

Basic Documents Required for Accounts Opening

S. No.	Type of Customer	Documents required
1.	Individual	<p><u>A. General Requirements</u></p> <p>1. Copy of applicable identity (ID) document. *</p> <p>* “Identity Document” means the following documents for identification of natural persons as applicable:</p> <ol style="list-style-type: none"> i. Valid CNIC/ SNIC/ NICOP/ SNICOP for Pakistani citizens; ii. Valid Passport for foreign citizens; iii. Valid POC for persons having Pakistani origin; iv. Valid ARC for registered Aliens in Pakistan; v. Valid POR Card for Afghan refugees residing in Pakistan; and vi. Valid Form-B/ Juvenile Card for Pakistani citizens who are minors. <p>2. Proof of profession / Source of income. (Indicative list of such document is enclosed at the end of this table.)</p> <p><u>B. Individual Customer type wise segmentation</u></p> <p><u>1. Salaried Person:</u></p> <ol style="list-style-type: none"> i. Copy of valid ID document as mentioned in section A. ii. Attested copy of source of income and Proof of Profession documents as mentioned in the enclosed list of indicative documents. The source of income and proof of profession document should not be more than 03 months old. <p><u>2. Meezan Bank Staff:</u></p> <ol style="list-style-type: none"> i. Copy of valid ID document as in section A above. ii. Copy of any one of the following: <ul style="list-style-type: none"> • Service card • Recent pay slip • Appointment letter • HR’s Joining Intimation email <p><u>3. Sole proprietorship/ Small business professions/ Freelancers:</u></p> <p>In case of Sole proprietorship/ Small business professions:</p> <ol style="list-style-type: none"> i. Copy of valid ID document as in section A above. ii. Self-declaration as per the specified format on the business letterhead.

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		<p>iii. Visit report as per the specified format.</p> <p>iv. Declaration of sole proprietorship & Account Opening request on business letterhead.</p> <p>v. Sales tax registration or NTN certificate. For cases without NTN, the relevant approval on form A-5 shall be required.</p> <p>vi. Any one of the following documents, where applicable:</p> <ul style="list-style-type: none"> • Registration certificate for registered concerns • Certificate or proof of membership of trade bodies etc., wherever applicable. <p>In case of Freelancers:</p> <p>i. Copy of valid ID document as in section A above.</p> <p>ii. As 'Proof / Source of Income', Copy of agreement(s) or email / letter-based correspondence with the clients or any other document which clearly mentions the basic details / information regarding the underlying services. These details shall be inclusive of but not limited to the:</p> <ul style="list-style-type: none"> • portal's name (if any) through which the services are acquired, • details of the counterparty acquiring the services, • scope of work / nature of the services, • remuneration terms agreed between parties etc. <p>iii. It must be ensured that the freelancer's client are reputable companies with a known range of services and products. In this regard, a general website visit or web-based search can be performed.</p> <p>iv. Certificate/Statement of earnings for past 3 months or any other document provided by the company(ies) / client(s) proving that freelancer is working for it and has earned a particular amount of income in past 3 months.</p> <p>v. Copy of Sales Tax Registration or NTN Certificate, if available.</p> <p>4. <u>Housewife:</u></p> <p>i. Copy of valid ID document of the applicant and beneficial owner, as in section A above.</p> <p>ii. Valid proof of source of income of the husband/parents/ other beneficial owner is required.</p> <p>iii. Self-Declaration form (<u>Form A-1</u>).</p> <p>5. <u>Retired persons:</u></p> <p>i. Copy of valid ID document as in section A above.</p> <p>ii. Valid proof of previous source of funds/ income or copy of pension book is required.</p>

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		<p>iii. In case the account is being opened specifically for Pension purpose under the Direct Credit System, the branch shall additionally obtain the option form. This form shall be filled, endorsed and then returned to the applicant.</p> <p>6. <u>Landlord/ Agriculturist:</u></p> <ol style="list-style-type: none"> i. Copy of valid ID document as in section A above. ii. Valid proof of land/ fard/ Pass book/ documents which shows the ownership of land. <p>7. <u>Foreign National:</u></p> <ol style="list-style-type: none"> i. Passport copy of pages displaying complete details of passport holder and valid visa. ii. Proof of profession / Source of income. (Indicative list of such document is enclosed at the end of this table.) <p>8. <u>Non-Resident Pakistani:</u></p> <ol style="list-style-type: none"> i. Copy of valid ID document as in section A above. ii. Valid source of income and proof of profession document as per the enclosed indicative list of documents. <p>9. <u>Student (Major):</u></p> <ol style="list-style-type: none"> i. Copy of valid ID document as in section A above. ii. Copy of Student ID Card or bonafide Certificate from educational institute. iii. Valid proof of source of income of the parents or any other beneficial owner/ fund provider is required. iv. Self-declaration regarding the beneficial owner. <p>10. <u>Minor:</u></p> <ol style="list-style-type: none"> i. Copy of the applicable valid identity document of the minor and his/ her parent or natural or Court Appointed Guardian ii. Certified copy of order of appointment of Guardian appointed by Court, if applicable. iii. Proof of profession / Source of income of the guardian. (Indicative list of such document is enclosed.) <p>11. Special Considerations: -</p> <p>(a) Customer with Shaky/ Simple/ Immature signature/ Customer who cannot sign:</p> <ul style="list-style-type: none"> • Two recent passport size photographs. • Right and left thumb impression on the SS card

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		<p>(b) CNIC without photograph</p> <p>In case ID documents, as per section A, doesn't contain photograph, branch shall obtain following documents:</p> <ol style="list-style-type: none"> i. A duly attested copy of either Driving License, Service Card, Nikkah Nama, Birth Certificate, Educational Degree/ Certificate, Pension Book, Insurance Certificate. ii. A passport sized photograph duly attested by Gazetted officer/Chairman/Administrator/bank officer. iii. A copy of CNIC/NICOP/SNIC/SNICOP/POC/ARC/POR/ JUVENILE CARD without photograph duly attested by the same person who attested the photograph <p>NOTE: For customers holding NICOP/SNICOP, who have permanently shifted back to Pakistan:</p> <ol style="list-style-type: none"> i. Obtain NICOP/SNICOP Declaration that he/she has returned permanently and will inform the bank in case of change of residence. ii. Furthermore, obtain documentary evidence to establish that the customer has permanently returned to Pakistan (Job Proof, source of funding, reason for account opening).
2.	Joint	<ol style="list-style-type: none"> 1. Copy of the applicable valid identity document for each joint account holder as in section 1. A above. 2. 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 customers.

Notes:

In addition to above mentioned documents, Bank may ask customer for additional documents to fulfill Customer Due Diligence (CDD) requirements.

Indicative list of Source of Income & Proof of Profession documents for **individuals**:

Self-employed/ Non-Salaried / Unemployed Persons		Employed/ Salaried Persons	
Proof of Business/ Work* (Any one of the following documents should suffice)	Source of Income/ Funds* (Any one of the following documents should suffice)	Proof of Profession* (Any one of the following documents should suffice)	Source of Income/ Funds* (Any one of the following documents should suffice)
<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 	<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 	<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 	<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
Miscellaneous/ Others		Source of Income/ Funds	
<ul style="list-style-type: none"> • Inheritance, OR • Agriculture income, OR • Investment in securities, bonds, shares, etc., OR • Investment in property, OR • Interest income 		Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.	

*A single document showing “Proof of Profession and Source of Income/ Funds” may also suffice both the requirements.