

Process for Customer Application Submission (Digital Onboarding of Resident Pakistani Customers)

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1	<p>Resident Pakistani Customer desirous of opening an MCB Account digitally will visit MCB Direct Portal at mcbdirect.mcb.com.pk.</p> <p>Link to the MCB Direct Portal is also available on MCB's corporate website www.mcb.com.pk.</p>
2	<p>Customer will go to 'Apply' and select one of the following options:</p> <ol style="list-style-type: none"> Start new account opening application Resume Incomplete Application
3	<p>For New Account Opening Application, Customer will digitally agree with the Digital Account Opening Disclaimer.</p>
4	<p>Customer will confirm CAPTCHA to confirm user is not a robot and provide Mobile Number for One Time Password (OTP) generation.</p>
5	<p>Customer will request One Time Password (OTP) on his/her provided mobile number for validation of provided information. The OTP will be valid for 3 minutes.</p>
6	<p>Customer will confirm the OTP that is received on the provided mobile number and system will validate the OTP.</p>
7	<p>Upon successful OTP verification, customer will continue to the next step and provide the following information:</p> <ol style="list-style-type: none"> Full Name (as per Identity Document) Registered Mobile Number CNIC/SCNIC/NICOP/POC Number CNIC/SCNIC/NICOP Issuance Date
8	<p>Upon successful verifications, cusomter's will be provided with a Tracking Number which will be sent to the customer mobile number.</p> <p>cusomter's can use this Tracking Number to resume existing applications or take action on any discrepancies highlighted by MCB Direct Team in their review of the account application.</p> <p>Customers intending to resume/edit existing applications will select the option of 'Resume Existing Application' from the MCB Direct portal's main Page and provide the following information:</p> <ol style="list-style-type: none"> Application Tracking Number Customer CNIC/SNIC/NICOP Number <p>Customer will resume application from the last completed step.</p>

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9	<p>Customer will continue to the next step. The account opening process on the MCB Direct portal has the following steps for the customer to follow:</p> <p>Step 1: Customer Profile Step 2: Customer Declarations and T&Cs Step 3: Documents submission Step 4: Review & Application Submission</p>
10	<p>In Step 1: 'Customer Profile', Customer will provide the following information:</p> <ol style="list-style-type: none"> a. Personal Information b. Profession/Occupation Detail c. Account Information d. Residential Detail e. Additional Information (as required on MCB Direct Portal) f. Banking History g. Account Operating Information h. Additional MCB Products Subscription <p>All provided information must match with the information mentioned on identity documents and other supporting documents.</p>
11	<p>For customers having existing MCB Account, who desire to open a new account digitally through 'MCB Direct Portal', the information retrieved from Core Banking System will be auto-populated in the respective fields in 'Step 1: Customer Profile'.</p> <p>The auto-populated fields, will not be editable. In case of any discrepancy in non-editable information, customer will be asked to visit MCB Branch for rectification in his/her record.</p>
12	<p>After entering Personal Profile information, customer will be directed to Step 2: 'Customer Declaration' where the customer will view and digitally accept/agree to the following Undertakings/Declarations:</p> <ol style="list-style-type: none"> i. Account Opening Terms & Conditions ii. Declaration for specific account type iii. Undertaking on Eligibility as Resident Pakistani, Ultimate Beneficial Ownership and Consent for Account Opening and Use of Information/Documents provided iv. FATCA/CRS Declaration v. Product Key Fact Statement <p>Note:</p> <ul style="list-style-type: none"> • Customer will also have the option of printing/saving/ the undertaking/declarations for his/her record and future reference.
13	<p>After accepting all Declarations, customer will be directed to Step 3: 'Document Submission' where he/she will be asked to upload Original Scanned Copy of the following identity documents:</p> <ol style="list-style-type: none"> i. CNIC/SNIC/NICOP (front & back) - In case of expired identity card, NADRA token/receipt for renewal purposes may also be used along with copy of expired ID document. ii. Proof of Profession and Source of Income/Funds (e.g. job certificate/employment card, tax return, rent agreement, salary slip etc.) or Self-Employed Declaration / Self-Declaration, where applicable. iii. Live Photo of the customer captured through digital channel.

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	<ul style="list-style-type: none"> iv. Scanned Specimen Signature v. Filled W-9 Form for US Citizens, Permanent Residents and Tax Residents Only. vi. Proof of Residence (in case of mismatch between provided address and the address printed on NADRA Identity Document (as per BOM 's Chapter # 1 section 1.5.19 "General Instructions on Identity Documents ")). vii. Signatures differ undertaking – if provided specimen signatures are different from the one on identity document. viii. Zakat Declaration Affidavit, if applicable (Front & Back) ix. Housewife Account Undertaking, if applicable. x. Landlord Declaration, if applicable. xi. Any other document required based on profile of the customer. <p>Notes:</p> <ul style="list-style-type: none"> i. While scanning documents, care must be exercised that original documents are being scanned and not their copies. The scanned image must be legible and in good resolution. ii. In case of multiple documents in any document type, customer should upload a PDF file containing the consolidated documents.
14	Upon successful upload of documents, customer will proceed to select Value Added Services (i.e. SMS Transactional Alerts and e-Statement Facility).
15	In the next step, Step 4: 'Application Submission' customer will find a Form Preview of the application. Customer will review the complete provided information, edit any field (if required), confirm the correctness of information and submit the application.
16	Customer will receive acknowledgement of account opening request submission on his/her provided mobile number. Customer will also be given an option to print the application for his/her record.
17	<p>During the process, in case the customer needs any help or guidance, Frequently Asked Questions (FAQs) will be available on the MCB Direct portal for reference.</p> <p>In addition, during the process customer also has the option to contact MCB representative through the following mediums for any query or information:</p> <ul style="list-style-type: none"> i. 24 Hours MCB Call Centre at +92-42-111 000 622 ii. E-mail at mcbdirect@mcb.com.pk mcb.helpdesk@mcb.com.pk
18	<p>Customer will be contacted by Relationship manager of digital center and informed regarding any highlighted discrepancy for correction. In case of discrepancies in customer's mother name and place of birth, customer will be requested to resume his/her application by logging-on to the MCB Direct Portal under 'Resume Incomplete Application' option with the Tracking Number to make necessary amendments and/or update required changes and re-submit the application.</p> <p>In case of discrepancies related to supporting documents customer will provide revised documents from their registered email to mcb.helpdesk@mcb.com.pk.</p>
19	<p>For Joint Accounts, the primary applicant will fill in the information and upload supporting documents on behalf of all joint accountholders. The following sections will need to be completed separately for all joint accountholders:</p> <p>Section 1: Customer Profile</p> <p>Section 2: Customer Declarations</p> <p>Section 3: Documents Submission</p>

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20	<p>For Minor Accounts, the account will be opened jointly with a Natural Guardian or a Pakistani Court Appointed Guardian only.</p> <p>In such a case, the Primary Applicant will be the Natural/Court Appointed Guardian of the Minor who will proceed with filling the information and uploading the supporting documents for himself/herself. For the Minor, following additional documents will be submitted:</p> <ul style="list-style-type: none"> a) Scanned copy of original Juvenile Card / Form-B/ Child Registration Certificate (CRC)/ Family Registration Certificate (FRC)of the minor b) Live photo of the minor. c) Court Appointed Guardianship Letter, if applicable <p>In case of minor accounts, all requirements stipulated above shall be observed for the parent/guardian as per the prescribed categories of bank account covered in this manual.</p> <p>Note: At the time of account opening, it would be ensured that the client of Minor is treated as Primary client and tagged with the joint account.</p>

Requirements for opening a new account with MCB Direct

Occupation/Nature	Documents
General	<ul style="list-style-type: none"> I. Computerized National Identity Card (CNIC)/Smart National Identity Card (SNIC) issued by NADRA. II. National Identity Card for Overseas Pakistani (NICOP/SNICOP) issued by NADRA. III. Form-B/Juvenile card issued by NADRA to children under the age of 18 years. IV. Court appointed Guardian, Court order must be obtained V. Pakistan Origin Card (POC) issued by NADRA. VI. Alien Registration Card (ARC) issued by National Aliens Registration Authority (NARA), Ministry of Interior (local currency account only). VII. Valid Proof of Registration (POR) Card issued by NADRA VIII. Passport; having valid visa on it or any other proof of legal stay along with passport (foreign national individuals only). • CRS individual form for Non-Resident/Foreign Nationals considering the laws of relevant country In case of US National/any association with United States, W-9/W-8BEN should be obtained • Terms and condition form required according to nature of account • Documentary proof required for mailing address verification, if differed from CNIC or Undertaking from customer with Two witnesses. • Signature differ indemnity in case of signature difference from CNIC. • In case of expired CNIC; Customer NADRA token, copy of expired CNIC along with undertaking for submission of renewed CNIC copy within 3 months. • Valid proof for Source of income
Salaried Class	<ul style="list-style-type: none"> • Last month Salary Slip/ Service Card /Certificate from the employer.
House wife	<ul style="list-style-type: none"> • Housewife declaration. • Sponsor Source of Income /occupation and supporting letter
Self Employed	<ul style="list-style-type: none"> • Proof of Business
Student	<ul style="list-style-type: none"> • Student declaration • Sponsor Source of Income /occupation and supporting letter
Agriculturist	<ul style="list-style-type: none"> • Passbook of Land holding records, Dehe Form or Fard-e-maliqiat • An Undertaking from customer mentioning the purpose of account opening
Pensioner Account	<ul style="list-style-type: none"> • 'Life Certificate' in case of self-pensioner. • 'Non-Marriage Certificate' in case of unmarried daughter/ sister/ widower/ widow. • Option form. • Indemnity bond on Non-Judicial Stamp Paper of PKR 20. • Proof of pension (Pension book/ letter from employer).
Unemployed Individuals	<ul style="list-style-type: none"> • Sponsor Source of Income /occupation and supporting letter