



State Bank of Pakistan

بینک دولت پاکستان

PUBLIC AWARENESS MESSAGE

COLLECTION OF UTILITY BILLS BY BANKS

For the awareness of general public, it is informed that in terms of instructions issued from time to time, all banks' branches (foreign as well as domestic commercial banks) are bound to collect utility bills from **9-00 a.m. to 5-00 p.m.** (excluding lunch & prayer break). For the purpose, all banks are required to:

- ✓ display appropriate sign board citing "utility bills are accepted here".
- ✓ ensure that adequate counters are available for customers at the branch to avoid long queues.
- ✓ arrange extra counter as and when queue exceeds fifteen consumers in number.
- ✓ arrange a box at a prominent place within the premises of each branch to enable consumers to make payment of utility bills through cheques. The consumer can drop utility bills along with the crossed cheques for the billed amount in the box and acknowledgement of said bill can be collected by the consumer subsequently.
- ✓ ensure dignity of human being as per the provisions of Constitution of Pakistan and shall make special arrangements:
 - (i) that where consumers have to make a queue in front of branch, drinking water, shamiana or proper shelter is provided to protect them from heat and rain.
 - (ii) that proper respect and treatment is provided to all customers especially to senior citizens.
- ✓ improve complaint resolution system in such a way that customers of utility companies may easily lodge complaints concerning payment of utility bills at banks and banks should resolve the complaint promptly.

Consumers can lodge their complaints through surface mail at below mentioned address or electronically at the helpdesk using link <http://www.sbp.org.pk/cpd/complaints.asp>, if they feel that banks are acting detrimental to the above instructions.

 <p>Postal Address: The Director Banking Conduct & Consumer Protection Department State Bank of Pakistan 5th floor, I.I. Chundrigar Road, Karachi.</p>	 <p>Telephone: +92-21-99221147 +92-21-99221149</p>	 <p>Fax: +92-21-99221160 +92-21-99221154</p>
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