

Dubai Islamic Bank Pakistan Limited (DIBPL) Process/Treatment for Non – Resident Pakistanis for Operating their Bank Accounts

Type of Customer	DIBPL's Process / Treatment
<p>a) Non-resident Pakistanis (NRPs)</p> <p><i>As defined in Income Tax Ordinance, 2001 – Chapter 5, Division II, Section 82</i></p>	<p>For customers who fall under the definition of NRP, DIBPL will obtain a signed undertaking from the customer invariably containing the following:</p> <ul style="list-style-type: none"> i. Customer's NRP status along with proof (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.) ii. Copy of valid ID document (CNIC/ NICOP) iii. Account number(s) of the customer's account(s) maintained with the bank as per customer record iv. Undertaking by the customer to inform the bank of any change in residency status v. Original undertaking by the customer to inform the bank of any change in residency status. vi. FATCA and CRS undertaking (Original) vii. Updated Customer Profile Form (CPI) is required if account is opened in normal category <p>The relevant branch of DIBPL, after verification of the customer's signature from its record, shall accordingly update/ reflect the NRP status in the customer profile.</p> <p>For such customers, as an alternative to biometric verification, we will conduct fresh NADRA Verisys using the information provided by the customer.</p>
<p>b) Resident Pakistanis temporarily outside Pakistan (Exit date shows Less than or equal to June 30,2019)</p>	<p>For customers who do not qualify under the definition of NRP, but are currently/ temporarily outside Pakistan for any reason, the DIBPL's branch shall obtain an undertaking from the customer in original along with reasonable evidence/ proof from the customer regarding his/ her absence from the country (i.e. copy of valid passport, visa, exit stamp, resident permit, etc.) and the expected date of return.</p> <p>For such customers, as an alternate to biometric verification, we will conduct fresh NADRA Verisys using the information provided by the customer.</p> <p>The relevant branch of DIBPL shall retain the NADRA Verisys in place of biometric verification until the customer returns, subject to reasonable time limit (not more than six months). Biometric verification of such customers shall be done upon the customer's return to the country i.e. within five working days after expected date of return.</p>
<p>c) Joint Accounts where one account holder is outside Pakistan (NRP/ temporarily)</p>	<p>For joint account holders, biometric verification should be conducted for the joint account holder who is resident Pakistani, while for other joint account holders, the relevant procedure described in point a & b above should be adopted. The undertaking for will be provided by the joint account holder who is outside Pakistan.</p>

Declaration of Accounts for Biometric Verification of NRP/Resident Pakistanis Temporarily Outside Pakistan

Date: - _____

The Manager
Dubai Islamic Bank Pakistan Ltd.

_____ Branch,
_____ (City)

Subject: - NADRA Biometric Verification /Declaration against Customer's ID Customer

Dear Sir,

I do hereby undertake and declare that I am:

☐ **Non-Resident Pakistani (NRP)** as defined in Income Tax Ordinance, 2001-Chapter 5, Division II, Section 82 and resident of country

OR

☐ **Resident Pakistani Temporarily outside Pakistan** and my expected date of return is ____/____/____ (Not more than six months)

I am maintaining/operating following account (s) with DIBPL:

Sr.No	Branch Code	Branch Name	Account Number	Account Title	Nature(Singly/ Jointly/ Company)etc.	Role/Description(customer/ authorized/Signature/ Mandate) etc.

Please find attached following documents:

☐ Copy of CNIC/ NICOP ☐ Copy of valid passport visa ☐ Exit Stamp ☐ Resident Permit ☐ Others _____

Declaration

I further undertake that information provided above by me to DIBPL is correct and genuine as per my knowledge. I will be solely responsible if the provided information is found incorrect at any point of time.

I will inform Bank as soon as return to Pakistan or change in my residency status and will update my biometric in my account(s).

Thanking You.

Yours Truly,

Signature

Name

Note: - Signatures to be verified by the branch before submission to COD

Details Verified by RM _____
RM Name

Signature Verified by OM _____
OM Name & Signature

BM Endorsement _____
BM Name

BM Signature