



Bank AL Habib Limited

بينك الحبيب لميٹڈ

S.No.	Type of Account	Documents to be obtained
1.	Individuals & Sole Proprietorships Account	<p>1. Account Opening Form (AOF) duly signed from all signatory(ies)</p> <p>2. Identity Documents</p> <ul style="list-style-type: none"> a. Copy of Valid CNIC/SNIC/NICOP/SNICOP of account holder(s)/guardian/mandate for Pakistani Nationals b. NADRA token along with old ID copy where CNIC is expired or under renewal c. Copy of valid POC/Passport for foreign nationals (with valid visa, if customer is in Pakistan) d. Proof of Registration (POR) for Afghan Nationals e. Attested Copy of passport and valid visa Copy of "Work Permit" or "Employer's Certificate" or "Employer Card" (in the case of Foreign Nationals and Non-residents accounts) f. An attested copy of the "Alien Registration Card" issued by the National Alien Registration Authority (NARA) (for Registered Aliens). <p>3. Biometric Verification / NADRA Verisys</p> <p>4. Source of Income</p> <ul style="list-style-type: none"> a. In case of a salaried person, attested copy of service card, or any other acceptable evidence of service including, but not limited to a certificate from the employer b. Proof of Self-Employed/Landlord/Agriculturist/Pensioner/Retired/Freelancer/Lawyer/Accountant/Jewellers/Professionals/Guardian etc. c. Self-declaration for Housewife/Student along with source of income and ID copy of fund provider <p>5. (FATCA and (CRS) Declarations</p> <p>If the answer to either question on FATCA & CRS section of Account Opening Form (AOF) is "Yes", following documents need to be obtained:</p> <ul style="list-style-type: none"> a. CRS Form (To be provided where Tax Residency is other than Pakistan or U.S.) b. FATCA Form for U.S. related person c. W-8 BEN (Eligible for born in the U.S. or born outside the U.S. Citizen, Permanent or Residential Address is in the U.S but are not a U.S. Citizen/U.S. Green Card Holder/U.S. Resident for tax purposes) d. W-9 form (Eligible for U.S. Citizen, a U.S. Green Card Holder, a U.S. Resident for tax purposes, a U.S. born or born outside the U.S. to U.S Citizen) <p>6. Signature Indemnity/Undertaking</p> <ul style="list-style-type: none"> a. Photo Account <ul style="list-style-type: none"> i. Two passport size photographs ii. Photo Account Indemnity iii. Left & Right thumb impression affixed on AOF b. Shaky Signature <ul style="list-style-type: none"> i. Shaky Signature indemnity ii. Signature affixed on AOF c. Signature differ with identity document <ul style="list-style-type: none"> i. Undertaking for difference of customer signature from identity document ii. If signature on copy of identity document is not visible, BM/OM confirmation on customer signature via original identity card <p>7. Third Party Mandate</p> <ul style="list-style-type: none"> a. Third Party Mandate Form

		<p>b. Copy of identity document and biometric verification/Verisys (as applicable) along with Specimen Signature Card</p> <p>8. Zakat Exemption</p> <p>a. Original/attested copy of Zakat declaration duly notarized</p> <p>b. In case of Non-Muslim Zakat declaration should be on plain paper</p> <p>9. Sole Proprietorship</p> <p>a. Declaration on Letterhead for sole proprietorship</p> <p>b. Registration certificate for registered concerns or declaration regarding unavailability of Registration</p> <p>c. NTN/Sales tax registration or declaration regarding submission of NTN within 90 days</p> <p>d. Certificate or proof of membership of trade bodies etc. or declaration regarding unavailability of Membership</p> <p>e. Customer undertaking for existing Trade Business/Transaction is attached, where applicable</p> <p>10. Key Fact Statement duly signed from the customer</p>
2.	Minor Account	<p>1. Copy of minor's B-Form/SNIC/Juvenile Card duly "Original Seen" stamped by Branch Manager/Operations Manager</p> <p>2. Copy of the applicable valid identity document of his/her parent or natural or Court Appointed Guardian.</p> <p>3. Proof of Guardian's relationship with Minor/attested copy of Court order</p>
3.	Student Account	<p>Student of 18 years or above will provide the Account Opening form with the following documents:</p> <ol style="list-style-type: none"> 1. Attested copy of CNIC/SNIC 2. Copy of Student Card 3. Self-Declaration form for Students along with copy of valid identity document of funds provider (For joint accounts of students, self-declaration will not be applicable where one of the account holders is an earning individual.)
4.	Visually Impaired/Blind Persons accounts	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Certified copy of valid identity document 3. Detail of Witness known to the Customer 4. Acknowledgement 5. Undertaking (where appointed a person as Power of Attorney or Mandate Holder to operate his / her bank account) 6. Indemnity (for literate visually impaired/blind person)
5.	Mentally Disordered Person Account	<ol style="list-style-type: none"> 1. Copy of applicable valid identity documents of 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 identity document through biometric verification from NADRA for both persons i.e. mentally disordered person and the manager appointed by court. 4. Verification of court order from the concerned court (to be obtained by bank). 5. Account would be opened in the name of mentally disordered person and the same will be operated by the court appointed manager. 6. All CDD requirements should be conducted / completed for both persons. 7. In case of change of manager by the court, the CDD formalities will be conducted for the new appointed manager by the bank afresh.
6.	Government and Statutory Companies Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Copy of the applicable valid identity document of: <ol style="list-style-type: none"> a. All members of Governing Body/ Board of Directors / Executive Committee, if it is ultimate governing body, b. All authorized signatories 4. Special resolution/authority from the concerned administrative department duly endorsed by the Ministry of Finance or Finance Department of the concerned Government

7.	Associations, Societies, Clubs and Trusts Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Copy of the applicable valid identity document of: <ol style="list-style-type: none"> a. All members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body b. All authorized signatories c. Settler, the trustee(s), the protector (if any), and the beneficiaries 4. Certified copies all of the following documents: <ol style="list-style-type: none"> a. Certificate of Registration/ Instrument of Trust b. By-laws/ Rules & Regulations c. Resolution/ Documentation of the Governing / Board "DEP-64" (Annexure B-6) of Trustees/ Executive Committee, if it is ultimate governing body, authorizing any person(s) to open and operate the account 5. Obtain undertaking/declaration (Annexure B-29) on entity's letter head for Trust/Associations/Clubs. 6. Declaration from Governing Body/ Board of Trustees/ Executive Committee/ sponsors on ultimate control, purpose and source of funds etc. (AS PER KYC REQUIREMENT)
8.	NGOs / NPOs/Charities Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Attested Photocopy (after original seen) of the applicable identity documents of all members of Governing Body/ Board of Directors/ Trustees/ Executive Committee, if it is ultimate governing body, and authorized signatories. 4. Certified copies all of the following documents: <ol style="list-style-type: none"> a. All relevant Registration documents (issued by relevant authorities particularly Provincial Charity Commission)/ Certificate of Incorporation/ license issued by SECP, as applicable b. By-laws/ Rules & Regulations c. Memorandum & Article of Association d. Incorporation Form II in case of newly incorporated company and Form B-29 in case of already incorporated company e. Resolution of the Governing Body/ Board of Directors/ Trustees/ Executive Committee "DEP-64", if it is ultimate governing body, for opening of account authorizing the person(s) to operate the account 5. Any other documents as deemed necessary including 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 6. Obtain undertaking/declaration on entity's letter head for NGOs/NPOs Accounts.
9.	Provident Funds Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Resolution of Board of Trustees 4. List of Trustees (attested) 5. CNIC's of all Trustees& authorized signatories 6. Trust deed
10.	Executors and Administrators Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Photocopy of identity document as per Sr. No 1 Annexure 1 of AML/CFT Regulations of the Executor/Administrator. 4. A certified copy of Letter of Administration or Probate.

11.	Agents Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Copy of the applicable valid identity document of the agent and principal 3. Certified copy of 'Power of Attorney' or 'Agency Agreement' 4. The relevant documents/ papers from Sr. No. 2 to 10, if agent or the principal is not a natural person
12.	Partnership Account	<p>Partnership letter, as specified in the AOF, duly signed by all the partners in their personal capacity, wherein all the partners assume the liability of the firm as joint and several. The letter is obtained from both registered and unregistered firms in accordance with the section 25 of the Partnership Act, 1932, and it is not a substitute for the partnership deed in a registered firm.</p> <p>In addition the following documents are also required to be obtained for opening of such accounts:</p> <ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Attested and Notarized copies of 'Partnership Deed' signed by all partners (which is required on stamp paper) to be obtained & reviewing of the clauses relating to opening of account, extent of authority of each partner, status of partnership etc. 4. Photocopies of identity documents of all the partners and authorized signatories. 5. Attested copy of Certificate of Registration with the registrar of firm, registered. In case Partnership is unregistered, this fact will be clearly mentioned on the Account Opening Form. 6. Undertaking / Declaration for Partnership Account 7. Authority letter from all partners, in original, authorizing the person(s) to operate firm's account 8. If non partners (manager/attorney) are delegated the powers to operate the account, it should be in accordance with the partnership deed and their identification document will also be required.
13.	Limited Liability Partnership (LLP) Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Copy of the applicable valid identity document of all partners and authorized signatories 4. All of the following documents: <ol style="list-style-type: none"> a. Certified Copies of: <ol 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. b. Authority letter signed by all partners, authorizing the person(s) to operate LLP account.
14.	Limited Company / Corporation Account	<ol style="list-style-type: none"> 1. Account Opening Form (AOF) duly signed from all signatory(ies) 2. Specimen Signature Cards 3. Copy of the applicable valid identity document of all directors and authorized signatories 4. Certified copies of the following documents: <ol style="list-style-type: none"> a. Resolution of Board of Directors for opening of account specifying the person(s) authorized to open and operate the account; Board Resolution to be obtained on prescribed format DEP-64 and ensure that common Seal/Company stamp is affixed on it. Names of all directors along with official position/status are mentioned on AOF. b. Certified copy of Latest 'Form-A/Form-B'

		<p>c. Incorporate Form II in case of newly incorporated company and Form A/ Form C whichever is applicable;</p> <ol style="list-style-type: none"> 5. Copy of Memorandum of Association attested by Company Secretary or Chief Executive with their stamp and endorsed by SECP. 6. Copy of Articles of Association, attested by Company Secretary or Chief Executive with their stamp and endorsed by SECP. 7. Certified copy of Certificate of Incorporation is obtained. 8. Certified copy of SECP registered declaration for commencement of business as required under Companies Act 2017 9. Obtain undertaking / Declaration (Annexure B-57) on Companies Letter Head for Company Account. 10. List(s) of Directors required to be filed under Companies Act 2017, as applicable. 11. Applicants' signature on AOF is verified and Authorized Persons / Directors signatures are admitted. 12. Copy of NTN Certificate for record / identification purpose. 13. Operational instructions are mentioned on AOF and S.S Card. 14. For individual (natural person) shareholders holding 20% or above stake (10% or above in case of EDD) in an entity. Identification and verification of such natural persons. 15. For legal person holding shares equal to 20% or above in an entity, identification and verification of individual (natural person) shareholder holding shares equal to 20 % or above of that legal person. <p>Note: Physical certified copies are no more valid for account opening purpose only digitally verified documents (through SECP Online Verification Portal) will be accepted by the branch / Centralized Operations.</p> <p>However, requirement for obtaining ID documents for the Directors of Limited Companies / Corporations may be relaxed for Government / Semi-Government entities only. In this case Account opening officer will obtain photocopies of identity documents of only those directors and persons who are authorized to open and operate the account. Branches will validate the identity information including CNIC numbers of other directors from certified copies of List of Directors filed under Companies Act 2017 and verify their particulars through NADRA Verisys.</p> <ul style="list-style-type: none"> • Board Resolution will be obtained on company's letter head.
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