



ACCOUNT OPENING CHECK LIST

Accounts Opening Check-list

A.	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 an Officer of the Branch after original seen.</p> <ul style="list-style-type: none"> i. Valid NADRA issued ID document / Valid Form-B or Juvenile Card for Pakistani citizens who are minors. ii. 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. For Non-resident Pakistanis, copy of valid Passport, Exit Stamp, Entry Stamp, Valid Visa / Resident Permit, etc. shall be obtained along with applicable ID documents. 2. For joint accounts, separate documents required as listed above (wherever applicable).
2	<p>In case of expired ID documents (as per Para '1' above), account may be opened on basis of following documents (all are required):</p> <ul style="list-style-type: none"> i. Copy of NADRA receipt / token issued for renewal of expired ID document along with a copy of the expired ID document, marked original seen by the branch. ii. Undertaking signed by customer that renewed ID Document will be submitted to the bank within 3 months from the date of Account Opening
3	<p>Biometric Verification / Nadra Verisys</p> <p>Note:</p> <ul style="list-style-type: none"> 1. Bio Verisys for all the Authorized Signatories, empowered to open and operate account, is mandatory. 2. Where biometric verification cannot be performed due to legitimate reasons (amputee, erased fingerprints etc.) NADRA Verisys may be obtained in lieu of the same.
4	<p>CDD / KYC Form for the individual authorized to open and operate the account.</p> <p>Note: In the case of joint accounts, KYC/CDD measures for all joint account holders shall be performed as if each of them is individual customer of the bank.</p>
5	<p>FATCA Declaration Form (from non-residents residing in the US, or from residents where US Indicia is noted i.e. US Citizenship, US address, telephone number, country of stay, place of birth, recurring payments to a US account)</p>
6	<p>CRS Self-Certification Form (for non-residents residing in a country other than USA)</p>
7	<p>Screening against following information should be performed</p> <ul style="list-style-type: none"> • Name and CNIC numbers of individuals including Directors / Partners / Trustees / Management Committee / Executive Committee, etc. (as applicable) • Name of the Entity (where applicable) • Names & CNIC numbers of all Authorized Signatories • Names & CNIC numbers of all Ultimate Beneficial Owners (where applicable). <p>Note: For legal persons holding shares equal to 20% or above in an entity (10% in case of EDD), screening of individuals (natural person) holding shares of that legal person is mandatory.</p>
9	<p>NTN Certificate / NTN shall be obtained (wherever applicable) from customers.</p> <ul style="list-style-type: none"> i. Online Verification of Customer's NTN/CNIC Number through FBR Website. 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:</p> <ul style="list-style-type: none"> 1. 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.
10	<p>Obtain duly signed Key Fact Statement (KFS)</p> <p>https://intranet.albaraka.com.pk/DirectoryPortal/Documents.aspx?Department=Product+Development</p>
11	<p>For High-Risk Accounts identified during the CDD process / as per attached high-risk customer list, obtaining senior management approval (i.e.; relevant business head) and clearance from Compliance team (as applicable) is mandatory.</p>
12	<p>Note: For documents in a language other than Urdu / English, such as ID / constituent documents, source of income etc., an official, attested translated copy by the relevant country's embassy / consulate may be obtained.</p>

Accounts Opening Check-list

B. FURTHER DOCUMENTATION / REQUIREMENTS AS PER NATURE OF ACCOUNT	
SALARIED INDIVIDUAL	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
	Proof of Profession (Any One of the documents)
2	<ul style="list-style-type: none"> a) Attested & Valid Employee Card b) Certificate from Employer c) Employment Contract d) Salary Certificate e) For retired persons, a copy of Retirement Letter/ Proof of Retirement/ Conclusion of services letter from last company. f) For Non-Resident Pakistani customers, Iqama / proper salary evidence required issued by employer or competent authorities (Govt. authorities/Labor or Manpower Ministries etc.). g) Any other document evidencing profession <p>Note: b) c) and d) will not be more than 3 months old.</p>
	Proof of Income (Any One of the Documents)
3	<ul style="list-style-type: none"> a) Salary Slip b) Salary Certificate c) Payment Slip / Records d) Latest 6 months Account Statement reflecting income e) Last Tax Returns / Statement / Certificate f) For retired persons, evidence of end-of-service benefits. g) Any other document evidencing acceptable source of income <p>Note: a) b) and c) will not be more than 3 months old.</p>
4	Note: A single document showing "Proof of Profession and Source of Income/ Funds" may also suffice both the requirements.
SELF-EMPLOYED / NON-EMPLOYED / NON-SALARIED	
1	Further to documents mentioned as per General Documentation Section A , following additional documents are also required.
	Proof of Profession (Any One of the Documents)
2	<ul style="list-style-type: none"> a) Business Registration Document b) 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 c) Partnership/ Business Deed, OR d) Student ID Card/ Letter from Educational Institute, OR e) Valid Iqama/ Work Permit showing Business/ Nature of Work etc., OR f) Any other Document evidencing the Profession
	Proof of Income (Any one of the Documents)
3	<ul style="list-style-type: none"> a) Receipt of Payment against the Work, OR b) Account Statement, OR c) Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR d) Tax Statement/ Return/ Certificate, OR e) Any other Document evidencing Source of Income
MISC. / OTHERS. (THESE SOURCES MAY APPLY TO BOTH SALARIED AND SELF-EMPLOYED / NON-EMPLOYED / NON-SALARIED INDIVIDUALS)	
1	a) Inheritance, evidenced by Letter of Succession OR

Accounts Opening Check-list

	<p>b) Agriculture income, evidenced by Agricultural Passbook, or other documentary evidence (attested by relevant authority) OR</p> <p>c) Investment in securities, bonds, shares, etc., evidenced by tax returns, wealth statement or statement from the relevant investing body / securities firm OR</p> <p>d) Investment in property, rental income, evidenced by tenancy agreements or property ownership / sale deeds OR</p> <p>e) Interest income, evidenced by statement from bank / investment bank / National Savings etc.</p>
2	Undertaking for source of income / beneficial ownership of funds.
MINOR ACCOUNT	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Guardian Biometric Verification
3	Documentary Evidence of Source of Income/employment proof of Guardian based on their profile (Salaried / Self-Employed / Non-Employed / Non-Salaried), where the guardian is a natural person.
4	<p>Certified Copy of Court order must be obtained in case legal guardian (to be reviewed by our Bank's legal department prior to opening of account). Where the guardian is a natural guardian i.e. parent (father or mother) of the minor, Form B or Birth Certificate may be obtained evidencing such relationship.</p> <p>Note: 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).</p>
5	Photocopy of valid Form -B/Birth Certificate/Juvenile Card issued by NADRA (as appropriate should be obtained from minor).
ILLITERATE / PHOTO ACCOUNTS WITHOUT SIGNATURE	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Documentary Evidence of Source of Income/employment proof as per profile (Salaried / Self-Employed / Non-Employed / Non-Salaried)
3	Affixation of left & right Thumb impression on Account Opening Form, Terms and condition, SS Card and all other related documents with "LTI & RTI affixed in my presence" notation by branch staff.
4	3 Photographs with partial signatures of officer & bank
SHAKY / IMMATURE SIGNATURE	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Undertaking for Shaky / Immature Signatures on plain paper as per bank's format
BLIND / VISUALLY IMPAIRED PERSON	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Documentary Evidence of Source of Income/employment proof as per profile (Salaried / Self-Employed / Non-Employed / Non-Salaried)
3	Account of Illiterate visually impaired/blind persons may be opened with same formalities as required for Photo Accounts.
5	All such Customer Account shall be clearly marked as "Visually Impaired Account".
7	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 in Braille script.
8	Illiterate visually impaired/blind person: It shall be verbally informed to them that Illiterate visually impaired/blind person shall operate the bank account in the presence of a witness.
9	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.
	Literate visually impaired/blind person: Debit card may be issued to Literate Visually

Accounts Opening Check-list

10	Impaired/Blind account holders, In addition to the other required documents. Undertaking to be obtained as per the format (Annexure - G)
STAFF ACCOUNTS	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Copy of evidence as staff i.e. Employee Card, Employment Letter, etc.
SOLE PROPRIETORSHIP	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	a) Any one of the following documents: <ol style="list-style-type: none"> 1. Sales tax registration or NTN certificate, wherever applicable 2. Certificate or proof of membership of trade bodies etc., wherever applicable 3. Declaration of sole proprietorship on business letterhead 4. Account/wallet opening requisition on business letterhead
3	Customer Visit Report. - Annexure AO-CVR
4	Registration with relevant trade body (if applicable)
HOUSEWIFE / HOUSE HOLD / STUDENT ACCOUNTS	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Valid copy of identity documents of fund provider.
3	Self-declaration (of the customer) regarding his/ her source of funds and beneficial ownership of the funds
4	Source of Income / Funds document of the fund provider as per profile (Salaried / Self-Employed / Non-Employed / Non-Salaried)
PENSIONERS ACCOUNTS	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Option form (Annexure - A) for direct disbursement of pension duly approved by BM/OM
3	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.
4	Copy of Pension Payment Order
5	Non-Marriage Certificate (In case of family pension, from the widow/widower, unmarried daughter or sister as the case)
6	Note: <ol style="list-style-type: none"> i. Account opened by the pensioners shall not be a joint account ii. Purpose of bank account must be clearly mentioned as Pension in KYC/CDD & AOF.
ACCOUNTS OF ARMS AND AMMUNITION DEALERS	
1	In addition to the documents mentioned as per General Documentation Section A , following additional documents are also required.
2	Valid arms dealership license issued by <ol style="list-style-type: none"> a) Provincial Home department, in case of dealers located in a province other than ICT; or b) Ministry of Interior, in case of dealers located in Islamabad Capital Territory (ICT)
PARTNERSHIP	
1	Copy of the documents as per General Documentation Section A of all partners and authorized signatories
2	Copy of Partnership deed duly signed by all partners of the firm
3	Attested copy of Registration certificate with Registrar of firms (In case of registered partnership). In case the 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 on partnership Firm's letter head.
5	Undertaking signed by all partners that any change takes place in the particular of partnership Deed, bank will be informed accordingly on partnership Firm's letter head.

Accounts Opening Check-list

6	Customer Visit Report
7	NTN & Sales Tax Registration certificate (where available) in the name of Partnership.
8	Registration with relevant trade body (where applicable)
9	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AOFs (where signature of customer is affixed).
TRUSTS/CLUBS/SOCIETIES/ASSOCIATIONS ACCOUNTS	
1	Copy of the documents as per General Documentation Section A of 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 by the Economic Affair Division Government of Pakistan. (where Trust, Clubs, Societies, Association receives or intends 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: a. Valid copy of Registration with Ministry of Interior Government of Pakistan b. Attested Copy of valid MOU signed off with the Economic Affair Division Government of Pakistan.
6	Any other documents as deemed necessary including 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	List of management committee / governing body / trustees along with the CNIC copies of all members / trustees
8	In case of Trust Accounts or Accounts of Clubs, Societies and Associations involved in charities/ charitable work Obtain Legal opinion from ABPL Legal Department from legal perspectives.
9	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.
10	Comprehensive Visit report confirming the physical existence, genuineness, financial worthiness, market reputation, source & utilization of funds of the Entity, is required
11	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AOFs (where signature of customer is affixed).
12	Additional Information in case of "Trusts", wherever applicable: a. Whether the Trust is a Public Trust or Private Trust including foreign and national trust b. Trust Deed whereby the Trust has been created; c. Details of Settlor; d. Objects of the trust; e. Trustees managing the trust; f. Description of each class or type of beneficiary; g. Details of any possibility of influence of any other person on trustee regarding management and control of trust property; h. 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 the trust should be obtained.
ACCOUNTS OF NGOs/ NPOs/ CHARITIES ORGANIZATIONS	

Accounts Opening Check-list

1	Copy of the documents as per General Documentation Section A 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: 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 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.
3	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.
4	If registered outside Pakistan, (INGO/INPO): a. Valid copy of Registration with Ministry of Interior Government of Pakistan b. ii) Attested copy of valid MOU signed off with the Economic Affair Division Government of Pakistan.
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	Obtain Declaration from the Governing Body/ Board of Trustees/ Management Committee/ Sponsors on ultimate control, purpose and source of funds, etc.
7	Obtain Legal opinion from ABPL Legal Department from legal perspectives.
8	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
9	Comprehensive Visit report confirming the physical existence, genuineness, financial worthiness, market reputation, source & utilization of funds of the Entity, is required
10	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
11	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).
12	List of Donors
PUBLIC/PRIVATE LIMITED COMPANY ACCOUNTS	
1	Copy of the documents as per General Documentation Section A of all the directors and persons authorized to open and operate the account.
2	For legal persons holding shares equal to 20% or above in an entity (10% or more in case of EDD) screening of individuals (natural person) holding shares directly or indirectly of that legal person is mandatory, 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, branch can obtain declaration of Ultimate Beneficial Owners maintained by company under SECP rules for Limited Companies.
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.
4	NTN certificate in the name of Company along with online verification of NTN through FBR website (where applicable)
5	List of Directors having complete details on Company's Letter Head, signed and stamped by the CEO/Company Secretary

Accounts Opening Check-list

NEWLY INCORPORATED COMPANIES:	
2	<p>Certified copies of:</p> <ol style="list-style-type: none"> 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). Certificate of incorporation. Memorandum and Article of Association Form 1
EXISTING COMPANIES	
3	<p>Certified copies of:</p> <ol style="list-style-type: none"> 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). Certificate of incorporation Memorandum and Article of Association Certified copy of Latest Form-A / Form-B & and Form 9
JOINT VENTURE COMPANIES	
1	Copy of the documents as per General Documentation Section A of all the directors and persons authorized to open and operate the account.
2	Joint venture agreement duly signed by all parties.
3	Power of attorney in favor of authorized signatories representing the JV parties.
4	Authority letter in favor of person authorized to operate the account.
5	Complete documents of all parties forming joint-venture. (With respect to their entities)
6	NTN certificate of the JV along with online verification of NTN through FBR website.
AGENTS ACCOUNTS	
1	Copy of the documents as per General Documentation Section A of all the directors and persons authorized to open and operate the account.
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/ Trust, Clubs, Societies, Association/NGO,NPO)
EXECUTOR/ADMINISTRATOR/LIQUIDATOR	
1	Copy of the documents as per General Documentation Section A of persons authorized to open and operate the account.
2	Certified copy of letter of administration or Probate (to be reviewed by Bank's legal advisor)
AUTONOMOUS BODIES/ENTITIES	
1	Copy of the documents as per General Documentation Section A Section of all the directors and persons authorized to open and operate the account.
2	<p>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.</p> <p>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.</p>
3	Also consider any rules, regulations or procedures prescribed in the governing laws of such entities relating to opening and maintaining of their bank account. (if applicable)
ARMED FORCES	
1	Copy of the documents as per General Documentation Section A Section of all Authorized Persons authorized to open and operate the account.
2	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 their respective unit of finance.

Accounts Opening Check-list

3	Legal opinion on legal standing of the entity/ its constituent documents & instructions on opening & operating the account have been obtained from the Legal Department.
4	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)
EXCHANGE COMPANIES/AUTHORIZED MONEY CHANGERS	
1	Copy of the documents as per General Documentation Section A 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.
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)
ACCOUNTS OF PROVIDENT/GRATUITY/PENSION FUNDS	
1	Copy of the documents as per General Documentation Section A of all the directors and persons authorized to open and operate the account.
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
5	Rubber stamp (as per title of A/c & Letter head) of the Business required to be affixed on SSC/AOFs (where signature of customer is affixed)
6	Obtain clearance from Legal.
ACCOUNTS OF DHA	
1	Certified Copy of The Pakistan Defense Housing Authority Order, 1980 (Presidential Order 7 of 1980)
2	Copies of Valid identity documents of all the members of Governing and Executive Bodies /Administrator and Authorized Signatories of DHA as per requirement of General Documentation Section above. 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.

Accounts Opening Check-list

EMBASSY/CONSULATE ACCOUNTS	
1	Copy of the documents as per General Documentation Section A of all the members of Governing and Executive Bodies and Authorized Signatories
2	Power of Attorney/any integral document having provisioning of opening of Bank Account by the Embassy/ Consulate (If available otherwise seek Legal Opinion based on non-availability of this document)
3	Account opening request on embassy/Consulate letterhead duly signed by the Ambassador/ Consul General mentioning authorized signatories' details and mode of Operation of account.
4	Letter/Notification of appointment of Ambassador/Consul General
5	Copy of ambassador/Consulate official cards issued from Ministry of Foreign Affairs Government of Pakistan, attested by the foreign office of Pakistan marked original seen by branch staff.
6	Copy of valid passport of ambassador/ Consul General and other authorized signatories, marked original seen.
7	Legal Opinion duly provided by Bank's Legal Division
MENTALLY DISORDERED PERSON ACCOUNT	
1	Copy of the documents as per General Documentation Section A for mentally disordered person and court appointed manager under the applicable laws related to mental health.
2	Certified true copy of court order for appointment of manager for mentally disordered person
3	Verification of court order from the concerned court (to be obtained by bank).
4	Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager.
5	In case of change of manager by the court, the CDD will be conducted for the new appointed manager by the bank afresh.
LIMITED LIABILITY PARTNERSHIP (LLP)	
1	Copy of the documents as per General Documentation Section A , of all partners and authorized signatories, the following documents are also required:
2	<p>a. Certified Copies of:</p> <ul style="list-style-type: none"> 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. <p>b. Authority letter signed by all partners, authorizing the person(s) to operate LLP account.</p> <p>Note: For legal persons holding shares equal to 20% or above stake in the entity (10% in case of EDD), screening of individuals (natural person) of shareholders holding above ownership of that legal person is mandatory.</p> <p>For above identification of Ultimate Beneficial owners (UBOs), branch can obtain declaration of UBO maintained by company under SECP rules for Limited Companies and LLPs.</p>
3	Customer Visit Report
4	NTN & Sales Tax Registration (if applicable)
BRANCH OFFICE OR LIAISON OFFICE OF FOREIGN COMPANIES	
1	Copy of the documents mentioned as per General Documentation Section A , of Senior Official and/ or authorized signatories following additional documents are required.
2	<ul style="list-style-type: none"> a. Copy of permission letter from relevant authority i.e. Board of Investment b. List of directors on company letterhead or prescribed format under relevant laws/ regulations. c. Certified copies all of the following documents: <ul style="list-style-type: none"> i. Form 2 about particulars of directors, Principal Officer Etc. in case of newly registered branch or liaison office of a foreign company. ii. Form 5 about change in directors, principal officers etc. in already registered foreign companies branch or liaison office of a foreign company. d. Letter from Principal Office of the entity authorizing the person(s) to open and operate the account.

Accounts Opening Check-list

3	Customer Visit Report
GOVERNMENT ACCOUNTS (PROVINCIAL / FEDERAL / LOCAL / SEMI-GOVERNMENT)	
1	In addition to the documents mentioned as per General Documentation Section A , for the Senior Official heading the department and / or authorized signatories following additional documents are also required.
2.	Government Accounts, which are to be operated by officer of the federal/ provincial/ local government (in an official capacity) should be opened only on production of a special 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).
3.	Gazette Notification of formation of concerned government department / Certified copy of bylaws should be obtained.
4.	Rubber stamp (as per title of A/c & Letter head) is required to be affixed on SSC/AODs (where signatures of authorized signatories are affixed)

Accounts Opening Check-list

HIGH RISK CUSTOMERS		
Types	Approval Required (in addition to above)	Measures of EDD Required
<p>As identified during the CDD process, where EDD is triggered.</p> <p>Lawyer</p> <p>Accountant</p> <p>Jeweler (excluding artificial jewelers) / Dealer in Precious Stones and/or Metals</p> <p>Real Estate</p> <p>Broker / Commission Agent</p> <p>Arms & Ammunition</p> <p>Transport Services (including tourism) / Rent-a-car</p> <p>Travel Agent</p> <p>Artist / Media Professionals / Entertainers</p> <p>Journalists</p> <p>Social Media Vloggers / Bloggers</p> <p>Landlord - Urban / Rural</p> <p>Housewife</p> <p>PEP & Close associates / Family Members</p> <p>Companies where PEP is a signatory, director or UBO.</p> <p>Non-Residents residing in / Foreign Nationals of high-risk jurisdictions</p> <p>Scrap Dealers/Dealers in old spare parts</p>	As per Approval Matrix	<p>(a) Obtaining additional information on the customer (e.g. occupation, volume of assets, information available through public databases, internet, etc.), and updating more regularly the identification data of customer and beneficial ownership.</p> <p>(b) Obtaining additional information on the intended nature of the business relationship/ transactions.</p> <p>(c) Obtaining information on the source of funds or source of wealth of the customer.</p> <p>(d) Obtaining additional information on the reasons for intended or performed transactions and purpose of transaction.</p> <p>(e) Taking reasonable measures to establish the source of funds and wealth involved in the transaction or business relationship to be satisfied that they do not constitute the proceeds from/ for crime.</p> <p>(f) Obtaining the approval of senior management to commence or continue the business relationship or execute the high-risk financial transaction by the bank.</p> <p>(g) Where applicable, conducting enhanced monitoring of the business relationship by reviewing its nature and frequency of controls applied and selecting patterns of transactions that need further examination.</p> <p>(h) Where available, requiring the first payment to be deposited through an account in the customer's name with a bank subject to similar CDD standards.</p>