

## Public Awareness regarding Biometric Verification of Different types of accounts of existing customers

State Bank of Pakistan has advised following treatment for existing customers who are presently residing out of Pakistan vide BPRD circular letter No. 16 of 2019.

### **A) Non Resident Pakistani(NRPs):**

The definition of Non-Resident Pakistani to be considered is as defined in Income Tax ordinance, 2001 Chapter No. 5, Division II, Section 82. Customers who fall under the definition of NRPs, the branch may obtain signed undertaking from the customers containing the following;

1. Customer's NRP status along with proof (i.e Copy of valid passport, visa, exit stamp, resident permit etc).
2. Copy of valid ID document (CNIC/NICOP).
3. Account Number(s) of the customer's account(s) maintained with the bank as per customer record.
4. Undertaking by the customer's signature from its record, the bank shall update the NRP status in the customer profile.
5. For NRPs, as an alternative to biometric verification, the branch shall conduct fresh NADRA verisys using the information provided by the customer.

### **B) Resident Pakistanis Temporarily outside Pakistan:**

These are customers which do not fall under the definition of NPR but are presently outside Pakistan for any reason. Branches must obtain satisfactory evidence from such customers regarding proof of their absence from the country (i.e. copy of valid passport, visa, exit stamp, resident permit etc) along with expected date of return.

For such customers, as an alternative to biometric verification, the branch shall conduct fresh NADRA verisys using the information provided by the customer. Furthermore, until return of the customer, the fresh NADRA verisys so obtained should be retained for a period not exceeding 6 months and biometric verification should be conducted immediately upon the return of customers.

### **C) Joint Account:**

The following treatment is instructed for Joint Account wherein one account holder is outside Pakistan because of being an NRP of outside temporarily.

Biometric verification should be conducted for joint account holder who is a resident Pakistani while for the other joint account holder who maybe NRP of temporarily outside Pakistan, the relevant procedure describe at (a) and (b) above should be adopted.