

A. For individual Local / Foreign / Non-Resident(NR)

- 1) Duly filled in CRF, KYC Form.
- 2) Copy of valid **CNIC / NICOP**(for NR)/**Passport**(for foreigner) of Account holder / joint holder
- 3) SCRA information (in case of **foreigner**).
- 4) Copy of valid CNIC/NICOP of Nominee/Authorized person (if applicable)
- 5) Power of attorney (*if other than account holder as a contact person*) should be attested by notary public.
- 6) Zakat Declaration (*in case of Zakat Not Payable*) (*in case of non-Muslim an affidavit will be required*)
- 7) Proof of Permanent and Mailing address.
- 8) Proof of employment/business (*employment certificate from employer*)
- 9) Proof of Source of income (*Salary slip or salary certificate duly stamped by employer, tax return in case of other source or any other reliable evidence*)
- 10) Proof of Gross Annual Income (*in case income is other than salary or in addition to salary, tax return would be suitable*)
- 11) FATCA & PEP Declaration.
- 12) Details of beneficial owner, if any (*copy of CNIC/NICOP and above details*)
- 13) *Non-resident/ foreigners shall submit the above documents duly attested by either notary public or Consul General of Pakistan having jurisdiction over the Applicant(s)*

B. For Corporate Local/Foreign Clients

- 1) Duly filled in CRF and KYC Form.
- 2) Certified copies of **Board Resolution** authorizing for opening and operating account.
- 3) Certified copies of Constitutive Documents of the Applicant (*Memorandum & Articles of Association, Act/Charter/Statute/Bylaws/Rules & Regulations, Certificate of Incorporation, Certificate of commencement of business, Prospectus for Modaraba, relevant licences and registration issued by regulatory bodies etc.*).
- 4) Certified copy of List of Directors on 'Form-A/Form-B' issued under respective laws, as applicable
- 5) Certified copy of Form-29, (in case of change of director referring to Form-A/Form-B)
- 6) Copy of CNIC/Passport of all directors and authorized person.
- 7) Custodian details in case of foreign clients.
- 8) Certified copy of NTN Certificate (*If exempted, please provide supporting documents/Letter of Undertaking, where the applicant opt not to obtain NTN*).
- 9) In case of foreign company/entity, duly consularized copy of (1)**board resolution/power of attorney** along with (2)**constitutive documents** and (3)**list of directors** attested by the consul general of Pakistan having jurisdiction over the Customer.
- 10) Details of Ultimate beneficial owner, if any.
- 11) Proof of Expected Annual Income and Net equity- net assets (*based on last audited financials as an evidence*)
- 12) *The condition of obtaining Board Resolution is not necessary for foreign companies/entities belonging to countries where said requirements are not enforced under their laws/regulations. However, such foreign companies will have to furnish Power of Attorney from the competent authority for establishing Business Relationship to the satisfaction of the regulated person.*

C. For Trust, Clubs, Societies and Associations etc.

1. Duly filled CRF & KYC Form.
2. Certified copies of:
 - 1) Certificate of Registration/Instrument of Trust
 - 2) By-laws/Rules & Regulations
 - 3) Resolution of the Governing Body/Board of Trustees/Executive Committee, if it is ultimate governing body, for opening of account authorizing the person(s) to operate the account.
 - 4) Photocopy of CNIC/NICOP/Passport of the authorized person(s) and of the members of Governing Body/Board of Trustees /Executive Committee, if it is ultimate governing body.
 - 5) Registered address/ Business address where applicable.
2. Proof of Expected Annual Income and Net equity- net assets (based on last audited financials as an evidence)
3. Any other documents as deemed necessary including its annual accounts/ financial statements or disclosures in any form which may help to ascertain the detail of its activities, sources and usage of funds in order to assess the risk profile of the prospective customer. **(in case of NGOs/NPOs/Charities)**

D. For Sole proprietorship

- 1) Duly filled CRF and KYC of Business.
- 2) KYC will also be performed for sole proprietor.
- 3) Copy of CNIC/NICOP/Passport of the sole proprietor
- 4) Copy of registration certificate for registered concerns.
- 5) Copy of NTN Certificate.
- 6) Copy of certificate or proof of membership of trade bodies etc, wherever applicable
- 7) Declaration of sole proprietorship on business letter head.
- 8) Account opening requisition on business letter head.
- 9) Proof of Annual income and net assets/equity.
- 10) Registered/ Business address.

E. For Partnership Business

- 1) Duly filled CRF & KYC of Partnership business.
- 2) Copy of CNIC/NICOP/Passport of all partners and authorized signatories.
- 3) Attested copy of 'Partnership Deed'. (from Notary public)
- 4) Attested copy of Registration Certificate with Registrar of Firms. In case the partnership is unregistered, this fact shall be clearly mentioned on the Account Opening Form.
- 5) Authority letter from all partners, in original, authorizing the person(s) to operate firm's account.
- 6) Copy of NTN Certificate.
- 7) Proof of annual income and net assets/equity.
- 8) Registered/ Business address.

Please note that all information required in CRF and KYC Form are mandatory except where mentioned as optional. Further note that in respect of above accounts any additional document/information can be requested as and when required. For any query/clarification can contact compliance. Thanks.
Further, please see the attached pdf file and provide the documents accordingly.