



Bank Alfalah

Account Opening Checklist



Centralized Account Opening
Operations Group

Comprehensive Check-list for Opening of Accounts

S. No	General Documentation of Natural Person required for Account Opening
1.	<p>A photocopy of any one of the following valid identity documents duly attested by Gazetted Officer/ Chairman/ administrator or an Officer of the Branch after original seen.</p> <ul style="list-style-type: none"> a) CNIC/NICOP/SNIC/SNICOP/SNICOP/POC/ARC/POR/Juvenile Card issued by NADRA/ CRC/Form B etc. b) Passport, having valid visa on it or any other proof of legal stay along with passport (Foreign National Individuals Only). <p>Note:</p> <ul style="list-style-type: none"> 1) ARC is restricted to only local currency accounts only 2) For Non-resident Pakistanis (other than Roshan Digital Account), copy of valid Passport, Exit Stamp, valid Visa / Resident Permit, etc. shall be obtained along with applicable ID documents. 3) For joint accounts, separate documents required as listed above (wherever applicable).
2.	<p>In case of expired ID documents (as per Para 'a' above), account may be opened on basis of following documents (all together):</p> <ul style="list-style-type: none"> a) Copy of NADRA receipt/token issued for renewal of CNIC/NICOP*/SNIC/SNICO*P/POC/ARC/POR/Juvenile Card (Original seen by BM/OM). b) Copy of expired CNIC/NICOP/SNIC/SNICOP/POC/ARC/POR/Juvenile Card (Original seen by BM/OM). c) Undertaking signed by customer in presence of bank officer that renewed ID Document will be submitted to the bank within 3 months from the date of Account Opening
3.	Signature specimen cards duly approved by BM/OM.
4.	<p>Valid Verisys report / Bio verisys (Incase customer has provided CNIC, NICOP, SNIC, POC/ARC/SNICOP/POR/Juvenile Card).</p> <p>Note:</p> <ul style="list-style-type: none"> 1) POC (Pakistan Origin Card)/ARC (Alien Registration Card) to be verified via NADRA Verisys Report. 2) Bio Verisys for all the Authorized Signatories, empowered to open and operate account, is mandatory.
5.	Signature acceptance undertaking, (incase, if customer`s signature on identity document differs from AOF & SSC) to be obtained on prescribed format.
6.	KYC Forms along with the signatures of BM/ OM.

	<p>Note: In the case of joint accounts, CDD measures on all of the joint account holders shall be performed as if each of them is individual customer of the bank.</p>
7.	<p>In case of customers falling in a High Risk Segment such as PEP, NGO/NPO/Charity or Designated Non-Financial Businesses and Professions etc. branch will ensure to obtain and place on record the relevant approval of the competent authority as per the Bank's Compliance Operations Manual (updated from time to time).</p> <p>In case of High risk customers, the EDD should be performed as per guidelines provided by Compliance.</p> <p>Note: Refer AML/CFT/CPF Policy for detail list of Designated Non-Financial Businesses and Professions (DNFBPs).</p>
8.	<p>Screening against following information should be performed through Alfalah Screening System against all available screening lists with a view to ensure that the relationship doesn't involve any sanction/ proscribed element OR to ensure identification of the PEPs in the relationships. The screening results in the form of printout should be attached with AODs.</p> <ul style="list-style-type: none"> • Name and CNIC numbers of individuals • Name of the Entity (where applicable) • Names & CNIC numbers of all Ultimate Beneficial Owners (where applicable): <ul style="list-style-type: none"> ○ For individuals/ natural persons i.e. Directors/ Partners / Trustees/ Management Committee/ Executive Committee, etc. (as applicable) ○ For legal persons holding shares equal to 25% or above in an entity, screening of individuals (natural person) shareholders holding shares equal to 25% or above of that legal person is mandatory ○ Names & CNIC numbers of all Authorized Signatories <p>Note: For Foreign Nationals CDD Department Review and Approval should be obtained prior to account opening.</p>
9.	<p>NTN Certificate / NTN shall be obtained (wherever applicable) from customers.</p> <ol style="list-style-type: none"> a) Online Verification of Customer given NTN/CNIC Number through FBR Website. b) In case customers do not have printed NTN Certificate but have NTN or printed copy of NTN online verification, the same may be accepted by branches, after its on-line verification. c) Print out of NTN's on-line verification shall be attached with the account opening documents and the officer who conducted the verification would be required to sign the same along with branch stamp <p>Note: For Legal Persons/ Legal Arrangements, requirement of obtaining National Tax Number (NTN) is mandatory.</p> <p>As per the regulatory requirement NTN availability depends on issuance from FBR and should not be a reason for refusal of account especially in cases where having an account is a prerequisite for obtaining NTN from FBR.</p>
10.	<p>Key Fact Statement (KFS)</p> <ul style="list-style-type: none"> • Obtain duly signed Key Fact Statement (KFS)

S. No	Further Documentation/ requirements as per nature of Account
Salaried Individual	
1	<p>Evidence/Proof of Service (any one of the following)</p> <ul style="list-style-type: none"> • Valid Employee/Job Card, OR • Employer/ Job Certificate or Letter*, OR • Latest Salary Slip**, OR • Salary Certificate, OR • Account Statement*** • For Retired Persons, a copy of Retirement Letter/ Proof of Retirement <p>* Employer/Job Certificate or Letter must not be more than 3 months old. ** In case of Computer generated Salary Slip, covering email from employer and/or the same attested by the employer/employer's HR Department shall also be obtained. *** Account statement should reflect the credit of salary along with Employer name or a Certificate/Letter from respective bank confirming that salary is being credited from said employer.</p>
2	Original seen stamp (BM/OM) required with branch name duly signed in evidence of service/proof of employment (wherever applicable).
3	For Non-Resident Pakistani customers, Iqama / proper salary evidence required issued by employer or competent authorities (Govt. authorities/Labor or Manpower Ministries etc.).
Sole Proprietorship	
1	<p><u>Any one of the following documents</u></p> <ul style="list-style-type: none"> • Customer`s request for opening of proprietorship account required (on business letter head). • Proprietorship declaration required as per prescribed format on business letter head. • Registration certificate required for registered concerns, (wherever applicable). • Sales Tax registration or NTN Certificate of Proprietor along with online verification of NTN through FBR website by the branch staff with sign and stamp (wherever applicable). • Certificate or proof of membership of trade bodies etc. (wherever applicable) <p>Note: NTN/Sales Tax Registration, is not a mandatory requirement for opening of account but pertains to operation only for the purposes of appropriate/applicable tax withholding.</p>
2	Visit report of the customer's disclosed business, minimally covering all the aspects stipulated in the prescribed format should be prepared whilst opening of the account to safeguard Bank's interest from AML/CFT perspective; original signed copy of same will be forwarded along with the set of documents to CAO for account opening in such categories & also uploaded on the DMS.
3	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained.

Business Individual/ Self Employed, Small businesses and professionals including freelance professionals	
1	Valid copy of Identity documents of customer as per General Documentation Section is required,
2.	Any one of the following documents (a to d): a) Registration certificate for registered concerns. b) Sales tax registration or NTN certificate, wherever applicable. c) Certificate or proof of membership of trade bodies etc., wherever applicable. d) Proof of source of funds/ income <ul style="list-style-type: none"> • Undertaking on proper business letter head. However, in case of customers, where business letter head is not available, self-declaration (of customer) for source and beneficial ownership of funds duly approved by BM/OM is required OR • Receipt of Payment against the Work, OR • For freelancers an online registration or account detail of the relevant website or portal or a statement of account or any other acceptable proof can be accepted, OR • For Partners working in a registered partnership, the partnership deed along with the Registration Certificate (with updated changes/amendments) of concerned Register will be obtained along with the said Undertaking, OR • For Public & Private Limited Company directors who are also shareholders a disclosure of shareholder from the company secretary will suffice, OR • Any other Document evidencing Source of Fund/ Income
3.	Visit report of the customer's disclosed business, minimally covering all the aspects stipulated in the prescribed format, should be prepared whilst opening of the account to safeguard Bank's interest from AML/CFT perspective as per SBP Regulation; original signed copy of same will be forwarded along with the set of documents to CAO for account opening in such categories except for IT Freelancers.
Housewife/ House Hold/ Widow/Un-employed/ Student etc.	
1	Valid copy of Identity documents of customer and fund provider as per General Documentation Section is required,
2	Self-declaration (of the customer) regarding his/ her source and beneficial ownership of the funds duly approved by BM/OM to ensure compliance of the relevant regulatory requirements in true spirit.
3	Source of Income / Funds document of the fund provider as applicable
4	Name & CNIC Number (for Pakistani Nationals Only) of the Customer (i.e. Housewife/ House Hold/ Widow/Un-employed/ /Student etc.) & his/ her fund provider should be screened out through Alfalah Screening system against all available screening lists and ensure that the relationship doesn't involve any sanctions / Designated / Proscribed element. The screening results in the form of printout should be attached with AODs
Landlord Accounts/NRP Customer	
1	Valid Copy of Identity documents as per General Documentation Section, is required,
2	Landlord/ Agriculturalist / NRP Customers Self-declaration of the customer (i.e. Landlord/ Agriculturalist/ NRP) regarding his/ her source and beneficial ownership of the funds duly approved by OM/ BM.

3	In case of Landlord/Agriculturist, obtain appropriate proof of land holding e.g. passbook, Land revenue receipt, Property documents or any other acceptable land holding evidence/ verifiable information (as much as possible) should also be obtained, in addition to point-1 above after original seen.
4	For NRP customers, plain paper undertaking declaring the sources and beneficial ownership of funds along with proper residence proof i.e. valid visa required for residing country.
For Pensioners Account	
1	Valid Copy of Identity documents as per General Documentation Section, is required,
2	Purpose of bank account must be clearly mentioned as Pension in KYC.
3	Option form for direct disbursement of pension duly approved by BM/OM
4	Proof of pension i.e. copy of pension book or copy of retirement letter or any other acceptable document detailing pension amount payable to the pensioner.
5	Copy of PPO / Option Form A
6	Non-Marriage Certificate (In case of family pension, from the widow/widower, unmarried daughter or sister as the case)
(Note: Account opened by the pensioners shall not be a joint account)	
S. no	Additional documents required as per nature of accounts
For Resident Foreign Currency Value Account	
1	Affidavit for Declaration of Assets Held Abroad as per prescribed format OR
2	Wealth Statement declared in latest Tax Return with Federal Board of Revenue (FBR) showing his/her Foreign Assets abroad
For accounts of Arms and Ammunition Dealers	
1	Valid arms dealership license issued by provincial home department, in case of dealers located in that province; or Ministry of Interior, in case of dealers, located in Islamabad Capital Territory must be obtained.
For Minor accounts	
1	Copy of Valid Identity documents as per General Documentation Section for guardian and minor.
2	Certified Copy of Court order must be obtained in case legal guardian (to be reviewed by our Bank's legal advisor prior to opening of account). Where the guardian is a natural guardian, e.g. any parent of the minor, Form B or Birth Certificate may be obtained evidencing such relationship.
3	Date of birth & date of majority of minor to be recorded on AOF & SSC (18 Years in case Guardian is a natural person & 21 Years if Guardian is appointed by Court of Law).
4	Account to be titled as "Minor account" on AOF & flagged in system.
For Illiterate accounts/Shaky/Immature signature.	
1	Illiterate/ shaky/immature signatures undertaking as per prescribed format.
2	2 Photographs (One each on SSC & AOF) with partial signatures of officer & bank stamp besides taking account holder's right hand thumb impression (RTI) and left hand thumb impression (LTI) on SS Card, Illiterate / Photo Account Undertaking and AOF.
3	"LTI & RTI affixed in my presence" should be stamped also mention LTI/RTI with respective thumb impressions (AOF, SSC and all other related documents).
For Blind / visually impaired person accounts.	

1	Visually impaired/blind person can open an individual/joint account with same formalities as required normal checking account.
2	All such Customer Account shall be clearly marked as "Visually impaired/Blind Person Account".
3	It is obligatory that account should be opened in physical presence of all applicants whereas Illiterate visually impaired /blind person has to put his/her left and right thumb impressions in presence of bank officer and a Literate blind/visually impaired persons can sign instead of affixing thumb impressions.
4	Opening of joint account including with persons (who is /are visually impaired /blind shall be allowed. Minimum documentation requirements under related regulations shall also be applicable to all such accounts.
5	It shall be verbally informed to them that Illiterate visually impaired/blind person shall operate the bank account in the presence of a witness. The bank will not be responsible for any losses, claims, demands and consequences that may arise out of a witness.
6	In case visually impaired /blind person is a literate, the condition of presence of witness may not be required on providing duly witnessed undertaking. Undertaking required on On stamp paper of appropriate value as per Provisional Stamp Act as per prescribed format.
7	Visually impaired/blind customer, if desires, may be allowed to appoint a person / persons as Power of Attorney or Mandate Holder to operate his / her bank account. This appointment will be duly witnessed by a person known to the concerned visually impaired person in the presence of BM / OM.
8	Account of Illiterates visually impaired/blind persons may be opened with same formalities as required for Photo Accounts. Customer's both thumbs (LHT & RHT) impressions to be obtained on the AOF, S. S. Card and legal indemnity on bond paper and on the reverse of a passport size photograph of the applicant.
9	3 Photographs (On each SSC & AOF) with partial signatures of officer & bank stamp besides taking account holder's right and left hand thumb impression on SS Card and on the reverse of the passport size photograph of the applicant (for illiterate Visually impaired/ blind customer). The mark will be witnessed by 2 persons who may be person of good standing or bank employees (OM & BM). The witness should also attest on the reverse of the applicant's photograph and append their signatures below the thumb impression and mark.
Mentally Disordered Person Account	
1.	Copy of valid identity documents of mentally disordered person and court appointed manager as mentioned in General Documentation for account opening are required.
2.	Verification of identity document through biometric verification from NADRA for both persons i.e. mentally disordered person and the manager appointed by court.
3.	Certified true copy of court order for appointment of manager for mentally disordered person and the branch shall verify the court order from the concerned court.

4.	<p>KYC Forms along with the signatures of BM/ OM</p> <p>Note: CDD measures shall be performed for both persons i.e. Mentally disordered person and court appointed manager</p> <p>In case of change of manager by the court, the CDD formalities will be conducted for the new appointed manager by the bank afresh.</p>
5.	SSC Card shall be marked "Mentally Disordered Person".
S. No.	Documentation required for Account Opening of Roshan Digital Account
	Documentation for Roshan Digital Account (RDA)
1.	<p>Original Scanned Valid NICOP/SNICOP/POC or Original Scanned CNIC/SNIC and Passport (first 2 pages along with entry/exit stamp pages to establish identity with NRP status).</p> <p>Note: In case of Asaan Roshan Digital Account, bank may accept scanned photocopies of passport and / or any other document to determine non-resident status of customer as per its satisfaction (e.g. Iqama or contract).</p>
2.	Proof of Profession and Source of income/funds (e.g. scanned copy of job certificate, tax return, rent agreement, salary slip, etc.)
3.	Live Photo of the customer/s
4.	FATCA (Respective Forms as applicable)
5.	CRS form
6.	Zakat Exemption Form CZ-50 for PKR Savings Account (if applicable)
	Documentation for Proof of Profession and Source of income/funds
	For Salaried Individual :
1.	<p>a) For Proof of Profession* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Valid Job/ Employee Card, OR • Employer/ Job Certificate, OR • Employment Contract, OR • Employer Letter, OR • Iqama/ Work Permit showing Profession/ Employment Details, OR • For Retired Persons, a copy of Retirement Letter/ Proof of Retirement, OR • Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Latest Salary Slip, OR • Salary Certificate, OR • Payment Slips/ Record, OR • Account Statement, OR • Tax Statement/ Return/ Certificate, OR • For Retired Persons, an evidence of Terminal Benefits/ Pension Book etc., OR • Any other Document evidencing Source of Income <p>Note:</p> <ul style="list-style-type: none"> • A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.

	<ul style="list-style-type: none"> In case of Asaan Roshan Digital Account, bank may obtain declaration / undertaking on prescribed format from the customer regarding their profession and source of income / funds.
Self-employed/ Non-Salaried / Unemployed Persons:	
1.	<p>a) For Proof of Business/ Work* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> Business Registration Document, OR 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 Housewives – Declaration, OR Student ID Card/ Letter from Educational Institute, OR Iqama/ Work Permit showing Business/ Nature of Work etc., OR Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> Receipt of Payment against the Work, OR Account Statement, OR Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR Tax Statement/ Return/ Certificate, OR Any other Document evidencing Source of Income <p>Note: A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.</p>
Miscellaneous/ Others	
	<ul style="list-style-type: none"> Inheritance, OR Agriculture income, OR Investment in securities, bonds, shares, etc., OR Investment in property, OR Interest income <p>Note: Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.</p>
S. No.	Documentation required for Account Opening of RAPID Digital Account
1.	Scanned colored copy of original Valid CNIC/SNIC
2.	In case of Minor, Scanned copy of original Juvenile Card / Form-B/ Child Registration Certificate (CRC) of the minor
3.	Proof of Profession and Source of income/funds (e.g. scanned copy of job certificate, tax return, Business Letter Head, salary slip, etc.)
4.	Live Photo of the customer
List of document to Assess the "Profession and Source of Income / Fund"	
1) Salaried/Employed Individual:	
	<p>a) Proof of Profession* (Any one of the following documents should suffice)</p>

	<ul style="list-style-type: none"> • Valid Job/ Employee Card, OR • Employer/ Job Certificate, OR • Employment Contract, OR • Employer Letter, OR • Work Permit showing Profession/ Employment Details, OR • For Retired Persons, a copy of Retirement Letter/ Proof of Retirement, OR • Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR • Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Latest Salary Slip, OR • Salary Certificate, OR • Payment Slips/ Record, OR • Account Statement, OR • Tax Statement/ Return/ Certificate, OR • For Retired Persons, an evidence of Terminal Benefits/ Pension Book etc., OR • Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR • Any other Document evidencing Source of Income <p>Note: A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.</p>
	<p>Self-employed/ Non-Salaried / Unemployed Persons:</p> <p>a) Proof of Business/ Work* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Account Opening Request on 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 • Valid Work Permit showing Business/ Nature of Work etc., OR • Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR • Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Receipt of Payment against the Work, OR • Account Statement, OR • Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR • Tax Statement/ Return/ Certificate, OR • Self-declaration (In case of ADA, ADRA and Freelancer Digital Account), OR • Any other Document evidencing Source of Income

	<p>Note: A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.</p>
	<p>3. Miscellaneous/ Others</p> <p>(As an alternate to above, customer can provide the following as source of income/ funds)</p> <ul style="list-style-type: none"> • Inheritance, OR • Agriculture income, OR • Investment in securities, bonds, shares, etc., OR • Investment in property, OR • Rental Income, OR • Interest income <p>Note: Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.</p>
S. No.	Documentation required for Account Opening of Digital Account (other than Asaan Digital, Asaan Digital Remittance, Asaan Pehchan Digital & Freelancer Digital Account)
	Documentation for Digital Account
1.	<ul style="list-style-type: none"> • Scanned copy of valid original CNIC / SNIC of customer / (Guardian in case of Minor account) • Scanned copy of original Juvenile Card / Form – B / Child Registration Certificate (CRC) / Family Registration Certificate (FRC) (in case of Minor) <p>Note: In case of expired CNIC / SNIC, NADRA token / receipt for renewal purposes may also be used, along with copy of expired CNIC/SNIC, for opening of account.</p>
2.	<p>Proof of Profession and Source of income/funds (e.g. scanned copy of job certificate, tax return, rent agreement, salary slip, etc.)</p> <p>Note: In case of Asaan Digital Account, Asaan Digital Remittance Account, Asaan Pehchaan Digital Account and Freelancer Digital Account, Self-declaration may be obtained for Source of Income/Funds and Proof of Profession.</p>
3.	Live Photo of the customer / Guardian / Minor (as applicable)
4.	FATCA (Respective Forms as applicable)
5.	CRS form
6.	Zakat Exemption Declaration for PKR Savings Accounts need to submit at any BAFL branch before 1st Shaban of Islamic calendar.
Documentation for Proof of Profession and Source of income/funds	
For Salaried Individual :	
1.	<p>a) For Proof of Profession* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Valid Job/ Employee Card, OR • Employer/ Job Certificate, OR • Employment Contract, OR

	<ul style="list-style-type: none"> • Employer Letter, OR • Work Permit showing Profession/ Employment Details, OR • For Retired Persons, a copy of Retirement Letter/ Proof of Retirement, OR • Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Latest Salary Slip (not more than 3 months old), OR • Salary Certificate, OR • Payment Slips/ Record, OR • Account Statement, OR • Tax Statement/ Return/ Certificate, OR • For Retired Persons, an evidence of Terminal Benefits/ Pension Book etc., OR • Any other Document evidencing Source of Income <p>Note: A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.</p>
Self-employed/ Non-Salaried / Unemployed Persons:	
1.	<p>a) For Proof of Business/ Work* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • 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 • Valid Work Permit showing Business/ Nature of Work etc., OR • Any other Document evidencing the Profession <p>b) Source of Income/ Funds* (Any one of the following documents should suffice)</p> <ul style="list-style-type: none"> • Receipt of Payment against the Work, OR • Account Statement, OR • Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR • Tax Statement/ Return/ Certificate, OR • Any other Document evidencing Source of Income <p>Note: A single document showing the Proof of Profession and Source of Income/ Funds may also suffice both the requirements.</p>
Miscellaneous/ Others (As an alternate to above, customer can provide the following as source of income/ funds)	
1.	<ul style="list-style-type: none"> • Inheritance, OR • Agriculture income, OR • Investment in securities, bonds, shares, etc., OR • Investment in property, OR • Rental Income, OR • Interest income <p>Note: Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.</p>

Comprehensive Check-list for Opening of Entity Accounts

Subsequent documents required as per nature of accounts	
S. no	For Partnership accounts (All of the following documents)
1	Copies of valid identity documents as per General Documentation Section above, of all the partners and authorized signatories.
2	copy of Partnership deed duly signed by all partners of the firm original seen by bank officer
3	Attested copy of Registration certificate with Registrar of firms (In case of registered partnership). In case, Partnership is unregistered this fact shall be clearly marked/mentioned on the AOF.
4	Authority letter from all partners, in original, authorizing the person(s) to open and operate firm's account and any change takes place in the particular of partnership Deed, bank will be informed accordingly on partnership Firm's letter head as per prescribed format
5	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained.
6	For Unregistered Partnership, visit report of the customer's disclosed business, minimally covering all the aspects stipulated in the prescribed format should be prepared at the time of opening of account to safeguard Bank's interest from AML/CFT perspective. Note: In case of registered partnership, if address disclosed in AOF is different from registered address; or registered partnership is categorized as 'High Risk', visit report shall be required.
S. No.	For Limited Liability Partnership accounts
1	Copies of valid identity documents of all the partners and authorized signatories as per General Documentation Section.
2	Certified Copies by issuing office: i) 'Limited Liability Partnership Deed/ Agreement' ii) LLP-Form-III having detail of partners/ designated partner in case of newly incorporated LLP. iii) LLP-Form-V regarding change in partners/ designated partner in case of already incorporated LLP.

	Note: For documents issued by SECP, Certified Copies to be obtained from SECP Portal (where available)
3	Authority letter signed by all partners, authorizing the person(s) to operate LLP account.
4	For legal and Natural persons holding shares of 25% or above stake in the entity, identity and verification of natural persons shareholders holding 25% or above ownership of that legal person directly and indirectly. Note: For the purpose of above identification of Ultimate Beneficial owners (UBOs), branch can obtain declaration of UBO maintained by company under SECP rules for Limited Companies and LLPs.
S. No	For Limited Companies/ Corporations
1	Copies of valid identity documents as per General Documentation Section above or NADRA Verisys in place of copies of ID documents, of all the directors and persons authorized to open and operate the account.
2	<p>Certified copies of following to be obtained from SECP Portal (where available):</p> <ol style="list-style-type: none"> Certificate of incorporation (for Companies incorporated prior to Companies Act 2017) Resolution of Board of directors for opening the account specifying the person(s) authorized to open and operate the company account to be obtained on company letter-head. (Not applicable for Single Member Company. Memorandum and Article of Association Certified copy of Latest 'Form-A/Form-B' Incorporate Form II in case of newly incorporated company and Form A/ Form C whichever is applicable; and Form 29 in already incorporated companies <p>Note: Articles of Association will be required unless the company has adopted the Table/Annexure A of the First Schedule to the Act. In case of later, SECP Certified Copy of Annexure IV / Inc. Form II (Application For Company Incorporation) (as applicable) to Companies (Incorporation) Regulations, 2017 will need to be obtained.</p> <p>Note: Validity of SECP Certification shall be applicable as per below;</p> <ul style="list-style-type: none"> For Certificate of Incorporation, Memorandum and Article of Association, certification shall remain valid if the same is undertaken by Company Secretary that the provided documents are currently applicable and any changes in future, will be notified to the bank. Validity of Certification for Form-A and Form- B (as applicable), shall remain applicable till the expiry of document i.e. 1 year plus grace period of 60 days. Validity of Certification of Form-29, shall remain applicable until any change is made in the same.
3	For Natural Persons or legal persons holding shares equal to 25% or above in an entity, identification and verification of individual (natural person) shareholders holding shares equal to 25% or above directly or indirectly of that legal, copy of CNICs & NADRA verification (in case of Foreign National copy of Passport) of such natural person is required. Note: For the purpose of above identification of Ultimate Beneficial owners (UBOs), branch can obtain declaration of UBO maintained by company under SECP rules for Limited Companies and LLPs.

4	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained
5	NTN certificate in the name of Company along with online verification of NTN through FBR website by the branch staff with sign and stamp (where applicable)
6	List of Directors having complete details on Company's Letter Head, signed and stamped by the CEO/Company Secretary (Only required In case list is different from Form-A/B supported by updated Form 29)
7	In case of dividend Warrant Account, below documents shall be obtained in addition of above listed documents; <ul style="list-style-type: none"> • Specimen of the Dividend Warrant having MICR feature therein • Specimen Signature Card containing authorized signature(s). • Dividend Warrant Series (From –To). • Commencement and closing dates for payment of Dividend warrant • Dividend Warrant Series to be uploaded by the leading branch (where account opened) through relevant module in Core Banking System
S. No	For Joint Venture companies
1	Joint venture agreement duly signed by all parties.
2	Power of attorney in favor of authorized signatories representing the JV parties.
3	Authority letter in favor of person authorized to operate the account.
4	Complete documents of all parties forming joint-venture.(With respect to their entities)
5	NTN certificate along with online verification of NTN through FBR website by the branch staff with sign and stamp
S. No	For Branch Office or Liaison Office of Foreign Companies (All of the following documents)
1	Copies of valid ID document of all the signatories and Senior Officials of the account/identity documents as mentioned in General Documentation Section above.
2	A copy of permission letter from relevant authority i.e. Board of Investment.
3	Certified copies all of the following documents: i) Form II about particulars of directors, Principal Officer etc. in case of newly registered branch or liaison office of a foreign company ii) Form III about change in directors, principal officers etc. in already registered foreign companies branch or liaison office of a foreign company
4	List of Directors required on letter head or prescribed format under relevant laws/regulations.
5	A letter from Principal Office of the entity authorizing the person(s) to open and operate the account.
S. No	For Foreign Companies (having no Liaison or Branch Office in Pakistan) (All of the following documents)
<p>Following documents/request should be duly attested/endorsed by Foreign Office/ Pakistan Embassy – Ministry of Foreign Affairs, Government of Pakistan. Signature could be admitted based on Pakistan Embassy’s endorsement. In case of absence of Pakistan Embassy, the same could be verified through the following:</p> <ul style="list-style-type: none"> • In case of entity, Verification of the documentation can be performed from company registration authority’s website / portal (if available). 	

- In case of Entity, services of a third party "company registration" verification agency can be obtained for verification of documentation from registrar of companies / issuing authority.
For Document verification purpose, these can also be Notarized and supported by the company secretary or equivalent confirmation in writing through a letter that the said documents are genuine/true copies of the originals which are presently applicable

1.	Copies of valid ID document of all the Directors / signatories and Senior Officials of the account/identity documents as mentioned in General Documentation Section above.
2.	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained
3.	For Foreign Organization registered outside Pakistan, i) Valid copy of Registration/incorporation or any other equivalent document Valid Constitution or any other equivalent document etc. of respective Country
4.	List of Directors / UBOs required on letter head or prescribed format under relevant laws/regulations.
5.	A letter from Principal Office of the entity authorizing the person(s) to open and operate the account.
6.	Identify the UBOs of the entity. For Natural Persons or legal persons holding shares equal to 25% or above in an entity, identification and verification of individual (natural person) shareholders holding shares equal to 25% or above directly or indirectly of that legal.
7.	Screening should be performed on the UBOs and the entity through Alfalah Screening System against all available screening lists with a view to ensure that the relationship doesn't involve any sanction/ proscribed element OR to ensure identification of the PEPs in the relationships.
8.	Ensuring verification of documents and information obtained for CDD purposes
9.	FATCA (Respective Forms as applicable)
10.	CRS Form

S. No	For accounts of Trusts, Clubs, Societies, Associations
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1.	Copy of the applicable valid identity document of (as per general documentation section): a) all members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, b) all authorized signatories c) settlor, the trustee(s), the protector (if any), and the beneficiaries
2.	Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc.
3.	Certified copies all of the following documents: a) Certificate of Registration/ Instrument of Trust b) By-laws/ Rules & Regulations c) Resolution/ Documentation of the Governing Body/ Board of Trustees/ Executive Committee, if it is ultimate governing body, authorizing any person(s) to open and operate the account
4.	For Organization registered within Pakistan, Attested copy of valid MOU signed off with the Economic Affairs Division Government of Pakistan. (where Trust, Clubs, Societies, Association receives or intended to receive foreign funding)

	Note: In case Trust, Clubs, Societies, Association, does not receive or intend to receive foreign funding, a declaration from ultimate governing body to this effect is required.
5.	For Organization registered outside Pakistan, i) Valid copy of Registration with Ministry of Interior Government of Pakistan ii) Attested Copy of valid MOU signed off with the Economic Affair Division Government of Pakistan.
6.	Any other documents as deemed necessary including its annual accounts/financial statements or disclosures in any form which may help to ascertain the details of its activity(s), sources and usage of funds in order to assess the risk profile of the prospective customer Note: this requirement is applicable on Trust Accounts or accounts of clubs, associations and Societies which are involve in charitable work
7.	The accounts should be opened in the name of relevant Entity, as per title given in its constituent documents of the entity.
8.	Ensure that individuals who are authorized to operate these accounts, the settlor, the protector, the beneficiaries and members of their governing body are not affiliated with any proscribed entity, whether under the same name or a different name. Individual names, CNIC and other details, including entity name and details should be checked through Alfalah Screening system. The screening result in the form of printout should be retained in the record
9.	In case of trust Accounts or Accounts of Clubs, Societies and Associations involved in charities/ charitable work <ul style="list-style-type: none"> • Obtain Prior approval from Respective Regional Business Head • Obtain consent from Head- CDD Department • AML advisory from AML Review Unit- Compliance Division • Upon receipt of AML Advisory, obtain Legal opinion from BAFL`s Legal Division from legal perspectives along with Senior Management approval from Company Secretary
10.	Brief profile of all Members of Board of Trustees/ Governing Body & Authorized signatories (e.g. Profession/ Occupation, background, Source of Income, market reputation, etc.) is required
11.	Filled & duly signed EDD Form of the Entity is required
12.	Comprehensive Visit report confirming the physical existence, genuineness, financial worthiness, market reputation, source & utilization of funds of the Entity, is required
13.	Perform CDD and obtain duly filled CDD form required for all authorized signatories and all members their governing body
14.	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained
15.	Additional Information in case of "Trusts", wherever applicable; <ul style="list-style-type: none"> • Whether the Trust is a Public Trust or Private Trust including foreign and national trust • Trust Deed whereby the Trust has been created; • Details of Settlor (this will also be available in the Trust Deed); • Objects of the trust (this will also be available in the Trust Deed); • Trustee of the trust (whether trustee is associated person of the settlor); • Description of each class or type of beneficiary (this information may also be checked from Trust Deed); • Details of any possibility of influence of any other person on trustee regarding management and control of trust property; • In the case of "Private Trust" if the beneficiary of a trust is also the beneficial owner of the trust, identification and verification of the beneficiary is required otherwise the name and CNIC of each beneficiary of a trust should be obtained.

S. No	For Electronic Money Institution (EMI) Trust Accounts
Following documents will be required for opening of account.	
1.	Copies of valid identity documents of all the directors and persons authorized to open and operate the account.
2.	Certificate of incorporation (for Companies incorporated prior to Companies Act 2017).
3.	Resolution of Board of directors for opening the account specifying the person(s) authorized to open and operate the company account on company letter head.
4.	Account opening request on letter head.
5.	Memorandum and Article of Association.
6.	Certified copy of Latest 'Form-II/Form - A.
7.	In case of having 25% and above shareholding, identification document of natural/legal person will be required.
8.	NTN certificate in the name of Company.(optional)
9.	Form 29
10.	Bio Verisys of authorized persons to operate the account along with NADRA Verisys of all Directors.
11.	Self-certification Form - CRS – Entity & FATCA
12.	SBP License for digital / Electronic financial institution. Note: In absence SBP License, account may be opened on basis of SBP in-principle approval, however, in such cases account shall not be activated till the provision of SBP License.
S. No	For accounts of NGOs, NPOs, Charities Organizations, etc.
1.	Copies of valid identity document as per general documentation section of checklist, of the authorized person(s) and of the members of Governing Body/Board of Directors / Trustees /Executive Committee, if it is ultimate governing body.
2.	Certified copies of all of the following documents: <ol style="list-style-type: none"> a) All relevant Registration document (such as by-laws / rules & regulations etc,)/ Certificate of Incorporation / license issued by SECP, as applicable b) Memorandum & Article of Association c) Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company d) Resolution of the Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, for opening of account authorizing the person(s) to operate the account. <p>Note: Validity of Certification of certain documents (as stated below) shall be applicable and sufficient as per below;</p>

	<ul style="list-style-type: none"> For Certificate of Incorporation, Memorandum and Article of Association issued by SECP and Resolution of the Board of Directors certification shall remain valid if the same is undertaken by Company Secretary that the provided documents are currently applicable and any changes in future, will be notified to the bank. For documents issued by SECP, Certified Copies to be obtained from SECP Portal (where available).
3.	<p>If registered in Pakistan, Attested copy of valid MOU signed off with the Economic Affair Division Government of Pakistan. (where NGOs, NPOs, Charities Organizations, etc. receives or intended to receive foreign funding) Note: In case NGOs, NPOs, Charities Organizations, etc., does not receive or intend to receive foreign funding, a declaration from ultimate governing body is required.</p>
4.	<p>If registered outside Pakistan, (INGO/INPO), i) Valid copy of Registration with Ministry of Interior Government of Pakistan ii) Attested copy of valid MOU signed off with the Economic Affair Division Government of Pakistan.</p>
5.	Any other documents as deemed necessary including its annual accounts/financial statements or disclosures in any form which may help to ascertain the details of its activity(s), sources and usage of funds in order to assess the risk profile of the prospective customer.
6.	The accounts should be opened in the name of relevant NGO/NPO as per title given in its constituent documents of the entity.
7.	Ensure that individuals who are authorized to operate these accounts and members of their governing body / Managing Committee etc. are not affiliated with any proscribed entity, whether under the same name or a different name. Individual names, CNIC and other details, including entity name and details should be checked through Alfalah Screening system. The screening result in the form of printout should be retained in the record.
8.	Obtain Declaration from the Governing Body/ Board of Trustees/ Management Committee/ Sponsors on ultimate control, purpose and source of funds, etc.
9.	Obtain consent from Head- CDD Department
10.	AML Advisory from AML Review Unit- Compliance Division
11.	Upon receipt of AML Advisory, obtain Legal opinion from BAFL`s Legal Division from legal perspectives along with Senior Management approval from Company Secretary
12.	Brief profile of all Members of Board of Directors / Trustees/ Executive Committee / Governing Body & Authorized signatories (e.g. Profession/ Occupation, background, Source of Income, market reputation, etc.) is required
13.	Filled & duly signed EDD Form of the Entity is required
14.	Comprehensive Visit report confirming the physical existence, genuineness, financial worthiness, market reputation, source & utilization of funds of the Entity, is required
15.	An undertaking signed by all the authorized persons on behalf of the entity mentioning that when any change takes place in the persons authorized to operate the account, the banker will be informed immediately
16.	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of Customer is affixed) if required by the customer and is not to be mandatorily obtained
17.	perform CDD and obtain duly filled CDD form required for all authorized signatories and all members their governing body
S. No	For Agent accounts
1	Copies of valid identity documents required of Agent and Principal as mentioned in General Documentation Section above.

2	Certified copy of 'Power of Attorney' or Agency Agreement
3	Incase agent/Principal is not a natural person, relevant documents/papers required as per respective entity (e.g. Sole Proprietorship/Partnership/Limited Companies or Corporations/Branch office or Liaison Office of Foreign Companies/Trust, Clubs, Societies, Association/NGO,NPO and charities etc.)
S. No	Documents required for Account of Executor/ Administrator/ Liquidator
1	Certified copy of letter of administration or Probate (to be reviewed by Bank's legal advisor)
2	Copy of valid Identity documents of Executors / Administrators required, as mentioned in General Documentation Section above.
S. No	Documents required for Accounts of Government (i.e. Local/ Provincial/ Federal Govt.) /Semi Govt. Bodies (which are allowed to open accounts in Bank as per the Treasury Single Account Rules through Special Resolution)
1.	Government Accounts, which is to be operated by officer of the federal/ provincial/ local government (in his/her official capacity) should be opened only on production of especial resolution/ authority from the concerned administrative department duly endorsed by the ministry of Finance OR finance Department of the concerned Government. Note: Government accounts shall not be opened in the personal names of the government official(s).
2.	Gazette / Certified copy of bylaws should be obtained.
3.	Notification of appointment should be obtained from a person holding a senior post than the signing authorities of the account.
4.	Identity Documents of Authorized Persons (for opening/ operating the Account), as mentioned in General Documentation for account opening are required.
5.	KYC Form of Govt. Accounts as per prescribed format, completely filled-in and signed by the BM and OM
S. No	For Autonomous bodies / entities
1	In case of autonomous bodies incorporated under an act of Parliament or the Companies Act 2017, obtain necessary approval/ resolution from their respective board/ governing bodies for opening and operation of account. For autonomous bodies, constituted through a cabinet resolution/ notification of Federal or a Provincial Government, obtaining a No Objection Certificate (NOC) issued by the Finance Division or relevant finance departments of the province, as the case may be, for opening and operation of account.
2	Also take into account any rules, regulations or procedures prescribed in the governing laws of such entities relating to opening and maintaining of their bank account. (if applicable)
3	Copy of valid Identity Documents of Authorized Persons (for opening/ operating the Account), as mentioned in General Documentation section above.
S. No	For accounts of Armed Forces

1	In case of armed forces including their allied offices, account can be opened on the basis of especial authority from the concerned administrative department duly endorsed by the ministry of Finance OR finance Department of the concerned Government..
2	Approval from respective Business Head.
3	Legal opinion on legal standing of the entity/ its constituent documents & instructions on opening & operating the account may be obtained from the BAFL's Legal Division where required.
4	Also take into account any rules, regulations or procedures prescribed in the bylaws of such entities relating to opening and maintaining of their bank account. (if applicable)
5	Copy of valid Identity Documents of Authorized Persons (for opening/ operating the Account), as mentioned in General Documentation section above.
6	KYC Form of Govt. Accounts as per prescribed format, completely filled-in and signed by the BM and OM.
S. No	For Exchange Companies / Authorized Money Changers
1	Copies of valid identity documents as per General Documentation Section above, of all the directors and persons authorized to open and operate the account.
2	Certified Copy of license of exchange Company issued by SBP
3	Certified copy of Certificate of incorporation
4	Certified copy of Certificate of commencement of business , (wherever applicable) and OR SECP Registered Declaration for Commencement of business (For Public Limited Companies)
5	Certified copy of Resolution of Board of directors for opening the account specifying the person(s) authorized to open and operate the company account to be obtained on company letter-head. (Not applicable for Single Member Company)
6	NTN certificate in the name of Company along with online verification of NTN through FBR website by the branch staff with sign and stamp.
7	Certified copy of Complete Memorandum
8	Article of Association or SECP Certified Copy of Annexure IV/ Inc. Form II (Application For Company Incorporation) (as applicable). Note: Articles of Association will be required unless the company has adopted the Table/Annexure A of the First Schedule to the Act. In case of later, SECP Certified Copy of Annexure IV / Inc. Form II (Application For Company Incorporation) (as applicable) to Companies (Incorporation) Regulations, 2017 will need to be obtained.
9	List of Directors which required to be filed Under Companies Act 2017, as applicable or/Form-29 /or any other Statutory document as per prevailing SECP requirement having complete list of document (Whichever is applicable)
10	For Natural person or legal persons holding shares equal to 25% or above in an entity, identification and verification of individual (natural person) shareholders holding shares equal to 25% or above directly or indirectly of that legal persons copy of CNICs & NADRA verification of such natural person is required
11	Copy of the AML/CFT Policy of the Exchange Company A description of following controls in Exchange Company: <ul style="list-style-type: none"> - Identification and verification of Identification controls - Sanction Screening systems and controls - Transaction Monitoring systems and controls - Record Keeping and retrieval policy and controls
12	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained.

13	Comprehensive Visit report confirming the physical existence, genuineness, financial worthiness, market reputation, source & utilization of funds of the Entity, is required
14	Prior approval for opening the account is required to be obtained from respective Regional Business Head
15	Obtain the clearance from FID & AML Review Unit for opening of account
16	List of Directors having complete details on Company's Letter Head, signed and stamped by the CEO/Company Secretary
17	For documents issued by SECP, Certified Copies to be obtained from SECP Portal (where available)
S. No	For Account of Provident/Gratuity/Pension Fund of Companies / corporation establish under company's Act
1	Copy of valid Identity documents of Authorized persons and/or Trustees, as per requirement of General Documentation Section above.
2	Authority Letter/ Board Resolution for Opening & operating the PF/GF/Pension Fund Account, as applicable from relevant constituent documents)
3	Income tax recognition certificate
4	In case if the provident/ Gratuity fund is created under a Trust, also obtain certified copy of the following: a) Certificate of Registration/Instrument of Trust/ income tax recognition certificate b) By-laws/Rules & Regulations c) Latest list of board of Trustees d) Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc. should be obtained e)
5	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AODs (where signature of customer is affixed) if required by the customer and is not to be mandatorily obtained.
6	Obtain legal opinion from Bank's Legal Division. . (However these accounts will be exempt from High Risk Marking due to their corporate trust nature)
S. No	For Account of DHA Or Similar Authorities
1	Copies of Valid identity documents of all the members of Governing and Executive Bodies and Authorized Signatories of DHA as per requirement of General Documentation Section above.
2	OR Delegation of Power to Administrator under section(7) & (8) of the Pakistan Defense Housing Authority Order, 1980 and accept copy of CNIC of Administrator as well as authorized signatories for the purpose of opening accounts of DHA or similar other authorities subject to compliance of other requirement
S. No	For Trade Settlement Account (TSA) and Special FCY Exporter's Account (SEA)
1	Documents required for Sole Proprietor account for Trade Settlement Account and Special FCY Exporter's Account a) Request on official letterhead along with T&Cs related to Trade Settlement Account and / or Special Exporter's FCY Account (as applicable), duly signed by the authorized signatories; b) KYC Forms, completely filled-in and signed by the BM / OM (Individual / Joint / Sole-Proprietor). c) CRS d) Copy of valid identity documents of the Sole-proprietor / mandate holders (if any). e) Valid Bio Verisys of all the persons authorized to open / operate the account f) Visit report of the customer's disclosed business, minimally covering all the aspects stipulated in the prescribed format of Visit Report should be prepared whilst opening of the account to

	<p>safeguard Bank's interest from AML / CFT perspective as per SBP Regulation; original signed copy of same will be forwarded along with the set of documents to CAO for account opening in such categories.</p> <p>g) BAFL Screening of Company Name, Sole-Proprietor, and authorized signatory(ies) if in addition to or other than Sole Proprietor.</p> <p>h) CDDs of authorized signatory (if required).</p>
2	<p><u>Documents required for Trade Settlement Account and Special FCY Exporter's Account Partnership Account</u></p> <p>a) Request on official letterhead along with T&Cs related to Trade Settlement Account and / or Special Exporter's FCY Account (as applicable), duly signed by the authorized signatories.</p> <p>b) Authority letter from all partners, in original, authorizing the person(s) to operate TSA/SEA account and any change takes place in the particular of partnership Deed, bank will be informed accordingly on partnership Firm's letterhead (as per the prescribed format)</p> <p>c) Valid Bio Verisys of all partners / authorized signatories (Incase customer has provided CNIC, NICOP, SNIC, POC). Note: POC (Pakistan Origin Card) to be verified via NADRA Verisys Report.</p> <p>d) Copies of valid identity documents of all the Partners / authorized signatories.</p> <p>e) CRS</p> <p>f) BAFL Screening of Company Name and all partners along with authorized signatories.</p> <p>g) KYC Forms along with the signatures of BM / OM</p> <p>h) CDDs of all authorized signatories (if required).</p>
3	<p><u>Documents required for Trade Settlement Account and Special FCY Exporter's Account - Limited Companies/ Corporations</u></p> <p>a) Request letter along with T&Cs related to Trade Settlement Account and / or Special Exporter's FCY Account (as applicable), duly signed by the authorized signatories.</p> <p>b) Resolution of Board of directors for opening the Trade Settlement Account and / or Special FCY Exporter's account specifying the person(s) authorized to open and operate the company account to be obtained on company letter-head. (Not applicable for Single Member Company.</p> <p>c) Valid Bio Verisys of all personnel authorized to open and operate account (in case customer has provided CNIC, NICOP, SNIC, POC). Note: POC (Pakistan Origin Card) to be verified via NADRA Verisys Report.</p> <p>d) Copies of valid identity documents of all the Directors / authorized signatories.</p> <p>e) CRS</p> <p>f) BAFL Screening of Company Name and all Directors along with authorized signatories.</p> <p>g) KYC Forms along with the signatures of BM / OM</p> <p>h) CDDs of all authorized signatories (if required).</p>
4	<p><u>Documents required for Trade Settlement Account and Special FCY Exporter's Account - Single Member Company</u></p> <p>a) Request on official letterhead along with T&Cs related to Trade Settlement Account and / or Special Exporter's FCY Account (as applicable), duly signed by the authorized signatories.</p>

	<p>b) Valid Bio Verisys of all partners / authorized signatories (In case customer has provided CNIC, NICOP*, SNIC, POC). Note: POC (Pakistan Origin Card) to be verified via NADRA Verisys Report</p> <p>c) BAFL Screening of Company Name and all Directors along with authorized signatories.</p> <p>d) Copies of valid identity documents of the authorized signatory (ies).</p> <p>e) CRS</p> <p>f) BAFL Screening of Company Name and all Directors along with authorized signatories.</p> <p>g) KYC Form along with the signatures of BM / OM (Partnership / Joint-Stock Companies - Corporate Accounts)</p> <p>h) CDDs of all authorized signatories (if required).</p>
S. No	For Embassy / Consulate Accounts
1	<p>Power of Attorney/any integral document having provisioning of opening of Bank Account by the Embassy/ Consulate</p> <p>In absence of above documents, obtain an undertaking & Indemnity (Annexure – LXV of Account Opening Section) as per prescribed format duly signed by the authorized signatories.</p> <p>Note: In cases where other documents provide comfort after obtaining input from LAD, condition of obtaining undertaking may be waived.</p>
2	Account opening request on embassy/Consulate letterhead duly signed by the Ambassador/ Consul General mentioning authorized signatories' details and mode of Operation of account.
3	Letter/Notification of appointment of Ambassador/Consul General or Ambassador/Consul General Card Issued from Ministry of Foreign Affairs Government of Pakistan.
4	Copy of ambassador/Consulate official cards issued from Ministry of Foreign Affairs Government of Pakistan, Original seen by BOM/BM.
5	Copy of valid passport of ambassador/ Consul General and other authorized signatories. (Original seen by Bank staff)
6	Legal Opinion duly provided by Bank's Legal Division
	Obtain AML Advisory along with Senior Management Approval from Chief Compliance Officer
7	Account being high risk, EDD to be performed, having prior approval from respective Business Head/General Manager.