



## External Communications Department

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September 09, 2025

### **CALL FOR PUBLIC CONSULTATION ON DRAFT BUSINESS CONDUCT AND FAIR TREATMENT OF CONSUMERS REGULATORY FRAMEWORK (BC&FRF)**

State Bank of Pakistan (SBP), in its continuous efforts to strengthen consumer protection and ensure the Fair Treatment of Consumers (FTC), is pleased to release the draft regulatory framework titled ***“Business Conduct and Fair Treatment of Consumers Regulatory Framework (BC&FRF)”***.

The draft framework outlines proposed principles and rule based instructions aimed at promoting responsible business conduct, accountability, and fairness within the financial sector. It is designed to ensure that customers are treated with respect, fairness, and transparency in all their interactions with financial institutions operating in Pakistan. SBP believes that public consultation is a cornerstone of the regulatory process, ensuring that the voices of consumers are taken into account in finalizing the framework.

The draft framework has been uploaded on SBP’s official website for public consultation at <https://www.sbp.org.pk/BS/index.asp>. The consultation period will remain open until September 30<sup>th</sup>, 2025. The feedback may be submitted via email at **BCPD@sbp.org.pk** using the feedback form available on SBP website at the following link: <https://www.sbp.org.pk/BS/index.asp>.

The SBP encourages the general public to share their valuable feedback on the draft BC&FRF.

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