 3 | If TIN is not available select reason from the drop down list |
| 4 | Is the customer a citizen of the country they are paying taxes in? |
| 5 | Does the customer have a permanent residency status in this country? |
| 6 | Is the customer a tax resident in this country? |
| 7 | Add record if needed |

SCREEN 10

Process to upload documents:

- 1 The List of Documents applicable to the customer will be visible
- 2 The Upload Option is available in green

In case, a wrong file is uploaded, delete the file by clicking on the trash can and upload again

Ensure you upload documents in jpg, png, or pdf format and your file size does not exceed 5MB

Upload your documents

ⓘ Tips to upload your documents properly
Ensure you upload document in **jpg, png** or **PDF** format, and the file size does not exceed **5MB**

Note: Any one of the following documents should suffice

| | |
|---|---|
| 1 Business/ Proprietor Letter Head; or any other Proof of Self Employment (e.g. Lawyer/ Doctor/ Consultant/ Freelancers/ Grocery Store/ Medical Store/ Labor Work etc.) | 2  Upload Document |
| Partnership/ Business Deed, OR |  Upload Document |
| Self-employed or unemployed women - self-declaration, OR |  Upload Document |
| Valid Student ID Card/ Letter from Educational Institute, OR |  Upload Document |
| Valid Work Permit showing Business/ Nature of Work etc., OR |  Upload Document |
| Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR |  Upload Document |
| Any other Document evidencing the Profession |  Upload Document |

[Back](#) [Next](#)

SCREEN 11

Process to upload documents:

- 1 Type in your FULL NAME
- 2 UPLOAD SIGATURE PHOTO

Customer will take a photo of their signature and upload the image (Customer will sign on a white paper and ensure signature is clear

Ensure you upload documents in jpg, png, or pdf format and you file size does not exceed 2MB

Customer Specimen Signature

Tip: to upload your documents properly
Ensure you upload document in jpg, png or PDF format, and the file size does not exceed 2 MB

Bank AL Habib Ltd - Specimen Signature Card

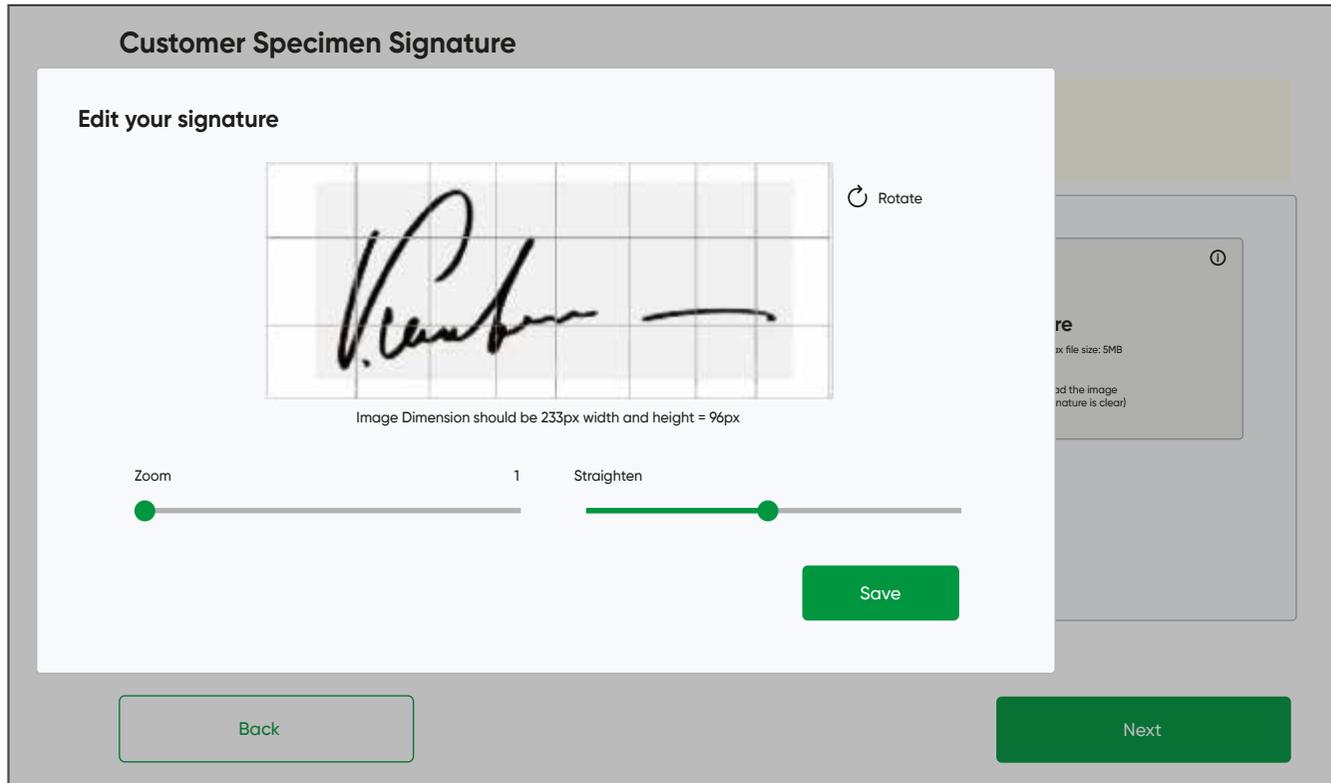
| | | | |
|------|-----------|------|-----------|
| Name | Signature | Name | Signature |
| | | | |
| Name | Signature | Name | Signature |
| | | | |

Upload Signature
Supported Formats: JPG and PNG, Max file size: 2MB

Take a photo of your Signature and upload the image
To sign your signature properly you may Crop, Rotate or Zoom the image for a better view.
Sign on a plain white paper without any lines on it, using a pen with black/blue ink only and ensure your signature is clear!

Back Save as Draft Next

Once the photo of your signature is uploaded you may adjust the photo and Save it.



- Upon successful upload, and adjustments – This is the screen the customer will see
- In case, the photo is unclear, or customer is not satisfied, the customer can upload again
- Upon clicking **NEXT** the photo will be **uploaded**

Customer Specimen Signature

🔔 Tips to upload your documents properly
Ensure you upload document in jpg, png or PDF format, and the file size does not exceed 2 MB

| Bank AL Habib Ltd - Specimen Signature Card | |
|---|-----------------------|
| Name | Name |
| Signature <i>Bank</i> | Signature <i>Bank</i> |
| Name | Name |
| Signature <i>Bank</i> | Signature <i>Bank</i> |

Upload Signature

Supported Formats: JPG and PNG. Max file size: 2MB

Take a photo of your signature and upload the image.
To align your signature precisely you may Crop, Rotate or Zoom the image for a better view.
(Sign on a plain white paper, without any lines on it, using a pen with black/Blue ink only and ensure your signature is clear)

Back Save as Draft Next

- In case a camera is not detected, customers will see this screen
- They must then go to their browser settings and **allow camera access**

Live Image Capturing

🕒 In order to process your picture kindly follow the [instructions](#)



Webcam was not detected, please attach a webcam and click on Reload Camera button.

🔄 Reload Camera

Back

Next

SCREEN 12

Live Photo Capture

Customers need access to a WEB CAM

Step 1 – Click on

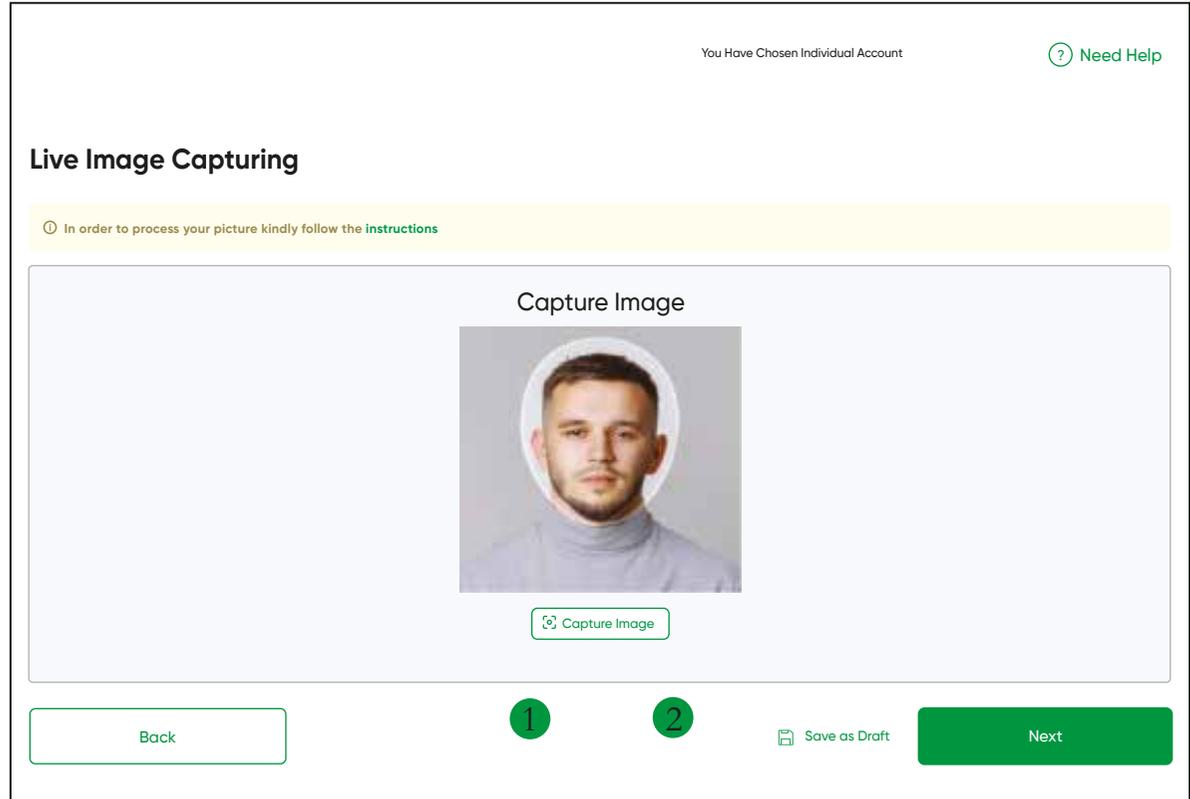
1 Capture Image

Step 2 – Allow Camera access

Photo is taken

Now click on:

2 Upload Image



The customer needs to ensure that he takes his photo under the following guidelines

Instructions for capturing your Image

✔ Do's



✘ Dont's



SCREEN 13

Review & Verify Details

- 1 The customer will review all the information he/she has filled in
- 2 The EDIT option is available in case the customer wants to correct/update any section
- 3 DOWNLOAD the information for record

Review & Verify Details

1 **Contact Information** [Edit](#) 2

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

3 **Personal Information** [Edit](#)

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

Employment Details [Edit](#)

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

[Download Information](#)

LAST SCREEN

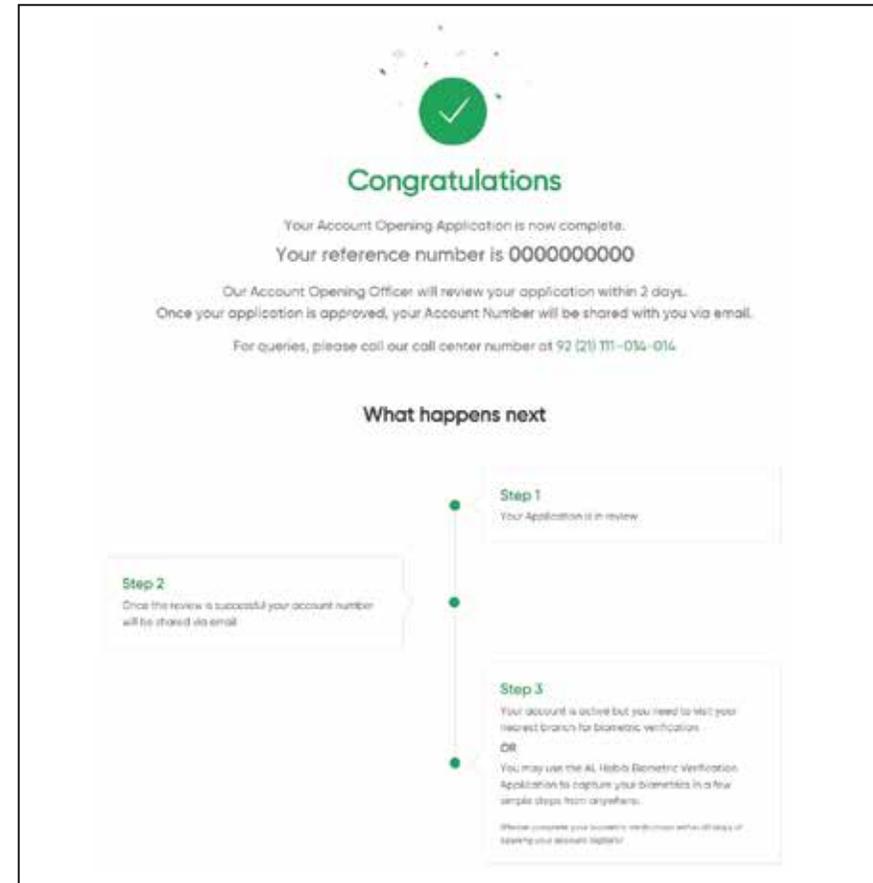
Once the onboarding process is complete the **Congratulations** screen will appear

The **reference number** for any further queries will be given to customer

(The customer can contact the Call Center with their reference number to get an update on their application status)

What Happens next – The Customer will be informed about the next three steps:

- ➔ Their application will be reviewed
- ➔ Once review is successful the customer account number will be shared with them via email
(The Customers CNIC number will be used to access the account number)
- ➔ Please get your biometric verification done via the AL Habib Biometric Verification App or by visiting any Bank AL Habib branch after your digital account has been opened.
After 60 days your account will be debit blocked if biometric verification is not processed in due time

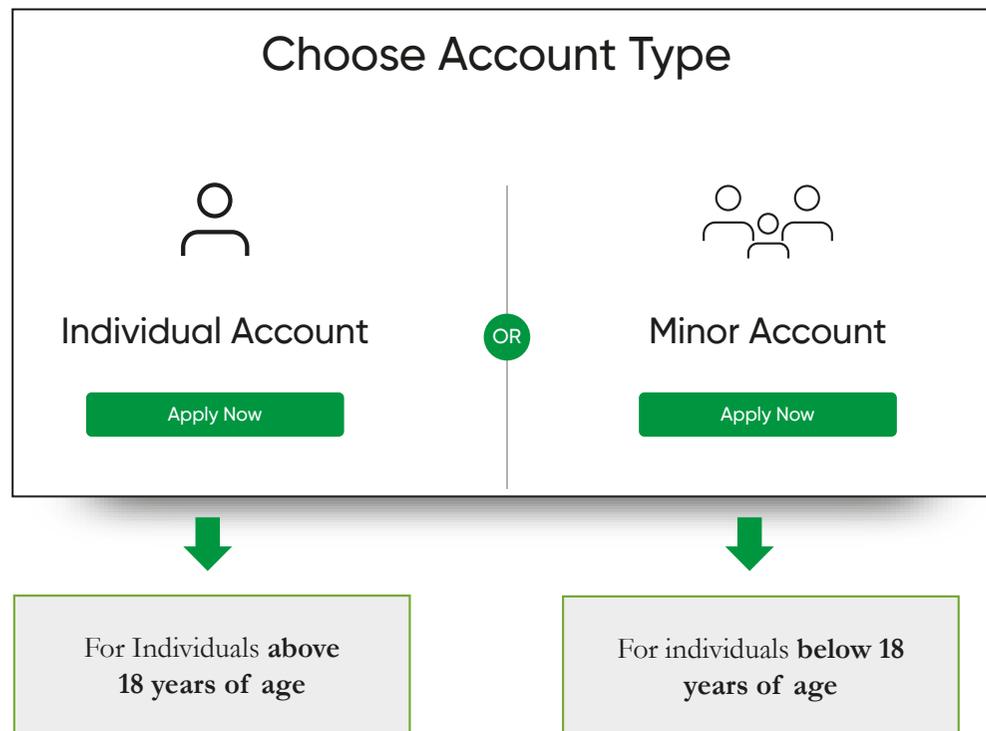


Onboarding process for **Minor Account**



SCREEN 2

If you wish to open an account Digitally, follow the given steps:



Contact Information (Guardian)

- 1 Upload CNIC/SNIC - Front
- 2 Upload CNIC/SNIC - Back
- 3 Salutation
- 4 Full Name (as per ID)*
- 5 Identification Type
- 6 Enter CNIC
- 7 CNIC Issuance Date
- 8 Mobile Network
- 9 Mobile Number
- 10 Email

Contact Information (Guardian)

1 
Upload CNIC/SNIC - Front
Supported Formats: JPG, JPEG and PNG. Max file size: 2MB

2 
Upload CNIC/SNIC - Back
Supported Formats: JPG, JPEG and PNG. Max file size: 2MB

3 Salutation 4 Full Name (as per ID)* 5 Identification Type

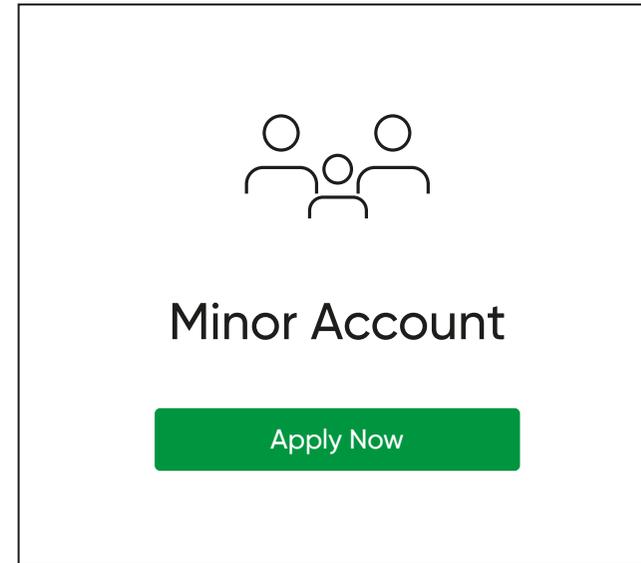
6 Enter CNIC 7 CNIC Issuance Date

8 Mobile Network 9 Mobile Number 10 Email

Upon selecting

Minor Account

- This is how customers will proceed with the digital onboarding process.

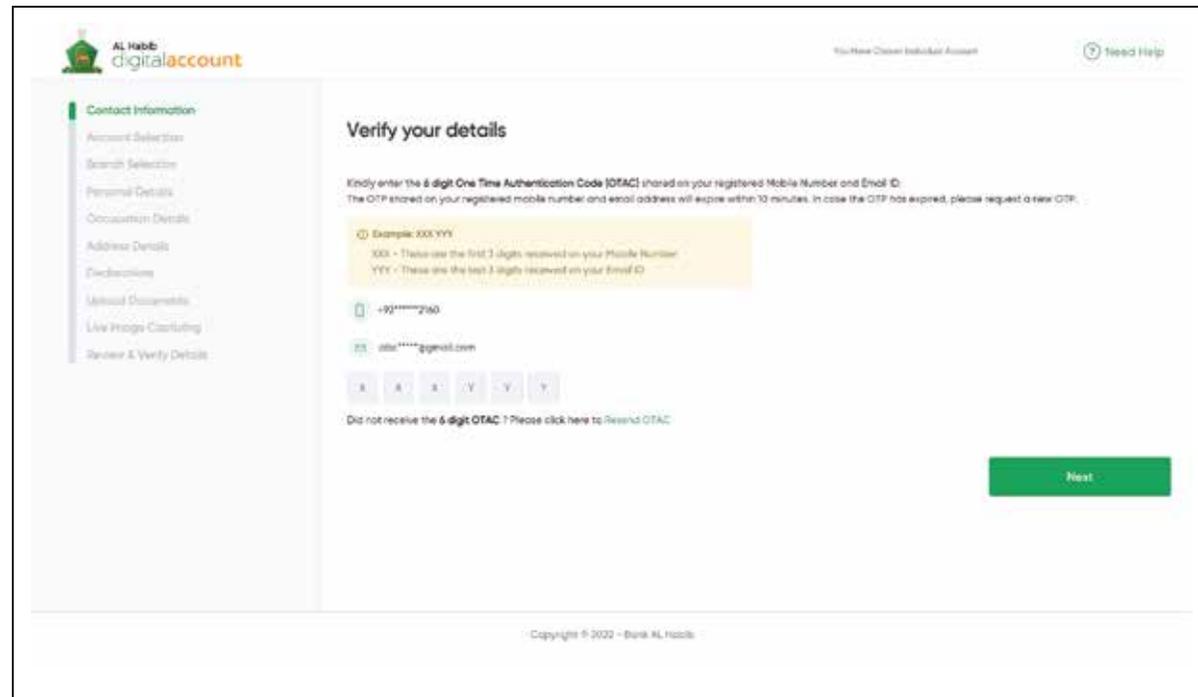


| FIELD | REQUIREMENT |
|-------|--|
| 1 | Upload scanned copy of ID document (front) Supported formats: JPEG,PNG File Size Max 2 MB |
| 2 | Upload scanned copy of ID document (back) Supported formats: JPEG,PNG File Size Max 2 MB |
| 3 | Select Salutation |
| 4 | Full Name as per CNIC |
| 5 | Select Identification Type |
| 6 | Enter CNIC |
| 7 | Enter CNIC Issuance Date |
| 8 | Select mobile network (Jazz,Ufone,Zong etc.) |
| 9 | Enter Mobile number |
| 10 | Email address |

SCREEN 4 Verification

The customer will need to enter a 6 digit OTAC (One Time Authentication Code) that will be shared with the customer on their registered mobile number and email address.

In case the OTP is not received in time customer can click on the **“Resend OTP”** option written in green



The screenshot shows the 'Verify your details' screen in the Al Habab digitalaccount portal. The page has a header with the logo and 'You have chosen Individual Account' and a 'Need Help?' link. A left sidebar lists navigation options: Contact Information, Account Setup Step, Branch Selection, Personal Details, Occupation Details, Address Details, Declarations, Upload Documents, Live Progs Consulting, and Review & Verify Details. The main content area is titled 'Verify your details' and instructs the user to enter a 6-digit One Time Authentication Code (OTAC) shared on their registered mobile number and email ID. It notes that the OTP expires within 10 minutes. An example shows 'XXX-YYY' where 'XXX' are the first 3 digits from the mobile number and 'YYY' are the last 3 digits from the email ID. Below this, there are input fields for a mobile number (+91****2160) and an email address (****@gmail.com). A 6-digit OTP input field is shown with the first three digits (X, X, X) and the last three digits (Y, Y, Y) highlighted. A green 'Next' button is at the bottom right. A footer note says 'Copyright © 2022 - Bank AL Habab'.

Customers will choose their **preferred mode of banking**

Conventional Banking :

We have a host of products tailored to your financial needs so you can bank with us with convenience.

Islamic Banking :

Bank AL Habib offers a full range of Shariah Compliant Islamic Banking products and services through its dedicated branches in Major cities across Pakistan

Choose Banking Mode

| | |
|---|--|
|  <p>Conventional Banking</p> <p>We have a host of products tailored to your financial needs so you can bank with us with convenience.</p> |  <p>Islamic Banking</p> <p>Bank AL Habib offers a full range of Shariah Compliant Islamic Banking products and services through its dedicated branches in major cities across Pakistan</p> |
|---|--|

Then the customer will:

- 1 Choose the type of Account they wish to open, then;
 - **Current**
Meet your regular banking needs with freedom.
 - **Saving**
Accounts that manage your savings with convenience
- 2 Select the Currency preference in which they want to open their account
 - EG: PKR/USD/EUR

1

Current
Meet your regular banking needs with freedom.

Saving
Accounts that manage your savings with convenience

Select Currency

2

Rs PKR \$ USD £ GBP € EUR

Save as Draft

Back Next

Note: Customers choosing a foreign currency will not be offered a Debit Card

Choose an Account

➔ Currently, the only account being offered for **MINOR Account** is **Digital Account**

- Currency: PKR/ FCY
- Monthly limit of USD 5,000 or equivalent (debit & credit limits shall be applied separately)
- Cash withdrawal limit of PKR 500,000/- or equivalent per day
- Self-declaration is required

Select Account



Digital Account

- ✔ Currency: PKR/ FCY
- ✔ Monthly limit of USD 5,000 or equivalent (debit & credit limits shall be applied separately)
- ✔ Cash withdrawal limit of PKR 500,000/- or equivalent per day
- ✔ Self-declaration is required

✔ Selected

In the next step

the customer will be given options to choose a Debit Card preference

(Debit Cards are not offered on Foreign Currency Accounts)

Select your Preferences

Debit Card



Bank AL Habib Debit

4375 8534 5678 9010

VALID THRU 12/24

CARD HOLDER NAME

VISA

Visa Gold

- ✔ Currency: PKR
- ✔ Maximum credit balance limit of PKR 1,000,000
- ✔ Monthly debit limit of PKR 1,000,000
- ✔ Self-declaration is required

Select



Bank AL Habib Debit

4375 8434 5678 9010

VALID THRU 12/24

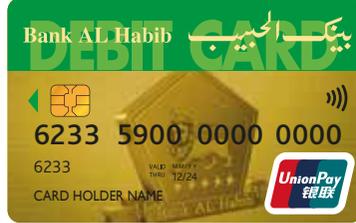
CARD HOLDER NAME

VISA

Visa Silver

- ✔ Currency: PKR
- ✔ Maximum credit balance limit of PKR 1,000,000
- ✔ Monthly debit limit of PKR 1,000,000
- ✔ Self-declaration is required

Selected



Bank AL Habib Debit Card

6233 5900 0000 0000

6233

VALID THRU 12/24

CARD HOLDER NAME

UnionPay

Union Pay International

- ✔ Currency: PKR
- ✔ Maximum credit balance limit of PKR 1,000,000
- ✔ Monthly debit limit of PKR 1,000,000
- ✔ Self-declaration is required

Select



Bank AL Habib Limited Debit Card

Rishta Bharosay Ka

2205 5312 3456 7890

2205

VALID THRU 12/24

CARD HOLDER NAME

PayPak

PayPak

- ✔ Currency: PKR
- ✔ Maximum credit balance limit of PKR 1,000,000
- ✔ Monthly debit limit of PKR 1,000,000
- ✔ Self-declaration is required

Select

Customers will then tick mark **SMS Alerts facility** if they wish to obtain this service.

Select your Preferences

Debit Card

SMS Alerts


Free
Alerts for all transactions amounting 25,000 PKR


Value Added Service
Alerts for all transactions, with an added monthly fee

Personal Details

Then the customer will:

Personal Details

Basic Information

| | | | | | |
|----|--|----|---|--|---------------------------------------|
| 1 | Minor Salutation Select Salutation | 2 | Minor Full Name (as per ID)* کمل نام (آئی ڈی کے مطابق) | 3 | Minor ID Type شناخت کی قسم CNIC |
| 4 | Minor ID Number آئی ڈی نمبر | 5 | Minor Document Issuance Date | 6 | ID Doc Expiry Date |
| 7 | Date of Birth* جنم پیدائش | 8 | Place of Birth پائے پیدائش Select Place of Birth | 9 | Gender جنس Select Gender |
| 10 | Nationality قومیت Select Nationality | 11 | Dual Nationality | <input type="checkbox"/> Yes <input type="checkbox"/> No | |

| 1 | Select Salutation from the dropdown options |
|----|--|
| 2 | Write in the Minor full name as per ID |
| 3 | Choose Minor ID document type |
| 4 | Minor ID Number |
| 5 | Minor document issuance date |
| 6 | ID Doc Expiry Date |
| 7 | Date of Birth |
| 8 | Select place of birth |
| 9 | Select Gender |
| 10 | Select Nationality |
| 11 | In case of Dual Nationality select Yes or No |



Additional Information

- 1 Select relationship with the next of kin
- 2 Write in the name of your next of kin
- 3 Select current marital status
- 4 Write in mother's maiden name (Name before marriage)
- 5 Write in the landline number that is currently in use
- 6 Write in the fathers or husband's name
- 7 Select Qualification

Additional Information

| | |
|--|--|
| 1 Relationship with next of Kin رشتہ دار کے ساتھ تعلق Select Relationship with Next of Kin | 2 Next of Kin Name قربی رشتہ کا نام |
| 3 Your Marital Status آپ کی ازدواجی حیثیت Select Your Marital Status | 4 Mother's Maiden Name والدہ کا درمیانی نام/ والدہ کا شادی سے پہلے کا نام |
| 5 Landline Number لینڈ لائن نمبر | 6 Father/Husband Name والد/ شوہر کا نام |
| 7 Qualification Select Qualification | |

Know Your Customer Information

- 1 Are you a PEP 2 Select Purpose of account 3 Withdrawal per month 4 Deposit per month

Know Your Customer information

1 Are Your a PEP ? ⓘ Yes No

2 Purpose of Account الغرض کا مقصد Receipts and Payments ▾ 3 Withdrawal Per Month ⓘ

4 Deposit Per Month ⓘ

ⓘ Disclaimer
You may be contracted for Video KYC if required by our representative. If you wish to select a particular time for your Video KYC, you may do so by [Click here.](#)

Guardian Information

- 1 Enter Guardian relationship 2 Enter Guardian 3 CNIC Expiry 4 Enter Occupation

Guardian Information

| | |
|----------------------------------|--|
| 1 Relationship Father | 2 Guardian Date of Birth 03/12/2003 |
| 3 CNIC Expiry Date 07/12/2021 | 4 Occupation Self Employed |

Back Save as Draft Next

Occupation Details

- 1 Enter Name of Institution
- 2 Select Source of Income
- 3 Select Type of Income Fund
- 4 Select Source of Income (Further classified)

Documents Required

- Valid Student ID Card / Letter from Education Institute
- Self Declaration (attached) [capture information through link] for fund provider/Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment/ Rental Income/ Interest Income

Occupation Details

1
Bank AL Habib Limited

2 Source Of Income Self Fund Provider

3
Salary

4
Select Source of Income

Documents Required

Note: Any one of the following documents should suffice

- Valid Student ID Card / Letter from Education Institute
- Self Declaration (attached) [capture information through link] for fund provider/Remitter details
- Fund provider (CNIC/ SNIC)
- Any document evidencing profession/ source of income/ Funds of fund provider
- Documents showing Inheritance/ Agriculture Income/ Investment/ Rental Income/ Interest Income

Terms & Conditions

1 Zakat Exemption

Yes No

2 Foreign Account Tax Compliance Act (FATCA)

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.



FATCA Information for Minor

3 Are you a US Citizen

Yes No

4 Are you a US Green Card Holder

Yes No

5 Are you paying any taxes in the US

Yes No

6 Were you born in the US

Yes No

7 Are any of your parents a US Citizen

Yes No

| FIELD | REQUIREMENTS |
|-------|---|
| 1 | <p>ZAKAT Exemption For customers who opt for SAVINGS ACCOUNT – They can choose to be exempted from paying Zakat, as the Bank issues instructions for Zakat payments every year)</p> |
| 2 | <p>Read the Foreign Account Tax Compliance Act: <i>EATCA 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. EATCA seeks to establish US Persons tax status</i></p> |
| 3 | Are you a US citizen YES/NO |
| 4 | Are you a US Green Cardholder YES/NO |
| 5 | Are you paying any taxes in the US YES/NO |
| 6 | Were you born in the US YES/NO |
| 7 | Are any of your parents a US Citizen YES/NO |

FATCA Information for Guardian

- 1 Are you a US citizen Yes No
- 1 Are you a US Green Cardholder Yes No
- 1 Are you paying any taxes in the US Yes No
- 1 Were you born in the US Yes No
- 1 Are any of your parents a US Citizen Yes No



FATCA Information for Guardian

- 1 Are you a US Citizen Yes No
- 2 Are you a US Green Card Holder Yes No
- 3 Are you paying any taxes in the US Yes No
- 4 Were you born in the US Yes No
- 5 Are any of your parents a US Citizen Yes No

Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/jurisdictions, to help fight against tax evasion and protect the integrity of the tax system

- 1 Are you a tax resident of a country other than US and Pakistan? Yes No
- 2 Name of Country
- 3 CRS TIN
- 4 if No TIN is available enter Reason A,B or C
- 5 Citizen (C) Yes No
- 6 Permanent Resident (PR) Yes No
- 7 Tax Resident (PR) Yes No
- 8 + Add Record

Reason A
The country where the Account Holder is liable to pay tax does not issue TIN/ NTNs to its residents

Reason B
The Account Holder is unable to obtain a TIN/ NTN or equivalent tax number (Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

Reason C
No TIN/ NTN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN/NTN to be disclosed)

Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/jurisdictions, to help fight against tax evasion and protect the integrity of the tax system

CRS Information for Minor

- 1 **Are you a tax resident of a country other than US and Pakistan?** Yes No
- 2 Name of Country
Select Name of Country
- 3 CRS TIN
- 4 if No TIN is available enter Reason A,B or C
Select Reason
- 5 Citizen (C) Yes No
- 6 Permanent Resident (PR) Yes No
- 7 Tax Resident (PR) Yes No
- 8

Reason A
The country where the Account Holder is liable to pay tax does not issue TIN/ NTNs to its residents

Reason B
The Account Holder is unable to obtain a TIN/ NTN or equivalent tax number (Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

Reason C
No TIN/ NTN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN/NTN to be disclosed)

| FIELD | REQUIREMENTS |
|-------|--|
| 1 | Are you a tax resident of a country other than US and Pakistan? Yes/No |
| 2 | Select the name of the country (In which customer is paying taxes) |
| 3 | CRS Tin Number (Tax Identification Number) |
| 4 | If there is no TIN available kindly select reason from A,B,C |
| 5 | Citizen Yes/No – Is the customer a citizen of this country they are paying taxes in |
| 6 | Permanent Resident Yes/No – Of the country customer is paying taxes in |
| 7 | Tax Resident Yes/No |
| 8 | Add another record if needed |

Common Reporting Standard (CRS) - Tax Residency Information

The Common Reporting Standard (CRS) is an information-gathering and reporting requirement for financial institutions in participating countries/jurisdictions, to help fight against tax evasion and protect the integrity of the tax system

- 1 Are you a tax resident of a country other than US and Pakistan? Yes No
- 2 Name of Country
- 3 CRS TIN
- 4 if No TIN is available enter Reason A,B or C
- 5 Citizen (C) Yes No
- 6 Permanent Resident (PR) Yes No
- 7 Tax Resident (PR) Yes No
- 8 + Add Record

Reason A
The country where the Account Holder is liable to pay tax does not issue TIN/ NTNs to its residents

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The Account Holder is unable to obtain a TIN/ NTN or equivalent tax number (Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

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Common Reporting Standard (CRS) - Tax Residency Information

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CRS Information for Guardian

1 Are you a tax resident of a country other than US and Pakistan? Yes No

2 Name of Country
Select Name of Country

3 CRS TIN

4 if No TIN is available enter Reason A,B or C
Select Reason

5 Citizen (C) Yes No

6 Permanent Resident (PR) Yes No

7 Tax Resident (PR) Yes No

8 + Add Record

Reason A
The country where the Account Holder is liable to pay tax does not issue TIN/ NTNs to its residents

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The Account Holder is unable to obtain a TIN/ NTN or equivalent tax number (Please explain why you are unable to obtain a TIN/ NTN in the below table if you have selected this reason)

Reason C
No TIN/ NTN is required. (Note: Only select this reason if the authorities of the country of tax residence entered below do not require the TIN/NTN to be disclosed)

| FIELD | REQUIREMENTS |
|-------|--|
| 1 | Are you a tax resident of a country other than US and Pakistan? Yes/No |
| 2 | Select the name of the country (In which customer is paying taxes) |
| 3 | CRS Tin Number (Tax Identification Number) |
| 4 | If there is no TIN available kindly select reason from A,B,C |
| 5 | Citizen Yes/No – Is the customer a citizen of this country they are paying taxes in |
| 6 | Permanent Resident Yes/No – Of the country customer is paying taxes in |
| 7 | Tax Resident Yes/No |
| 8 | Add another record if needed |

SCREEN 10

Process to upload documents:

- 1 The List of Documents applicable to the customer will be visible
- 2 The Upload Option is available in green

In case, a wrong file is uploaded, delete the file by clicking on the trash can and upload again

Ensure you upload documents in jpg, png, or pdf format and your file size does not exceed 5MB

Upload your documents

Tips to upload your documents properly
Ensure you upload document in **jpg, png** or **PDF** format, and the file size does not exceed **5MB**

Note: Any one of the following documents should suffice

| | |
|---|---|
| 1 Business/ Proprietor Letter Head; or any other Proof of Self Employment (e.g. Lawyer/ Doctor/ Consultant/ Freelancers/ Grocery Store/ Medical Store/ Labor Work etc.) | 2  Upload Document |
| Partnership/ Business Deed, OR |  Upload Document |
| Self-employed or unemployed women - self-declaration, OR |  Upload Document |
| Valid Student ID Card/ Letter from Educational Institute, OR |  Upload Document |
| Valid Work Permit showing Business/ Nature of Work etc., OR |  Upload Document |
| Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR |  Upload Document |
| Any other Document evidencing the Profession |  Upload Document |

[Back](#) [Next](#)

SCREEN 11

Customer Specimen Signature

- 1 Type in your Full Name
- 2 Upload Signature Photo

Customer will take a photo of their signature and upload the image (Customer will sign on a white paper and ensure signature is clear

Ensure you upload documents in jpg, png, or pdf format and you file size does not exceed 2MB

Customer Specimen Signature

Tip to upload your documents properly
Ensure you upload document in jpg, png or PDF format, and the file size does not exceed 2MB

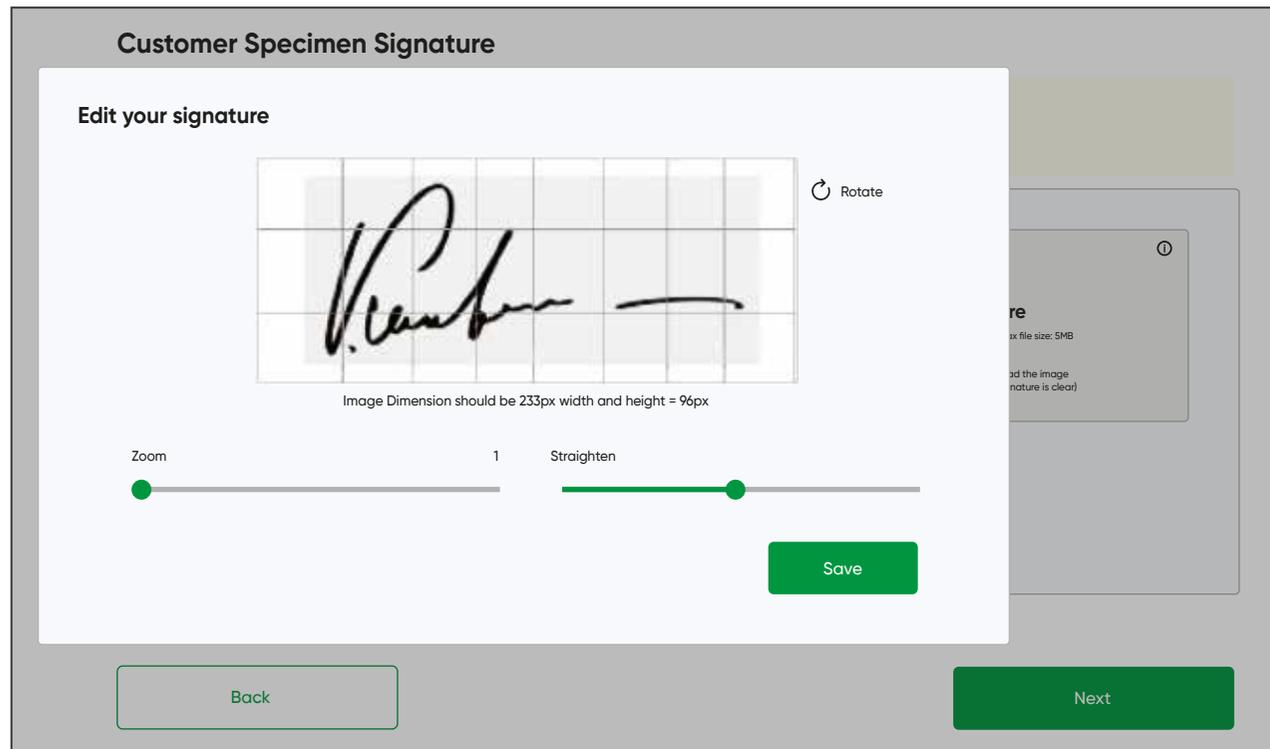
| Bank AL Habib Ltd - Specimen Signature Card | |
|--|---|
| Name | Name |
| Signature  | Signature  |
| Name | Name |
| Signature  | Signature  |

Upload Signature
Supported Formats: JPG and PNG. Max file size: 2MB

Take a photo of your signature and upload the image.
To sign your signature properly you may Crop, Rotate or Zoom the image for a better view.
Sign on a plain white paper without any lines on it, using a pen with black/blue ink only and ensure your signature is clear!

[Back](#) [Save as Draft](#) [Next](#)

Once the photo of your signature is uploaded you may adjust the photo and Save it.



- Upon successful upload, and adjustments - This is the screen the customer will see
- Incase, the photo is unclear, or customer is not satisfied, the customer can upload again
- Upon clicking **NEXT** the photo will be **uploaded**

Customer Specimen Signature

Tip to upload your documents properly
Ensure you upload document in jpg, png or PDF format, and the file size does not exceed 2 MB

| Bank AL Habib Ltd - Specimen Signature Card | |
|--|---|
| Name | Name |
| Signature  | Signature  |
| Name | Name |
| Signature  | Signature  |


Upload Signature

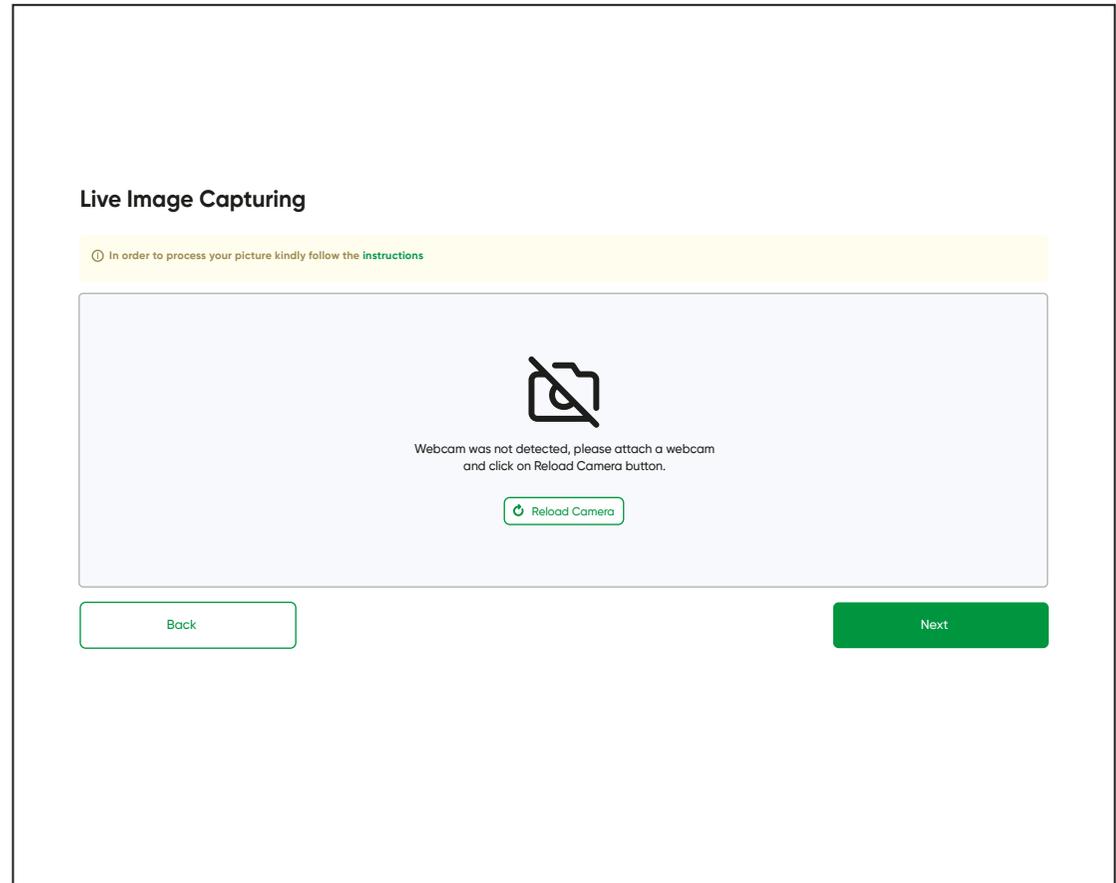
Supported Formats: .JPG and PNG - Max file size: 2MB

Take a photo of your signature and upload the image.
To align your signature properly you may Crop, Rotate or Zoom the image for a better view.
Sign on a plain white paper, without any lines on it, using a pen with black/blue ink only and ensure your signature is clear!

Back
Save as Draft
Next

Live Image Capturing

- In case a camera is not detected, customers will see this screen
- They must then go to their browser settings and **allow camera access**



SCREEN 12

Live Image Capturing

Customers need access to a WEB CAM

Step 1 – Click on

1 Capture Image

Step 2 – Allow Camera access

- Photo is taken
- Now click on:

2 Upload Image

Live Image Capturing

In order to process your picture kindly follow the instructions

Capture Image



Capture Image

Capture Guardian Image



Capture Image

1 2

Back Save as Draft Next

The customer needs to ensure that he takes his photo under the following guidelines

Instructions for capturing your Image

✔ **Do's**



✘ **Dont's**



SCREEN 12

Review & Verify Details

Customers need access to a WEB CAM

- 1 The customer will review all the information he/she has filled in
- 2 The EDIT option is available in case the customer wants to correct/ update any section
- 3 DOWNLOAD the information for record

Review & Verify Details

1 **Contact Information**  2

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

3 **Personal Information** 

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

Employment Details 

Full Name (Account Title)
Syed Muhammad Anas Iqbal

Mobile Number
+92 3132252160

Email
anas.iqbal@bankalhabib.com

CNIC
42101-7279585-3

Mother Modern Name
Fatima Ali

Father's Name
Muhammad Ali

[Download Information](#)

LAST SCREEN

Once the onboarding process is complete the **CONGRATULATIONS** screen will appear

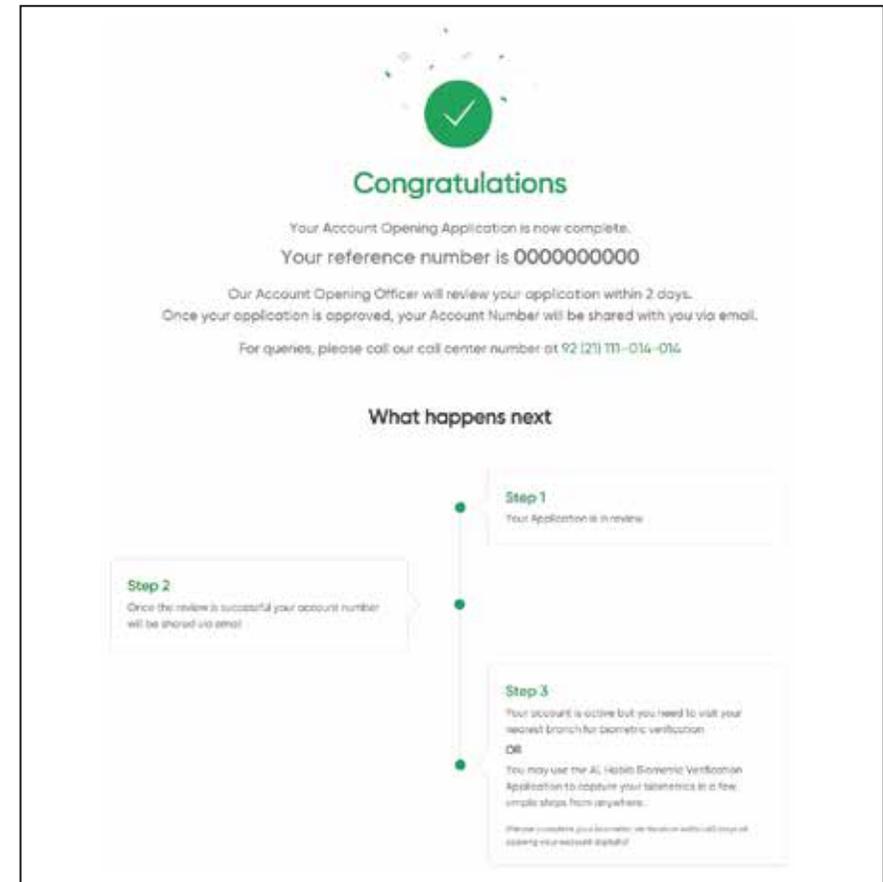
The **reference number** for any further queries will be given to the customer

(The customer can contact the Call Center with their reference number to get an update on their application status)

What Happens next – The Customer will be informed about the next three steps:

- ➔ Their application will be reviewed
- ➔ Once review is successful the customer account number will be shared with them via email
(The Customers CNIC number will be used to access the account number)
- ➔ Please get your biometric verification done via the AL Habib Biometric Verification App or by visiting any Bank AL Habib branch after your digital account has been opened.

After 60 days your account will be debit blocked if biometric verification is not processed in due time





New Customer
Start application process

Start application process

OR



Resume Application
Start from where you left off

Start from where you left off

OR



Account Maintenance
Update your record

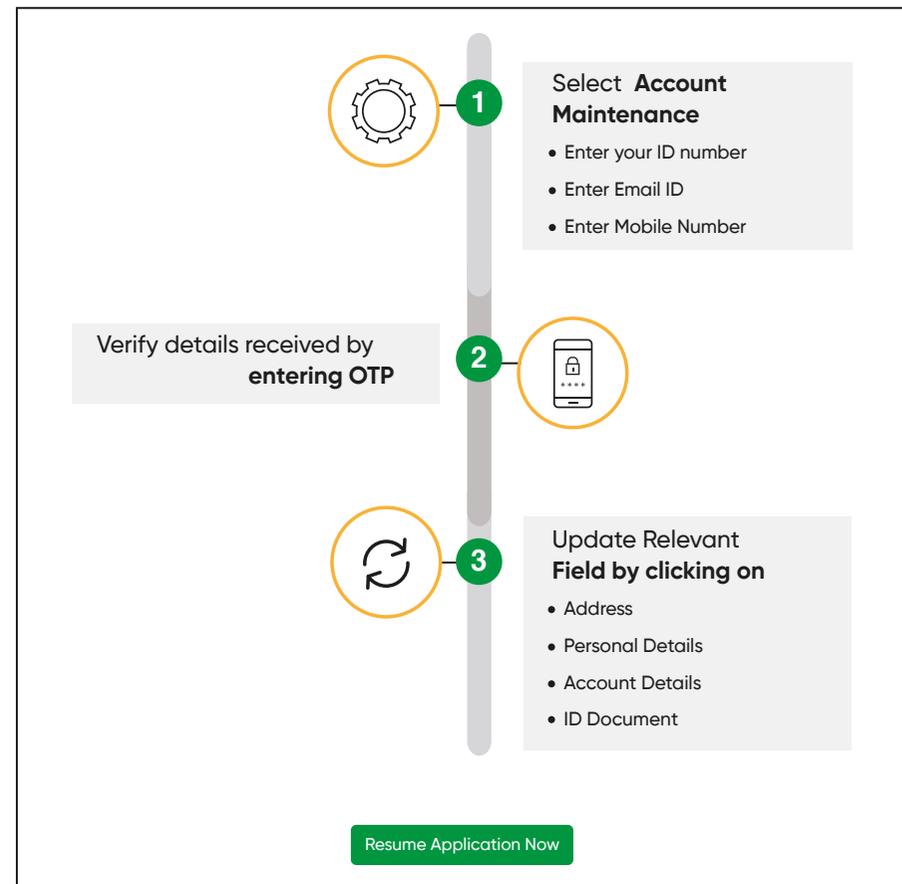
Update/Edit your record



Maintenance application process

If you wish to update your personal details in the Account Opening process, follow the given steps

- 1 Select **Account Maintenance**
 - Enter your ID number
 - Enter Email ID
 - Enter Mobile Number
- 2 Verify details received by **entering OTP**
- 3 Update Relevant **Field by clicking on**
 - Address
 - Personal Details
 - Account Details
 - ID Document



Maintenance application process

- 1 Type in your **Account Number**
- 2 Enter **Email ID**
- 3 Select **Mobile Network**
- 4 Enter **Mobile number** in use and registered

Account Maintenance

| | | | |
|---|-------------------------------------|---|-----------------------------|
| 1 | Account Number 10010095176711231 | 2 | Email test.user@bahl.com |
| 3 | Network Ufone | 4 | Mobile Number 0333333333 |

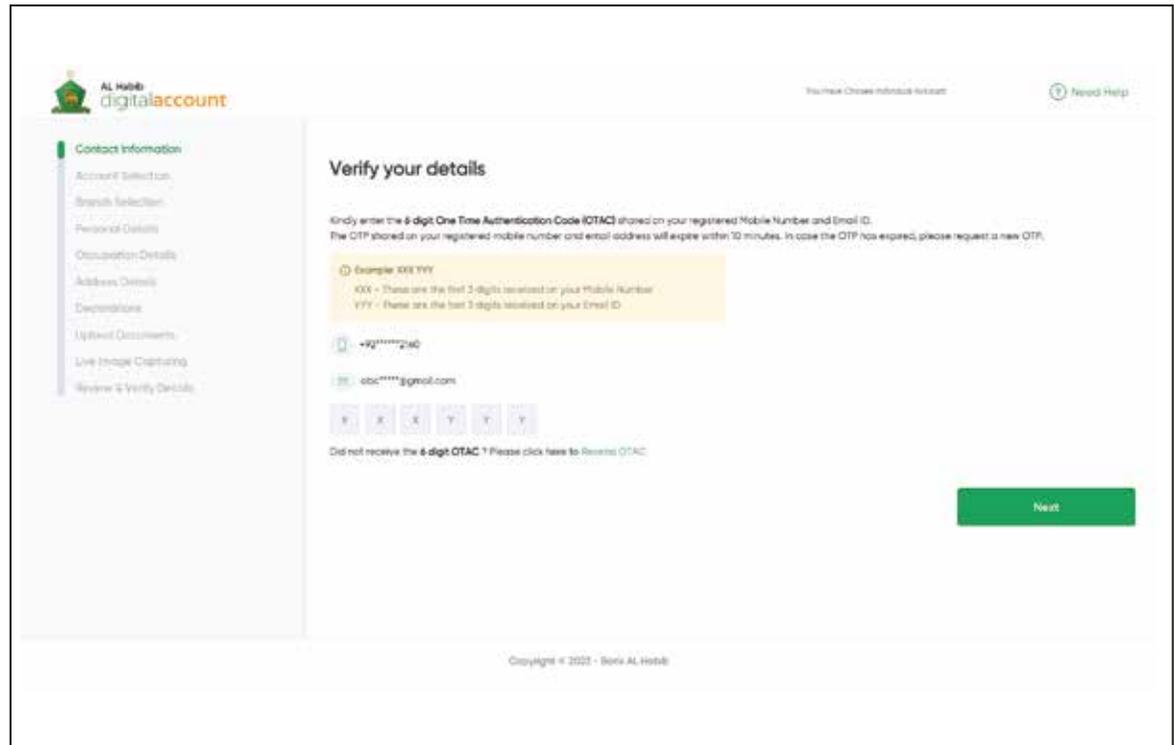
Next

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Debug

Verify your details

The customer will need to enter a 6-digit OTAC (One Time Authentication Code) that will be shared with the customers on their registered mobile number and email address.

In case the OTP is not received in time the customer can click on the “Resend OTP” option written in green



The screenshot shows the 'Verify your details' page of the Al Habibi digitalaccount. The page has a header with the logo and a 'Need Help?' link. A left sidebar lists navigation options: Contact Information, Account Selection, Branch Selection, Personal Details, Occupation Details, Address Details, Domination, Upload Documents, Live Image Capturing, and Resend & Verify Details. The main content area is titled 'Verify your details' and contains instructions: 'Kindly enter the 6-digit One Time Authentication Code (OTAC) shared on your registered Mobile Number and Email ID. The OTP shared on your registered mobile number and email address will expire within 10 minutes. In case the OTP has expired, please request a new OTP.' Below this, an example shows 'XXX' for the first 3 digits of the mobile number and 'YYY' for the last 3 digits of the email ID. There are input fields for the mobile number (+965****210) and email address (abc****@gmail.com). A 6-digit OTP field is shown with the digits 'X', 'X', 'X', 'Y', 'Y', 'Y'. A 'Next' button is located at the bottom right. A footer note says 'Did not receive the 6-digit OTAC? Please click here to Resend OTAC'.

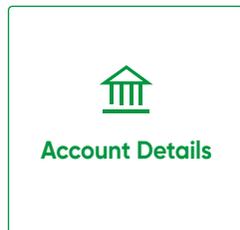
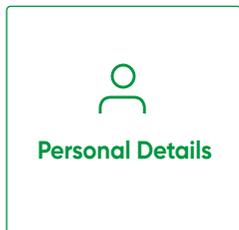
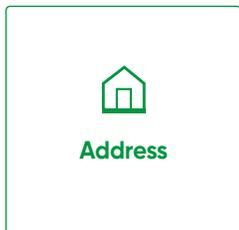
Welcome Back!

Welcome Back! Customer Name Appears Here

Reference Number
10010095176718015

Mobile Number
03333333333

I want to update my





Click on the **EDIT** option to update any field

- 1 Change/Correction in name
- 2 Father/Husband Name
- 3 Mother's Maiden Name
- 4 Date of Birth
- 5 Qualification
- 6 Your Marital Status
- 7 CNIC/SNIC Expiry
- 8 Residence/Office number
- 9 Nationality
- 10 Occupation/Profession

Personal Details

1 Change/correction in name
1001-176718_S

2 Father/Husband Name
SYED MUKHTAR AHMED RIZVI

3 Mother's Maiden Name
RAISA MUKHTAR

4 Date of Birth*
1976-07-24

5 Qualification
N/A

6 Your Marital Status
MARRIED

7 CNIC/SNIC(expiry)
20227-03-18

8 Res number/office number
0

9 Nationality
PAKISTAN

10 Occupation / Profession
EMPLOYMENT

Use the EDIT option to update any field

- 1 Change of Account Title
- 2 Zakat Exemption
- 3 Name (Next of Kin)
- 3 Relationship with next of Kin

Account Details



 Edit

1 Change of A/C Title
1001-0095-176718-01-5-AC TITLE

2 Zakat Exemption YES NO

 Edit

3 Name (Next of Kin)
SYEDA SARWAT ZAHID

 Edit

4 Relationship with next of Kin
WIFE

Address Details

- 1 Select address type
- 2 Select Province
- 3 Select City
- 4 Residence/Office number
- 5 Street/Lane/Avenue
- 6 Area/Town/Village
- 7 Postal Code
- 8 Reason
- 9 Update Address

Address Details

1 Address Type پتہ کا قسم
Select Address Type

2 Province پروینس
Select Province

3 City شہر
Select City

4 House/Office No گھر/دفتر نمبر

5 Street/Lane/Avenue سڑک/لیٹھ/اویج

6 Area/Town/Village علاقہ/شہر/وادی

7 Postal Code ڈاک کا نمبر

8 Reason

9 + Update Address

Permanent Address* 
FLAT NO A66 UMAR PLAZASECTOR 11-C-2 NORTH
KARACHI.

Current Address* 
FLAT NO A66 UMAR PLAZASECTOR 11-C-2 NORTH KARACHI.

Professional Address* 
...

Submit

Re-upload documents if required

- 1 Educational Document
- 2 CNIC Back
- 3 CNIC Front

Upload your Documents

① Tips to upload your documents properly
Ensure you upload document in **jpg, png** or **PDF** format, and the file size does not exceed **2MB**

Note: Any one of the following documents should suffice

| | |
|------------------------|---------------------------------|
| ① Educational Document | Upload Document |
| ② CNIC Back | Upload Document |
| ③ CNIC Front | Upload Document |

[Submit](#)

Congratulations

Your application for new account opening has been submitted successfully.

What happens next

- ➔ Your Application has been received
- ➔ Your Application will go through review process
- ➔ Your information will be updated, and you will be notified via email

The screenshot shows a congratulatory message with a green checkmark icon. The text reads: 'Congratulations', 'Your Account Opening Application is now complete.', 'Your reference number is 0000000000', 'Our Account Opening Officer will review your application within 2 days. Once your application is approved, your Account Number will be shared with you via email.', and 'For queries, please call our call center number at 92 (21) 111-014-014'. Below this is a section titled 'What happens next' with a vertical timeline of three steps: Step 1: 'Your Application is in review'; Step 2: 'Once the review is successful your account number will be shared via email'; Step 3: 'Your account is active but you need to visit your nearest branch for biometric verification. OR You may use the AI 11066 Biometric Verification Application to capture your biometrics in a few simple steps from anywhere. Please complete your biometric verification when an SMS or opening our account digitally!'.

Cell Center Guidelines in Digital Account Opening Process

Guidelines for Managing Customer Queries

1. Bank AL Habib Call Center will attend customer query or complaints related to Digital Account Opening on (+92 21) 111-014-014
2. Call Center staff will respond and guide customer as per product guide and close the call/complaint on the spot.
3. If the call center staff require further guidance, call center staff will connect customer with CPU Digital Desk.

CPU Digital Desk will provide required guidance. However, if query remain unresolved, CPU Call Center will log the complaint to concerned Department.

Management of Customer Query by CPU Digital Desk

1. If customer`s query is shared with CPU Digital Desk, customer will be redirected to a CPU Digital Desk representative for further guidance
2. The concerned query must either be addressed immediately, and the CPU Digital Desk representative should share turn around time (TAT) if issue will be resolved in due to corrective action.
3. Customer Services Division will follow - up with concerned Department for resolution of complaint.

3 Important Guidelines for Managing Customer Queries

1. Inquire the customer problem thoroughly
2. Always ask for **system generated reference number** in case the process is not completed by customer
3. Listen patiently and guide the customer based on their account opening requirements

How to Manage Account Maintenance or Refer Back Inquiries

1. Call center staff may receive request by customer to explain reason of rejection/refer back.
2. Call center staff must provide valid reason of application rejection how the application can be resubmitted.

Thank You

