

# FAQs of Meezan Digital Account Opening App

- **What is the Meezan Digital Account Opening App?**

Meezan Digital Account Opening App is a mobile App through which you can open your Meezan Account digitally without visiting any Meezan Bank branch.

- **What types of accounts may be opened via Meezan Digital Account Opening App?**

Following types of account may be opened through Meezan Digital Account Opening App.

1. Meezan Digital Asaan Account (Current / Savings)
2. Meezan Digital Remittance Account (Current / Savings)
3. Meezan Digital Freelancer Account (Current / Savings)
4. Meezan Digital Account (Rupee Current / Rupee Savings / Meezan Bachat Account)
5. Roshan Digital Account (Current / Savings)

- **Who can open an account through Meezan Digital Account Opening App?**

Any individual Pakistani resident with a valid CNIC, and a mobile number registered against his/her own CNIC can open the account.

- **How can I open bank account through digital channel?**

To open the account, download **Meezan Digital Account Opening** App from Play / Apple store and follow a simple and easy process of account opening.

- **What if my Mobile number (SIM) is not on my name?**

To open an account through Digital Account Opening App your mobile number (SIM) must be registered on your name. If your mobile number is not registered on your name, you may visit any of our Meezan Bank branches to get assistance in account opening.

Note: Mobile number (SIM) verification is not required in case of Meezan Digital Freelancer Account.

- **What documents are required for account opening through Meezan Digital Account Opening App?**

No documents are required to open Meezan Digital Asaan Account, Meezan Digital Remittance Account and Meezan Digital Freelancer account through the Meezan Digital Account Opening App\*. To open Meezan Rupee Current Account, Meezan Rupee Savings Account or Meezan Bachat Account; you shall require a scanned copy or photo of valid original Computerized / Smart National Identity Card issued by National Database and Registration Authority (NADRA), acceptable source of income and proof of funds.

Please find below indicative list of documents for source of Income and proof of profession.

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"> <li>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</li> <li>Partnership/ Business Deed, OR</li> <li>Self-employed or unemployed women – Self-declaration, OR</li> <li>Valid Student ID Card/ Letter from Educational Institute, OR</li> <li>Valid Work Permit showing Business/ Nature of Work etc., OR</li> <li>Any other Document evidencing the Profession</li> </ul>	<ul style="list-style-type: none"> <li>Receipt of Payment against the Work, OR</li> <li>Account Statement, OR</li> <li>Particulars of Income/ Funds Providers (e.g. Family Members/ Guardian/ Stipends/ Social Benefits etc.), OR</li> <li>Tax Statement/ Return/ Certificate, OR</li> <li>Any other Document evidencing Source of Income</li> </ul>	<ul style="list-style-type: none"> <li>Valid Job/ Employee Card, OR</li> <li>Employer/ Job Certificate, OR</li> <li>Employment Contract, OR</li> <li>Employer Letter, OR</li> <li>Work Permit showing Profession/ Employment Details, OR</li> <li>For Retired Persons, a copy of Retirement Letter/ Proof of Retirement, OR</li> <li>Any other Document evidencing the Profession</li> </ul>	<ul style="list-style-type: none"> <li>Latest Salary Slip, OR</li> <li>Salary Certificate, OR</li> <li>Payment Slips/ Record, OR</li> <li>Account Statement, OR</li> <li>Tax Statement/ Return/ Certificate, OR</li> <li>For Retired Persons, an evidence of Terminal Benefits/ Pension Book etc., OR</li> <li>Any other Document evidencing Source of Income</li> </ul>
<p><b>As an alternate to above, customer can provide the following as source of income/ funds:</b></p>			
<ul style="list-style-type: none"> <li>Inheritance, OR</li> <li>Agriculture income, OR</li> <li>Investment in property, OR</li> <li>Rental Income, OR</li> </ul>		<p>Both Salaried/ Non-Salaried/ Self-employed/ unemployed may derive their income funds from these sources as well.</p>	

*\*NOTE: In case your in-app biometric fails, we shall require your original CNIC Scanned copy or photo of valid original Computerized / Smart National Identity Card issued by National Database and Registration Authority (NADRA)*

- I already have an account with Meezan Bank, can I still open another account through Meezan Digital Account Opening App?***

*Currently, this facility is only available for New-To-Bank customers.*

- What is the difference between account opened in Branch and account opened through Meezan Digital Account Opening App?***

*The underlying contract, account features and benefits shall remain same. However, the onboarding journey would be different.*

- How can we apply for a cheque book against Meezan Digital Account?***

*To request a cheque book, you can initiate the process through Meezan's internet banking, by Call Center or by visiting a branch. You will be required to provide your original CNIC and a signature specimen on the SS Card at the time of collecting the cheque book.*

- **How can we initiate the ATM card request of Digital Accounts?**

You can request for card via the application, by visiting a branch or call the helpline at the following numbers to initiate a request for an ATM card: +92 (21) 111-331-331 & +92 (21) 111-331-332

- **Can I open a corporate account through Meezan Digital Account Opening App?**

No, this application is only to facilitate resident individual customers.

- **How can I request Zakat Exemption for saving account?**

The option to mark Zakat Exemption in a savings account can be selected during the account opening process through the mobile application. But if you wish to request exemption from the mandatory deduction of Zakat at a later stage, you can submit a Zakat exemption declaration form to your nearest branch.

- **Can I avail internet banking and mobile application against digital accounts?**

Yes, you can avail the Internet Banking and Mobile Banking services for digital accounts.

- **How long do I have to wait for account opening after submitting my application?**

The account will be opened instantly subject to authentication of all mandatory checks and information.

Note\*: Some cases require additional verification on the bank's part. Such accounts shall be opened within 2 working days subject to completion of all documentation and formalities.

- **My in App Biometric verification failed. Will I need to perform it again?**

Yes. Biometric validation is a part of the account opening process and you can reperform it through your mobile phone. However, in case you face issues while performing this verification through App, you will have to visit your nearest Meezan Bank branch to Biometrically verify your account within 60 days. If your account remains unverified after 60 days period, it will be marked as debit blocked.

- **What are the limits of Asaan Accounts which are open through Meezan Digital Account Opening App?**

Account Type	Daily Limit		Monthly Limit		Balance Limit
	Debit	Credit	Debit	Credit	
Meezan Digital Asaan Account	Rs. 1,000,000	Rs. 1,000,000	Rs. 1,000,000	Rs. 1,000,000	Rs. 1,000,000
Meezan Digital Remittance Account*	Rs. 500,000 (Cash Withdrawal) Rs. 500,000 (Funds Transfer)	Rs. 3,000,000	-	-	Rs. 3,000,000

Meezan Digital Remittance Account can be fed with local credits to the extent of Rs. 1,000,000 in a month; this is subject to **no inward remittances credit** in the account.

Rs. 500,000 are allowed to be debited as cash withdrawal in a day.

Rs. 500,000 are allowed to be debited as Funds Transfer in a day.

- **Is there any Minimum Balance requirement to open account?**

No minimum deposit is required for account opening.