FOR COMPLAINTS, CONTACT
(Excluding Microfinance bank complaints)

BANKING MOHTASIB PAKISTAN
SECRETARIAT

5th Floor, Shaheen Complex,
M R Kiyani Road, Karachi

+92-21 - 99217334-8
+92-21 - 99217375 (Fax)

info@bankingmohtasib.gov.pk

www.bankingmohtasib.gov.pk

FOR QUERIES & ASSISTANCE, CONTACT

BAN KING CON DU NCT &
C ONSUNOM PROTE C TION D EP ARMENT
STATE BANK OF PAKISTAN

I.I. Chundrigar Road,
Karachi

+92-21-111-727-273
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Know your

RIGHTS & RESPONSIBILITIES

as a bank's consumer

Banking Conduct & Consumer Protection Department
State Bank of Pakistan
RESPONSIBLE BANKING

ROLE OF CONSUMERS

Fair Treatment of Customers (FTC) is a shared right and responsibility of both, the banks as well as the consumers.

Following are your rights (in green) and responsibilities (in grey) while dealing with your bank.

DISCLOSURE & TRANSPARENCY

• Be provided with accurate, clear, comprehensible, elaborate and updated information on your required product/service.
• Be timely informed of important changes in terms and conditions of the availed product/service.
• Provide accurate and truthful personal and financial information to the bank.
• Read and understand all terms and conditions before accepting them, and ask the bank questions, if required.
• Provide clear account operating instructions.

SUITABILITY & CHOICE

• Be provided with enough information on offered products/services and facilitated in making informed choices.
• Gain sufficient information from your bank and choose the product/service that best suits your need and financial capacity.

ETHICAL & FAIR CONDUCT

• Be treated fairly, equitably and in a professional manner.
• Be extended special assistance, if you are a senior or disabled citizen.
• Comply with the terms and conditions of the availed product/service.
• Exhibit civility in your dealings with the bank.

CONSUMER EMPOWERMENT

• Be empowered and educated to understand banking products/services.
• Actively engage in such empowerment initiatives carried out by the bank on their products/services.

PRIVACY & FRAUD PROTECTION

• Be protected against fraud and unpermitted sharing of information.
• Be watchful of your surroundings while banking at ATMs, branches or online and report suspicious activities to law enforcement agencies.
• Not share your payment cards or personal and financial information, like; account numbers, PINs, user IDs and passwords with anyone.
• Review your account statements regularly and immediately notify the bank in case of any unauthorized transaction and/or stolen card.

GRIEVANCE RECORD & REDRESS

• Be given accessible complaint resolution mechanisms.
• Be informed of grievance lodging forums.
• Be redressed in an adequate, affordable, efficient, fair, timely and unbiased manner.
• Report complaints as per defined mechanisms.
• Observe complaint resolution timelines and hierarchies.