



State Bank of Pakistan

بینک دولت پاکستان

PUBLIC AWARENESS MESSAGE

PRIORITY TO SENIOR CITIZENS & VISUALLY IMPAIRED PEOPLE IN BANKING SERVICES & PENSION DISBURSEMENT THROUGH BANKS

1. The State Bank of Pakistan in its endeavor to facilitate senior citizens and to alleviate hardship of disabled and handicapped people has directed all banks to ensure extension of special assistance and due care in their genuine banking needs. Senior Citizens having age of 65 years or above are allowed to open their accounts with banks on expired Computerized National Identity Card (CNIC). Further, the banks have been advised to allow opening of an individual account of blind & visionary impaired people, after explaining to them terms and conditions set by the banks to govern the operation of these accounts.
2. In order to redress the problems being faced by the pensioners', banks have been instructed to transfer the amount of pension in the pensioner's account on the procedure adopted for payment of salaries. All commercial banks shall ensure that:
 - All branches will cooperate with the pensioners, whenever they approach for account opening.
 - The accounts of government/semi-government/defense paid pensioners shall be exempted from levy of service charges and the private pensioners should be allowed to open Basic Banking Accounts.
 - Pension amount received from the relevant pension giving agencies is transferred to the pensioners' account in a timely manner.
 - Adequate seating arrangements and clean drinking water facilities shall be made available in the branches for all senior citizens, especially for old-age pensioners.
 - The bank staff will facilitate old-age pensioners (senior citizens) in availing banking facilities and treating them with respect and dignity.

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.

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| <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> |